



Shelby County Government 2025 Benefits Guide

Active Employee Open Enrollment
November 1-22, 2024

What's New For 2025

- New medical insurance premiums effective January 1, 2025
- New vendor for Flexible Spending Accounts (FSA), direct billing, and continuation medical coverage (COBRA): Total Administrative Services Corporation (TASC)

Did You Know?

Shelby County is committed to providing employees with the tools and resources to make informed benefits choices and become better healthcare consumers. Review the microsite at shelbybenefitshub.com to learn more about your benefits and stay abreast of benefits and wellness events throughout the year.

Health • Financial • Work-Life • Resources



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WHAT I NEED TO KNOW

When Can I Enroll?

Open enrollment will be held **November 1–22, 2024**. This is your one chance to enroll in benefits for the 2025 plan year. You can change your elections during the plan year only if you experience a Qualifying Life Event. All elections made during Open Enrollment will be effective January 1, 2025.

How Do I Enroll?

Shelby County is committed to providing you with the tools and resources you need to make informed benefit choices. Once you've carefully reviewed this guide, you should complete your enrollment online or over the telephone.

Online: Log into www.ShelbyCountyBenefits.com to review your current benefit options and enroll for the 2025 plan year. You will need to complete the authentication process prior to enrolling online and create an account using a username and password.

By Phone: Call **1-877-970-4320**. Licensed Benefits Counselors are available Monday through Friday, from 7:30 a.m. to 7:00 p.m. Central time to answer your questions and help you enroll.

If you complete your enrollment transaction online, you will be able to review, print, and email your confirmation statement. If you enroll by phone, you will have the option of having your confirmation statement sent to you via email. Please be sure to review your confirmation statement carefully.

Your Information Is Protected Online!

Before you can use the portal (www.shelbycountybenefits.com) to enroll in benefits, you must create a secure account. Enter your last name, zip code, date of birth with the slashes, and the last 4 digits of your Social Security Number. Then you'll be asked to create a username and password. Your benefits portal account lets you securely:

- Self-enroll during Open Enrollment or for reporting a Life Event easily and quickly.
- Access and review all your individual benefit information in one place.
- Make changes when needed to your beneficiaries, dependent information, and more.

IMPORTANT: EXPRESS ENROLLMENT

You must log in to keep existing coverage. To expedite the enrollment process, if you are not making changes to your benefit elections for the new plan year, simply click the "Keep Existing Coverage" button, which will quickly move you through the enrollment process.

NOTE: If your spouse is currently enrolled in coverage and you do not log in to keep your existing coverage, your spouse will be removed from coverage effective January 1, 2025.

Making Changes During the Plan Year

During the plan year, you can add or remove your spouse or your eligible dependent if you experience a Qualifying Life Event.

Qualifying Life Events include, but are not limited to:

- A change in your legal marital status, including marriage, divorce, or death of your spouse.
- A change in your dependent's eligibility (i.e., attainment of age 26).
- A change to your spouse's or dependent child's benefits with another employer.
- In addition to the dependent verification documents outlined on the following page, you must also submit a document that shows/proves what event took place. An example would be a letter from your spouse's employer stating that your spouse was laid-off and will lose benefits on a certain date.

NOTE: If you have a life event during the year, you must contact the Shelby County Benefits Center online or via telephone at **1-877-970-4320**, Monday through Friday, 7:30 a.m. to 7:00 p.m. Central time within 31 days of the event. If you miss the deadline, you will not be able to add your dependents until the next Open Enrollment period.



Who's Eligible for Benefits?

Shelby County Government provides benefits to active full-time permanent and durational employees, part-time employees (who work at least 20 hours per week), and their eligible dependents. Benefits elected during Open Enrollment will be effective January 1, 2025. To add a new dependent to benefits, you must provide verification documents as indicated in this chart:

BENEFITS ELIGIBILITY REQUIREMENTS	
Eligibility Category	Documentation Required
Spouse	<ul style="list-style-type: none"> • Copy of the Marriage Certificate (State issued); plus one form of Proof of Joint Ownership (must be dated no later than 90 days prior to your benefits enrollment date). • Employee's most recent Federal Tax Return: Acceptable Documentation Includes Forms 1040, 1040A, and 1040EZ (both pages required). Page 2 must include signatures or an e-file confirmation number. • Your joint mortgage statement listing both you and your spouse, matching the address in the Shelby County Human Resource payroll system you have on file. • Your joint banking statement or utility bill listing both you and your spouse, matching the address in the Shelby County Human Resource payroll system you have on file. • Your current lease agreement listing both you and your spouse, including the signature page and matching the address in the Shelby County Human Resource payroll system you have on file. • If no joint documentation, you must submit any of the above in employee's and spouse's name shown separately at same address.
Children Dependent child under the age of 26, including: Biological child Adopted/Foster child Stepchild Court Awarded Guardianship Disabled child	<ul style="list-style-type: none"> • Biological Child(ren): Copy of certified birth certificate (mother's copy accepted only within 30 days of birth or birth record showing employee as parent). • If custodial parent is not listed on the birth certificate, you will have to provide the following: <ul style="list-style-type: none"> - Adopted Child(ren): Court approved adoption decree, placement order, or modified birth certificate; Motion for Order of Guardianship obtained from Chancery Court; Placement Order; or Final Adoption Decree. - Legal Custody and Guardianship: Copies of Legal Custody and Guardianship papers issued by the court signed by the Judge. (Custody and Guardianship are both required.) Copy of Legitimation Order from Juvenile Court signed by the Judge (if father's name is not listed on birth certificate). - Stepchild(ren): Certified copy of the birth certificate showing spouse named as parent required, and/or other pertinent documentation to establish eligibility to enroll on the health plan. • The Affordable Care Act requires employer plans to offer coverage to dependent children until age 26. Both married and unmarried children qualify for this coverage, living or not living with parent.

IMPORTANT!

On January 1, 2015, Shelby County Government implemented the Spousal Eligibility Rule that restricts coverage for all employee and retiree spouses. If an employee's spouse is eligible for affordable health coverage under his/her employer sponsored plan, the spouse is not eligible for coverage under the County's medical plan. If your spouse is enrolled in the County's medical plan, you must answer the spousal carve out question **each** year. Retirees will attest to whether their spouse is eligible for health coverage when enrolling. Spouses who are employees of Shelby County Government, City of Millington, a Retiree of any of these, or with the Volunteer Services Bureau enrolled in the County insurance plan are not subject to spousal carve out rule.

Spousal Employer Health Care Verification

The County requires spouses of covered employees and retirees who are enrolled in the County's group medical plan to complete the Spousal Employer Health Care Verification process. This process will be completed when enrolling online or calling the Shelby County Benefits Center at **1-877-970-4320**. **Failure to complete this process will result in the spouse being removed from coverage, effective December 31, 2024.**

You will have to wait until the next Open Enrollment to add your spouse.

HEALTH PROTECTION

Medical

Nothing is more important than your good health. To help you maintain your health and wellbeing, Shelby County Government offers three Medical plan options. Each plan offers the same types of services; however, they differ in premiums and out-of-pocket costs.

The following hospitals are in-network for all Shelby County Health Care plans:

- Methodist Hospitals
- St. Francis Hospitals
- Regional One Health
- Lebonheur Hospital

Please Note: Baptist Hospitals are out-of-network.

Additional Medical Coverage Benefits

- Cigna's 24 Hour Nurse Line: **1-800-244-6224**
- TeleHealth-MD Live: **1-888-726-3171**
- [MDLIVEforCigna.com](https://www.mdliveforcigna.com)
- ECC (Employee Care Clinic): **1-901-472-4190**
- Convenience Care Clinics (i.e., Kroger’s Little Clinics, Walgreen’s Take Care Clinics, etc.)

Medical Comparison Chart

Plan Options	HRA Choice				OAPIN		HRA Standard Meets Minimum Value and Affordability Compliance			
	In-Network		Out-of-Network		In-Network		In-Network		Out-of-Network	
Coverage Level	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
Deductible (See chart on page 7)	\$1,650 Individual \$3,300 Employee + 1 \$4,950 Family		\$1,650 Individual \$3,300 Employee + 1 \$4,950 Family		\$1,000 Individual \$2,500 Family		\$3,000 Individual \$6,000 Employee + 1 \$9,000 Family		\$3,000 Individual \$6,000 Employee + 1 \$9,000 Family	
Out-of-pocket Maximum	\$3,000 Individual \$4,550 Employee + 1 \$6,000 Family		\$6,000 Individual \$11,400 Employee + 1 \$13,650 Family		\$4,500 Individual \$9,000 Employee + 1 \$11,250 Family		\$5,000 Individual \$8,000 Employee + 1 \$10,000 Family		\$10,000 Individual \$16,000 Employee + 1 \$20,000 Family	
Coinsurance	10%*		40%*		20%*		20%*		40%*	
Primary Care Physician	10%*		40%*		\$35 copay per visit		20%*		40%*	
Specialist	10%*		40%*		\$50 copay per visit		20%*		40%*	
Preventive Care	No charge		Not covered		No charge		No charge		Not covered	
Inpatient Hospital	10%*		40%*		\$250 copay per admission then 20%*		20%*		40%*	
Outpatient Hospital	10%*		40%*		20%*		20%*		40%*	
Emergency Room	10%*		10%*		\$500 copay per visit* (copay waived if admitted)		20%*		20%*	
Urgent Care	10%*		10%*		\$50 copay per visit*		20%*		20%*	

*After plan deductible

How Does the HRA Deductible Work?

HRA Choice Contribution			HRA Standard Contribution		
Single	Individual Deductible:	\$1,650	Single	Individual Deductible	\$3,000
	HRA County Contribution*	(\$650)		HRA County Contribution*	(\$650)
	Net Employee Deductible (What you owe)	\$1,000		Net Employee Deductible (What you owe)	\$2,350
Employee +1 (Spouse/Child)	Employee +1 Deductible	\$3,300	Employee +1 (Spouse/Child)	Employee +1 Deductible	\$6,000
	HRA County Contribution*	(\$1,300)		HRA County Contribution*	(\$1,300)
	Net Employee Deductible (What you owe)	\$2,000		Net Employee Deductible (What you owe)	\$4,700
Family (Spouse and Children)	Family Deductible	\$4,950	Family (Spouse and Children)	Family Deductible	\$9,000
	HRA County Contribution*	(\$1,950)		HRA County Contribution*	(\$1,950)
	Net Employee Deductible (What you owe)	\$3,000		Net Employee Deductible (What you owe)	\$7,050

IMPORTANT!

The HRA plans have a combined deductible for medical and pharmacy. Medical and pharmacy expenses are deducted from the HRA employer contribution first, and the remaining deductible is the responsibility of the employee.

Pharmacy

Express Scripts is the pharmacy vendor for ALL Shelby County’s health care plans. You will have one I.D. card for medical and prescription drug service. You will only receive a new I.D. card if you change your medical plan. For more information, visit www.express-scripts.com or call Express Scripts Member Services at **1-800-711-0917**.

Keep in mind when you elect a Medical plan, you’ll automatically be enrolled in prescription drug coverage. This coverage allows you to fill prescriptions at your local pharmacy or through the Express Scripts home delivery program, which can save you money. All three plans include the following prescription benefits:

Plan Options	HRA Choice (Express Scripts)			OAPIN (Express Scripts)			HRA Standard (Express Scripts)		
	Retail (30-day supply)	(90-day supply) Maintenance Drugs	Specialty Drugs (30-day supply)	Retail (30-day supply)	(90-day supply) Maintenance Drugs	Specialty Drugs (30-day supply)	Retail (30-day supply)	(90-day supply) Maintenance Drugs	Specialty Drugs (30-day supply)
Generic	You pay 20% \$8 min/\$20 max	You pay \$25	You pay \$50	You pay 20% \$8 min/\$20 max	You pay \$25	You pay \$50	You pay 20% \$8 min/\$20 max	You pay \$25	You pay \$50
Preferred Brand with Generic Buy-up	You pay 30% \$40 min/\$100 max	You pay \$75	You pay \$100	You pay 30% \$40 min/\$100 max	You pay \$75	You pay \$100	You pay 30% \$40 min/\$100 max	You pay \$75	You pay \$100
Non-preferred Brand	You pay 40% \$80 min/\$120 max	You pay \$150	You pay \$150	You pay 40% \$80 min/\$120 max	You pay \$150	You pay \$150	You pay 40% \$80 min/\$120 max	You pay \$150	You pay \$150
Specialty Drugs	Not covered	Not covered	See copays above	Not covered	Not covered	See copays above	Not covered	Not covered	See copays above

Specialized Medical And Pharmacy Services

Home Delivery (90-Day Supply) Maintenance Medications

Get 3-month supplies of long-term medications delivered right to your door quickly, safely, and accurately. The home delivery pharmacy program supports enrolled participants with:

- Simple, stress-free ordering and automatic refills on certain medications.
- Free standard shipping and flexible payment options with an FSA card, debit-credit card, etc.
- True 24/7 support, including access to pharmacists trained in specific conditions, such as diabetes and heart disease.
- Plus you'll save 32% on average, compared to retail pharmacies.

If a brand name drug is requested and a generic drug is available, the member will pay the difference between the brand and the generic prescription. A specialty drug network, the Specialty Precision Network, through Express Scripts, Inc., is available to all employees. Specialty networks usually deliver more personalized patient care, improved adherence, and healthier outcomes to patients. This network is for specialty drugs. Below are the specialty networks available:

First Choice Home Infusion: 600 Commons Drive, Gallatin, TN 37066, **1-866-665-3244**

For additional updates on specialty accredited pharmacies, please use the Express Scripts mobile app, website, or contact Customer Service at **1-800-988-2285**

Diabetic Supplies

Your pharmacy plan covers 100% of the cost of diabetic supplies, and these items are not subject to an annual deductible. The chart shows what is typically covered at 100%.

Diabetic Supplies

Alcohol swabs, wipes, preps
Blood sugar diagnostic strips
Insulin syringes
Ketone urine strips and tablets
Lancets
Needles
Urine glucose test strips
Urine PH test papers

Omada Diabetes Prevention Program

Build long-term healthy habits to help reduce your risk for diabetes. An estimated 1-out-of-3 people are at risk for diabetes.* Are you? This digital program, available through Cigna, in collaboration with Omada, helps you make lifestyle changes that can reduce risks. The goal of this program is to help you lose weight, reduce your risk for diabetes, and develop long-term healthy habits that will have a positive impact on your overall health.

*Centers for Disease Control and Prevention. National Diabetes Statistics Report: Estimates of Diabetes and Its Burden in the United States, 2017. Atlanta, GA: U.S. Department of Health and Human Services; 2017. Find out more information at <https://www.omadahealth.com>.

Preferred Providers Dialysis Treatment

Shelby County Government partners with HealthChoice to assist patients with Chronic Kidney Disease.

The health care coverage for dialysis treatment is:

- 100% coverage for in-network dialysis centers (Methodist and Satellite centers only).
- 0% coverage for out-of-network dialysis centers.

This plan design applies to all health care plans. For information, call HealthChoice at **1-901-821-6736**, Monday – Friday from 7:00 a.m. to 3:00 p.m. To access a list of In-Network Dialysis Treatment Facilities, log in to www.ShelbyCountyBenefits.com and click the "Forms" tab.

Hearing Aids Under The Cigna Medical Plans

Hearing Aids are provided with a maximum benefit per ear of \$1,500, once every three years. County employees can also take advantage of the Cigna Healthy Rewards Discount Program. This comprehensive, cost-effective hearing health care benefit is provided by Amplifon Hearing Health Care. Call **1-888-779-3468** to learn more about your hearing health benefit and find a provider near you or visit go.amplifonusa.com/cignasoundsavings2.

Healthy Pregnancies, Healthy Babies Program

The Cigna Healthy Pregnancies, Healthy Babies program is an incentive program designed to help you and your baby stay healthy during your pregnancy and in the days and weeks after your baby's birth. If you take part and finish the program, you'll be eligible to receive a \$150 gift card if you enroll in your first trimester or a \$75 gift card if you enroll in your second trimester. To enroll, call **1-800-615-2906**. You can also visit www.myCigna.com for tools to help you track your pregnancy week by week, prepare for delivery, and care for your baby.

Managing Your Health Care Costs

Looking for ways to help manage your health care costs? Review these helpful tips:

- Take advantage of the 24-Hour Nurse Line offered by Cigna, 24/7 (no additional charges). Call **1-800-558-7453** for more information.
- When non-emergency medical care is needed, visit the new Employee Care Clinic (ECC), available to employees enrolled in a Cigna Medical plan. In addition, Convenience Care Clinics offer high-quality, affordable services for a wide variety of routine medical conditions. Call **1-800-558-7453** or go to [my.Cigna.com](https://my.cigna.com).
- **Emergency Room vs. Urgent Care:** The Emergency Room is designed to provide fast, life-or-limb-saving care. Many, however, use the ER as a place to receive urgent care without realizing it. If you're ever in doubt, it's better to be safe and go to the closest ER. You will have an ER copay if not admitted for an inpatient hospital stay. Be informed and know the difference in costs associated with ER and Urgent Care visits under your medical plan (Walgreens Take Care Clinics, Kroger Little Clinics, Methodist Minor Medical Centers).
- **Stay in-network.** You can save on your out-of-pocket costs when you use a doctor, hospital, or facility that's part of your medical plan's network. If a doctor or facility is not contracted with your health plan, they are considered "out-of-network," and your out-of-pocket costs will be higher.
- **Get preventive care.** Your annual check-up, immunizations, and screenings can help detect or prevent serious diseases and help you stay healthy.

Telehealth MDLIVE

If you are enrolled in a Cigna medical plan, you can take advantage of telehealth services through Cigna Telehealth Connection, provided by MDLIVE, with 24/7/365 access to board-certified doctors and pediatricians by video chat or phone. With Telehealth MDLIVE, you can have a virtual doctors appointment anytime, anywhere, on your terms. MDLIVE's doctors can diagnose you, prescribe medication when appropriate, and send the prescription directly to your pharmacy.

Connect with an MDLIVE doctor 24 hours a day, seven days a week!

Telephone: 1. Call **1-888-726-3171**.

2. Speak to a coordinator to find a doctor who meets your needs.
3. Talk to the doctor.

Online: 1. Go to www.MDLIVEforCigna.com.

2. Find a doctor who meets your needs.
3. Video chat with the doctor.

APP: You can also download the myCigna app for an easier and more convenient way to visit with a doctor.



Employee Care Clinic (ECC)

If you enroll in one of our Cigna medical plans, you can take advantage of our no-cost Employee Care Clinic (ECC), which provides diagnosis and treatment for minor illnesses and injuries—**with no copay**. The clinic is located at 1215 Poplar Avenue in Memphis, TN. To schedule your initial visit, call **1-901-472-4190**.

You can visit the clinic for:

- Allergy symptoms
- Ear aches
- Flu symptoms
- Cough and cold
- Heartburn
- Nausea, vomiting, and diarrhea
- Sinus pain and congestion
- Headaches, body aches, and pains
- Fever
- Minor cuts, scrapes, and burns
- Blisters and skin irritations
- Joint and muscle pain or swelling
- And more



Additionally, flu shots will be provided at the ECC from October 1, 2024, until February 28, 2025. Employees and pre-65 retirees **MUST** schedule their flu shot during regular clinic hours by calling **1-901-472-4190**.

The ECC does not treat major or chronic illnesses (only minor illnesses and injuries). You must visit your Primary Care Physician (PCP) for any major illnesses and injuries.

Hours of operation:

M, T, Th: 8 a.m. – 4 p.m. W: 9 a.m. – 6 p.m. F: 8 a.m. – 12 p.m.

2025 Medical/Pharmacy Premium Deductions

All changes made during the November 2024 Open Enrollment are effective January 1, 2025, and remain in effect until the end of the plan year, December 31, 2025. Listed below are the premiums for 2025. Please refer to the premiums/rates for the benefit programs in which you are enrolled to determine your correct deduction. **You must notify the Employee Benefits Office immediately after your first paycheck in January if you believe your premium deductions are incorrect.**

Semi-Monthly Medical Plan Premiums	Wellness Premium			Non-Wellness Premium (wellness requirements not met)		
	HRA Choice	OAPIN	HRA Standard	HRA Choice	OAPIN	HRA Standard
Employee	\$93.30	\$99.07	\$49.40	\$143.30	\$149.07	\$99.40
Employee + Spouse	\$195.92	\$208.03	\$141.73	\$245.92	\$258.03	\$191.73
Employee + Child(ren)	\$172.60	\$183.27	\$129.30	\$222.60	\$233.27	\$179.30
Family	\$209.92	\$222.89	\$159.14	\$259.92	\$272.89	\$209.14

WELLNESS

Total Health Wellness Program Requirements

To promote health and wellness among our employees, if an employee is enrolled in either one of the three medical plans, Shelby County requires each employee to complete the online health risk assessment and complete a biometric screening with their healthcare provider each year. Both screenings must be completed by September 30th of each year, to receive the \$50 per pay period discount on the medical premium effective January 1 of the next year. Individuals who are married to another Shelby County employee and are enrolled in a Shelby County medical plan must BOTH complete the biometric screening and the online health risk assessment.

- Complete the health risk assessment online at www.mycigna.com
- Download the biometric screening form on www.mycigna.com and have your doctor complete it after your wellness exam.

Remember – it's your responsibility to mail, fax or electronically upload your completed screening form to Cigna! For questions regarding the County's Total Health Wellness Program, contact Tommy Smith, Jr., Wellness Coordinator, at tommy.smith@shelbycountyttn.gov.

Tobacco Cessation Program

To support the overall health and wellness of County employees, Shelby County Government is taking steps to discourage the use of tobacco products. When you log into the portal to complete open enrollment, you'll be asked if you or your spouse have used any tobacco products (including, but not limited to, cigarettes, electronic cigarettes, cigars, cigarillos, pipes, chewing tobacco, snuff, dip, and loose tobacco smoked via pipe) four or more times a week within the last six months. When you log into the portal to complete open enrollment, you'll be asked if you or your spouse have used tobacco products in the past six months. Tobacco users will pay a \$25 per person, per pay period, surcharge for one full year, beginning July 1 of each year. The surcharge does not apply to dependent children.

To avoid the tobacco surcharge, employees and spouses may:

1. Enroll in the Cigna Quit Today Program: telephonic counseling program providing one-on-one coaching to help employees with tobacco use cessation. To enroll, call Cigna at **1-866-417-7848**.
2. Complete an affidavit declaring that employee/spouse has undergone another independent, medically supervised tobacco cessation program, which allowed employee/spouse to stop using tobacco products.

REMEMBER: In order to avoid the tobacco surcharge effective July 1, of any year, you must comply with the Cigna Quit Today Program, or another program, by April 30th of that year.

DENTAL

Cigna Dental Prepaid/DHMO Plan

The Cigna Dental Prepaid/DHMO plan provides dental services at predetermined copayment amounts, which are reduced fees for dental treatments when members receive service from their selected participating general dentist or from a participating specialist. The premiums are lower for the Prepaid/DHMO Plan. The Plan Design and Patient Charge Schedule (PCS) are located on the benefits portal, www.shelbycountybenefits.com. There are no deductibles to meet, no claims to file, no waiting periods for covered members, no annual dollar maximum, and preexisting conditions are covered. **You must designate a general dentist.**

Cigna Dental DPPO Plan

The Cigna Dental DPPO plan offers flexibility in that you may choose any dentist; however, you receive maximum benefits when visiting a participating network provider. No referrals are required, and you or your dentist will file claims for services rendered. The annual maximum benefit is \$2,000 per enrolled member. The premiums are lower for the DPPO Plan. The Plan Design is located on the benefits portal, www.shelbycountybenefits.com.

For more information about either dental plan, visit my.cigna.com or call **1-800-244-6224**.

Coverage Level	Cigna Dental Prepaid/DHMO Per Pay Period	Cigna Dental PPO Per Pay Period
Employee Only	\$5.45	\$14.89
Employee + 1 Dependent	\$9.26	\$27.79
Employee + 2 or more Dependents:	\$14.16	\$47.34

VISION

MetLife Vision

MetLife Vision provides quality vision care and helps you save money on eye exams, eye glasses, and contact lenses. New IDs will not be mailed out; however, members can access new vision ID cards at www.metlife.com/mybenefits. This is a comprehensive benefit that ensures low out-of-pocket costs to members and their families. You can choose to purchase eyeglasses or contacts every January 1 (Option 1) or every other January 1 (Option 2). **The Plan Coverage and Premiums are located on the benefits portal, www.shelbycountybenefits.com. Visit www.metlife.com/mybenefits to locate a Vision Provider.**

Coverage Level	Option I: Per Pay Period Rates	Option II: Per Pay Period Rates
Employee	\$4.07	\$2.88
Employee plus One	\$7.31	\$5.17
Employee plus Family	\$11.37	\$8.04



Flexible Spending Accounts (FSAs) Administered by Total Administrative Services Corporation (TASC)

Flexible Spending Accounts (FSAs) let you set aside pretax dollars (subject to IRS limits) to pay for a wide range of out-of-pocket health care expenses (i.e., copays, coinsurance, and deductibles) or dependent day care expenses that are necessary for you to work. You can use this money to reimburse yourself for eligible expenses you or your dependents incur in the FSA calendar year.

You may participate in the Health Care or Dependent Care FSA even if you do not elect coverage under a Shelby County Government Medical plan. In addition, you can use your Health Care FSA for expenses incurred by eligible dependents even if they are not enrolled for health care coverage. **New Enrollees will receive a debit card from TASC for healthcare expenses.** This convenient card automatically approves and deducts most eligible purchases from your FSA debit account with no paperwork required. Plus, for purchases made without the card, you can request reimbursement online, by mobile app, or using a paper form.



If you have funds remaining on your 2024 WEX FSA debit card, you should charge claims to that card prior to 11 pm CST on December 31, 2024; otherwise, sometime after 11 pm CST on December 31, 2024, the WEX card will be deactivated.

Keep in mind, if you'd like to participate in an FSA in 2025, you must enroll. A new election is required each year, and you cannot select "Keep Existing Coverage."

How Much You Can Contribute to Your FSA in 2025

Health Care FSA	\$3,200 (maximum contribution, subject to change) (the minimum contribution is \$25.00 per pay period for 24 pay periods). Any contributions remaining in the Health Care FSA at year end up to \$640 will rollover to the following year (subject to change).
Dependent Care FSA	\$5,000 (maximum contribution) (the minimum contribution is \$50.00 per pay period for 24 pay periods)

Examples of Eligible Expenses

Health Care FSA*	Dependent Care FSA**
Plan deductibles, copays, and coinsurance	Expenses are reimbursable for dependent children to age 13 and eligible dependent adults
Amounts above reasonable and customary limits	Fees for day care provided by individuals or day care centers
Vision expense and supplies	Cost for in-home dependent care
Over-the-counter drugs prescribed by a physician	Cost for a nursery school or summer day camp
Some over-the-counter items such as hand sanitizer and first aid kits	Cost for home health care for an elderly dependent while you are at work

* Visit [FSAstore.com](https://www.fsastore.com) to find out which items may be purchased and what expenses may be paid using your healthcare FSA funds.

** Caregivers are required to provide tax ID numbers in order for expenses to be qualified.

REMINDER:

If you currently participate in an FSA, you have until March 31 of each year to claim your Health Care and Dependent Care FSA expenses from the prior year.

FINANCIAL PROTECTION

Life and AD&D

Basic Life

To protect those who depend on you financially, Shelby County Government provides you with Basic Life Insurance automatically through MetLife Insurance. This is mandatory coverage, and you pay a portion of the cost. This benefit is payable in the event of your death. If you are eligible to continue coverage upon retirement from the County, the Basic Life coverage is reduced to 1x your annual salary.

Plan Features	
Coverage Amount	2x your annual salary
Benefit Reduction	Age 65-69: 65% Age 70 or over: 50%
Premium	\$0.500/\$1,000 County pays 70%: 0.350/\$1,000 Employee pays 30%: 0.150/\$1,000

Voluntary (Supplemental) Life

You have the option to purchase additional life insurance coverage at group rates through MetLife Insurance. For detailed rate information, please log in to www.ShelbyCountyBenefits.com. Voluntary (Supplemental) Life cannot be continued in retirement.

Voluntary (Supplemental) Life	
Benefit Amount	\$10,000 to a maximum of \$400,000
Benefit Reduction	Age 65-69: 65% Age 70 or over: 50%

The following applies when enrolling or increasing coverage:

- Late Entrants (employees currently not enrolled) must provide Evidence of Insurability (EOI) when increasing more than one coverage level or your election is over the \$150,000 Guaranteed Issue amount.
- Employees must submit their EOI application to MetLife Insurance for approval—do not send it to Employee Benefits.

NOTE: There will be a change in the Voluntary Life premium when an employee moves to the next five-year age band (e.g., from 30-34 to 35-39; 40-44 to 45-49, etc.) The change will be made January 1 of each year.

Voluntary Dependent Life

You have the option of purchasing Dependent Life Insurance coverage. Dependent Life is an insurance policy covering your spouse or children. Spouse coverage over \$50,000 requires Evidence of Insurability (EOI).

Voluntary Dependent Life		
	Spouse	Dependent Child
Benefit	Up to \$100,000	Up to \$15,000 for each child
Guaranteed Issue	\$50,000	N/A

NOTE: For Dependent Life coverage, your dependent child is eligible at birth to age 26 (married or unmarried). Dependent Life coverage may be continued in retirement.

Voluntary AD&D Insurance for Employees

All active employees are eligible to enroll in Accidental Death and Dismemberment (AD&D) through MetLife Insurance. Voluntary AD&D Insurance cannot be continued in retirement.

Plan Features	
Benefit Amount	\$10,000 to a maximum of \$150,000
Benefit Reduction	Age 65-69: 65% Age 70 or over: 50%

Voluntary AD&D Insurance for Dependents

Plan Features		
	Spouse	Dependent Child
Coverage Amount	50% of employee's AD&D coverage to a maximum of \$75,000	
Benefit Reduction	65% at age 65; 50% at age 70	N/A

NOTE: Spouse eligibility is defined as your lawful spouse under the age of 70. Coverage for your spouse terminates when he/she reaches age 70. Your dependent children are eligible at birth to age 26 (married or unmarried).

Voluntary Whole Life Insurance for Employees

Transamerica offers Whole Life Insurance, known as Trans\$ure, designed to help provide financial protection for employees' loved ones in the event of death. It can be used for final expenses, for college tuition, for living expenses, or as an inheritance for beneficiaries. The policy also provides interest-earning cash value (with a guaranteed minimum 4% interest rate) that can be borrowed against while alive. Over a third of workers (39%) wish their spouses or partners had more life insurance.* Trans\$ure offers a choice of coverage in increments of \$25,000, \$50,00, \$100,000, and \$150,000 of coverage with no physical exams or blood tests. Rates are based on age and tobacco use.

*2017 Insurance Barometer Study, LIMRA, 2017.

Is Your Beneficiary Information Up To Date?

Making a proper beneficiary designation will ensure that your wishes are fulfilled and legal complications are avoided in the event of your death. A primary beneficiary receives your life insurance proceeds in the event of your death, but only if they are still living when you die. A contingent or secondary beneficiary receives your life insurance proceeds if the primary beneficiary is not alive when you pass away. Carefully consider your choices.

To review or update your beneficiary information, go online to www.ShelbyCountyBenefits.com or call the Shelby County Benefits Center at **1-877-970-4320**. Representatives are available Monday through Friday, from 7:30 a.m. to 7 p.m. Central time. You can change your Life and AD&D beneficiaries at any time, not just during Open Enrollment.

Disability

Short Term Disability (STD)

STD Insurance replaces a portion of your income if you are unable to work due to a covered injury, illness, or pregnancy. This coverage can pay a weekly benefit to provide some income during a time of need.

STD is a voluntary program administered by MetLife.

To file a disability claim, dial **1-833-622-0135** or log onto www.metlife.com/mybenefits.

Employees must use all sick and annual leave prior to receiving benefits from the Short Term Disability Program. Employees with 8-to-10 weeks or more of accrued leave may want to consider whether to continue enrollment in STD.

Policy Features	
Weekly Benefit	50% or 60% option available
How it Works	Benefits are paid after completing a waiting period (waiting period may vary based on enrollment and disability)

STD 2025 Coverage Consideration

The following scenario of leave hours are equivalent to the 14-calendar day waiting period + 24 weeks of STD coverage (a total of 26 weeks): Work week of 37.5 hours x 26 = 975 leave hours. NOTE: If you have a significant amount of accrued leave, you may want to consider waiving STD coverage for 2025. If you waive STD, you will need to satisfy Evidence of Insurability to rejoin the plan and be subject to a preexisting condition limitation.

Sick Leave

Paid sick leave days are provided to employees as a form of insurance to prevent the loss of pay while an employee is absent from work for personal illness or injury.

VS.

Short Term Disability (STD)

STD insurance replaces a portion of your income of 50 or 60 percent if you are unable to work due to a covered illness or injury, including pregnancy. Benefits are paid after completing a waiting period, which may vary based on enrollment and type of disability.

Long Term Disability (LTD)

All active full-time permanent and durational employees are automatically covered for LTD insurance through MetLife Insurance. LTD coverage replaces a portion of your income if you cannot work for an extended period of time. LTD benefits begin after 180 days of disability. The plan pays 60% of your basic monthly earnings. Benefits last until normal retirement age or you are no longer disabled. **Shelby County Government pays the full cost for LTD coverage.**

Family Medical Leave Act (FMLA)

Employees are eligible for FMLA if they are employed for at least 12 months by the start of leave and have worked for at least 1,250 hours during the previous 12-month period. FMLA is administered by MetLife, and claims can be submitted via online at www.metlife.com/mybenefits or by phone at **1-833-622-0135**.

Paid Parental Leave

Eligible employees who are employed for at least 12 months can receive a maximum of six weeks of paid parental leave per birth or adoption of a child/children. The fact that a multiple birth or adoption occurs simultaneously (i.e., the birth of twins or adoption of siblings) does not increase the total amount of paid parental leave granted for that event. Each week of paid parental leave is compensated at 100% of the employee’s regular, straight-time weekly pay. Paid parental leave will be paid on regularly scheduled pay dates, minus all applicable deductions and taxes. Paid Parental Leave is administered by MetLife, and claims can be submitted via online at www.metlife.com/mybenefits or by phone at **1-833-622-0135**.



Voluntary Aflac Plans

Voluntary supplemental insurance provides an additional level of financial protection in the event of a serious accident or illness. The Voluntary Aflac plans pay cash benefits when you’re sick or hurt to help with expenses that may not be covered by your medical insurance.

- **Critical Illness Insurance** helps protect your family from financial burden if they're diagnosed with or treated for a covered critical illness.
- **Hospital Indemnity Insurance** helps with the out-of-pocket costs associated with a covered hospital stay.

Benefits under both plans are paid directly to you, unless otherwise assigned. Coverage is available for you, your spouse, and dependent children.

Aflac Critical Illness	Aflac Hospital Indemnity
Benefits payable for: <ul style="list-style-type: none"> • Cancer • Heart Attack • Stroke • Kidney Failure (End-Stage Renal Disease) • Major Organ Transplant • \$50 Annual Health Screening Benefit (for enrolled employee and spouse only) 	Plan Benefits include the following: <ul style="list-style-type: none"> • Hospital Emergency Room/Physician Benefit • Hospital Admission Benefit • Hospital Confinement Benefit • Hospital Intensive Care Benefit • Out-of-Hospital Prescription Drug Benefit • Well Baby Care Benefit (if dependent child coverage is selected)

You should contact Aflac directly at **1-800-433-3036** or online at www.aflacgroupinsurance.com to file a claim.

Other Services

Estate Resolution Services—Experts at hand

Settling an estate can be a complex and lengthy process, but it doesn't have to be. The resources and services we offer you and your beneficiaries through MetLife Legal Plans are there to help. With your Supplemental Life coverage, you get expert legal guidance at no extra cost. Whenever you or your representative have a question about the probate process or the court representation needed, unlimited consultations for covered matters with a network attorney can leave you feeling confident with your decisions.

Tailored guidance when it matters most

With over 18,000 network attorneys, consultations are tailored to suit you. Consultations can either be over the phone or in person, so you can talk through your options in a private and supportive environment. This is all part of your coverage, so there are no forms to fill out, but there's always the option to use an out-of-network attorney if you'd prefer. The cost for these services are based on a set fee schedule.

MetLife Legal Plans offers an array of services, all covered in your plan. Working together, we'll equip you to find the best solutions for yourself or your beneficiary when settling an estate.

- Unlimited one-on-one consultations to talk to an attorney about authenticating an estate.
- Preparation and court representation means you receive prepared estate documents and in-court professional representation to help execute the transfer of probate assets from the estate.
- Help with any correspondence and tax filing needed to transfer non-probate assets. When your life insurance coverage begins, you'll automatically have each of these services at your fingertips.

Guidance is just a phone call away

Simply contact a Client Services Representative to get started. We'll give you a case number and help you find a participating plan attorney.

- Call MetLife Legal Plans' toll-free number **1-800-821-6400**, Monday through Friday, 8am – 8pm EST.
- Provide the company name (Shelby County Government), customer number (**0228818**), and the last four digits of the policy holder's Social Security number.
- And find the best network attorney for you.

Will Preparation

Take advantage of covered services including unlimited access. Talk to an attorney as many times as needed to prepare, update, or revise a will.

Protection for the unexpected

Prepare living wills and powers of attorney to help ease the stress if individuals become unable to make decisions for themselves.

Expert guidance is just a click away. Simply visit [legalplans.com/estate](https://www.legalplans.com/estate) to get started.

Deferred Compensation Plan

Administered by Empower

A deferred compensation plan, also called a 457(b) or defined contribution plan, is a supplemental retirement savings plan that allows you to save for retirement, on a tax-deferred basis. Your benefit at retirement will be based on how much money you contribute to the plan. For 2024, an employee may save up to \$23,000, plus an extra \$7,500 if age 50 or older. It's easy to start saving; just log onto www.empowermyretirement.com and register. To schedule an appointment to discuss enrollment and see a complete view of your overall retirement picture, contact Alese Pewitt, CFP, CRC, your Empower retirement counselor, at alese.pewitt@empower.com or **1-901-500-5075**.

WORK/LIFE BENEFITS

Wellness Centers

The primary Wellness Center is located on the 4th floor of 160 N. Main. A smaller facility is located at 1075 Mullins Station Rd, Building E-2, Room E215. All full-time and part-time employees, as well as retirees are eligible to utilize the Wellness Centers. Membership is free, but the employee/retiree must complete the Wellness Center Registration form, online at <https://www.shelbycountyttn.gov/FormCenter/Human-Resources-30/TOTAL-HEALTH-WELLNESS-CENTER-REGISTRATIO-324> or scan the QR code.



Employee Assistance Program (EAP)

When the pressures of your job, home life, financial issues, or legal concerns become overwhelming, it often helps to speak with a qualified professional counselor who can help you sort through all of the stress in your life and discover solutions to your problems. The Employee Assistance Program (EAP) offered through CONCERN, offers employees confidential professional support in managing personal challenges or life transitions. Any employee or person living in the employee's household, who is experiencing emotional or mental distress that would not require inpatient care, is likely appropriate for EAP counseling.

What is included in the EAP?

- Counseling programs (family, marital, grief, etc.)
- Family planning
- Legal Resources
- Each month, look for the Concern Connection newsletter in your email and join the live online Concern "talks" on a wide range of topics, from suicide prevention to domestic violence awareness
- Financial Resources
- Child Care Lookup Assistance
- Elder Care Lookup Assistance
- Self Assessment Tools

Referral/Resource Service "Just Ask"

- Resource referral is an additional service offered through the EAP.
- When you need help accessing a community resource or obtaining information, your EAP may be able to help.
- Try the "Just Ask" service by emailing Concern@bmhcc.org or complete a form online at www.myconcerneap.com.

What does CONCERN cost?

There is no cost to you. Shelby County provides free, confidential help to you and your dependents whenever you need it 24/7. However, if you and your counselor decide specialized help is necessary, a referral will be made, and you will be responsible for anything your insurance doesn't cover.

To learn more about the EAP, contact CONCERN at **1-901-458-4000**, toll-free at **1-800-445-5011**, and/or online at www.myconcerneap.com.



Tuition Reimbursement Program

Tuition reimbursement funds are available to support the growth and development of Shelby County's employees!

What's covered?

Tuition reimbursement funds are available to support the growth and development of Shelby County's employees! Employees can earn an associate's, bachelor's, or master's degree or certification from an accredited institution of higher learning in a career field relevant to Shelby County Government's operating efficiency.

How much can an employee receive per calendar year?

Employees may be eligible for up to \$3,000 annually for a degree or up to \$2,000 for technical certification, diploma, or credentials.

How are reimbursement funds used?

Reimbursement funds cover tuition costs only.

How to apply?

Employees must obtain approval from the department head and Human Resources before registering for classes. Tuition reimbursement forms are available on Shelby County's Intranet: <https://my.shelbycountytn.gov>.

Email questions to:

tuition.reimbursement@shelbycountytn.gov



LeMoyne-Owen College Accelerated Degree Program

In addition to tuition reimbursement, Shelby County employees also can participate in an accelerated degree program through LeMoyne Owen College! This program is specifically designed for working adults seeking a tailored post-secondary experience.

Program Features:

- Evening and weekend classes for flexibility
- Intimate class sizes
- In-demand and cutting edge skills and degree offerings
- Tennessee Reconnect eligible
- Course credit available for work experience

Degree Offerings:

- Associates Degree
- Bachelor of Arts - Religion
- Bachelor of Science - Criminal Justice
- Bachelor of Business

How to apply?

Employees can apply now at loc.edu or call **1-901-435-1255** for more information about the program.



TUITION REIMBURSEMENT

A TERRIBLE THING TO WASTE!



RESOURCES

Plan	Vendor	Phone	Emails/Website
Shelby County Benefits Center	Winston Benefits	1-877-970-4320	www.ShelbyCountyBenefits.com Enroll in Open Enrollment, Review Your Benefits, Conduct Qualifying Life Events (QLE's), Change or Review Beneficiaries
Medical	Cigna	1-800-558-7453	www.myCigna.com Find Care & Costs, Search for in-network Providers, View Claims, Manage Spending Accounts, Access Your Digital ID Cards
Prescription Drugs	Express Scripts	1-800-711-0917	www.express-scripts.com Home Delivery, Order refill and manage prescriptions, Find Pharmacy, View Order History
Dental	Cigna Prepaid/DHMO/ DPPO	1-800-244-6224	www.mycigna.com View Coverage Information
Vision	MetLife Vision	1-833-393-5433	www.MetLife.com/mybenefits View Policy Details, View Claim Information, Find a Provider, Access Your ID Cards
Flexible Spending Accounts	Total Administrative Services Corporation (TASC)	1-800-422-4661	www.tasconline.com Real-Time Access, Check Claim Status, Check Balance of your Accounts
Basic Life, Dependent Life, Voluntary Life, and AD&D	MetLife Insurance	1-833-771-1432	www.MetLife.com/mybenefits File a Claim, Manage Claims
Short Term Disability	MetLife Insurance	1-833-622-0135	www.MetLife.com/mybenefits File a Claim
Long Term Disability	MetLife Insurance	1-833-622-0135	www.MetLife.com/mybenefits File a Claim, Manage Claims
Hospital Indemnity	Aflac	1-800-433-3036	www.aflacgroupinsurance.com File a Claim, Manage Claims
Family Medical Leave Act (FMLA)	MetLife Insurance	1-833-622-0135	www.MetLife.com/mybenefits File a Claim, Manage Claims
Paid Parental Leave	MetLife Insurance	1-833-622-0135	www.MetLife.com/mybenefits File a Claim, Manage Claims
Critical Illness	Aflac	1-800-433-3036	www.aflacgroupinsurance.com File a Claim
Employee Assistance Program	CONCERN	1-901-458-4000 Toll Free: 1-800-445-5011 Representatives are available 24/7	www.myconcerneap.com
Deferred Compensation	Empower	Alese Pewitt, Retirement Counselor for Empower 1-901-500-5075 Toll-free Number: 1-855-756-4738	alese.pewitt@empower.com www.empowermyretirement.com
Voluntary Whole Life	Transamerica	1-888-763-7474	www.transamericabenefits.com
Tobacco Cessation	Cigna Quit Today	1-866-417-7848	
Employee Care Clinic	Shelby County Government	1-901-472-4190	

APP GUIDE



My Cigna

A simple-to-use app that can help make your life easier and healthier while you're on the go. From medical and dental coverage information, claims, and wellness, it's all on the MyCigna app!



Cigna Healthy Pregnancy

It's designed to help you and your baby stay healthy during pregnancy. This valuable resource offers you an easy way to track and learn about your pregnancy. It also provides support for baby's first two years!



Express Scripts

With the Express Scripts mobile app, you can skip the pharmacy trip. From up-to-the-minute order status to a handy "medicine cabinet" to keep track of prescriptions, the app is an on-the-go pharmacy.



Telehealth MDLive

With Telehealth MDLive you can have a virtual doctor's appointment anytime, anywhere, on your terms. MDLive doctors can diagnose you, prescribe medication when appropriate, and send the prescription directly to your pharmacy. You can also access the MD live app through www.mycigna.com.



MetLife

The MetLife US mobile app is available to use to track the status of life insurance and disability claims.



Total Administrative Services Corporation (TASC)

The TASC app includes special features that make it easy to keep TASC accounts safe and secure. It's even faster and easier for plan participants to manage their FSA benefits on the go. Manage your cards, receipts, and eligible expenses all in one app.



Omada Diabetes Prevention Program

The Omada mobile app is a fun, fast way to track your food and activity, check your progress, and talk to your group.



Empower 457(b) Deferred Compensation Plan

Your plan's website is available anytime, anywhere. Log in to the site www.empowermyretirement.com, or download the Empower app for easy, on-the-go updates. You can track, manage, and plan all your financial priorities in one place.

You can download these apps from the Google Play Store and the App Store.



SHELBY COUNTY GOVERNMENT

BENEFITS GUIDE