

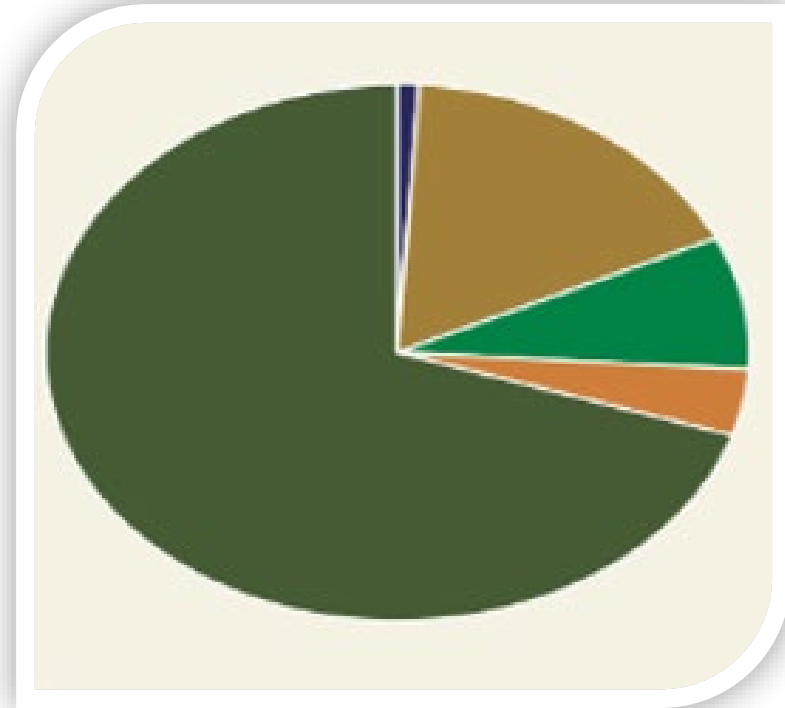
# 2025 Total Rewards

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# Employee Total Rewards *at a glance*

*Our Goal: to provide an excellent Total Rewards Program through competitive benefits and quality service.*

*Benefits are offered to all Full-Time Permanent, Durational and Part-Time employees who work at least 20 hours per week.*



# Employee Total Rewards *at a glance*



## Health Benefits

- *Medical/Pharmacy (70% of cost paid by County; 30% paid by Employee)*
- *Dental Insurance*
- *Vision Insurance*

## Income Protection

- *Flexible Spending Accounts (FSA)*
- *Basic Life Insurance (70% of cost paid by County; 30% paid by Employee)*
- *Employee Voluntary Life and Whole Life Insurance*
- *Dependent Life and AD&D Life Insurance*

## Income Replacement Benefits

- *Short-Term Disability (STD)*
- *Long-Term Disability (LTD) (100% of cost paid by County)*
- *Accident, Critical Illness and Hospital Care Plans*

## No-Cost Work/Life Benefits

- *Wellness (Fitness) Center*
- *Employee Assistance Program (EAP)*
- *Paid Parental Leave*

# Benefits

Benefits are effective the first day of employment, except:

- ☐ Short Term Disability (STD) - effective 30 days from date of hire,
- ☐ Cigna Accident, Critical Illness and Hospital Indemnity - effective first day of the month following 30 days of employment,
- ☐ Transamerica Whole Life - effective first day of the month following 30 days of employment

# Eligible Dependents & Required Proof of Relationship

*Electing family coverage under medical/pharmacy, dental and/or vision plans require proof of relationship documents for eligible spouse and each dependent child insured. Must have correct social security numbers and dates of birth, due to Affordable Care Act reporting.*



# Eligible Dependents & Required Proof of Relationship, cont.

- ❑ 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 effective hire date)*

- ❑ ***Employee's Current Federal Tax Return (for prior calendar year):*** 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 HRMS 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 HRMS 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 HRMS payroll system you have on file.
- ❑ ***If no joint documentation,*** must submit any of the above in employee's and spouse's name shown separately at same address.

## **Spousal Carve Out**

***If an employee's spouse is eligible for health coverage under his/her employer sponsored plan, the spouse is NOT eligible for coverage under the County's medical plan.***



# Eligible Dependents & Required Proof of Relationship, cont.

- ❑ **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:*

- ❑ **Adopted Child(ren):** Court approved adoption order or placement order; or modified birth certificate: Motion for Order of Guardianship obtained from Chancery Court, or Placement Order, or Final Adoption Decree.
- ❑ **Legal Custody & Guardianship:** Copies of Legal Custody and Guardianship papers issued by the court signed by the Judge. (Custody and Guardianship are both required.) Copy of Legitimate Order from Juvenile Court signed by the Judge (*if father's name is not listed on birth certificate.*)
- ❑ **Stepchild(ren):** Copy of birth certificate showing spouse as parent required.
- ❑ Certified copy of the birth certificate 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.



# SHELBY COUNTY GOVERNMENT MEDICAL PLAN SUMMARY



	HRA Choice				Open Access Plus		HRA Standard			
	In-Network		Out-of-Network		In-Network		In-Network		Out-of-Network	
	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
Deductible	\$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	
HRA contribution from employer	\$650/Employee \$1,300/Employee+Spouse \$1,300/EE+Child(ren) \$1,950/EE+Family				\$0	\$0	\$650/Employee \$1,300/Employee+Spouse \$1,300/EE+Child(ren) \$1,950/EE+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%*	



# SHELBY COUNTY GOVERNMENT MEDICAL PLAN SUMMARY

*Express Scripts is the pharmacy vendor for ALL Shelby County Government's Health Plans. You will have one I.D. card for medical and prescription drug coverage. For more information, visit [www.express-scripts.com](http://www.express-scripts.com) or call Express Scripts Member Services at 1-800-711-0917.*

	HRA CHOICE (EXPRESS SCRIPTS)			Open Access Plus (EXPRESS SCRIPTS)			HRA STANDARD (EXPRESS SCRIPTS)		
In-network	Retail (30-day supply)	Home delivery (90-day supply) Maintenance Drugs	Specialty Drugs (30-day supply) Mandatory Mail Order	Retail (30-day supply)	Home delivery (90-day supply) Maintenance Drugs	Specialty Drugs (30-day supply) Mandatory Mail Order	Retail (30-day supply)	Home delivery (90-day supply) Maintenance Drugs	Specialty Drugs (30-day supply) Mandatory Mail Order
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 (Mandatory Mail Order)	Not covered	Not covered	See copays above	Not covered	Not covered	See copays above	Not covered	Not covered	See copays above

# Medical/Pharmacy

## *Key Points to Remember*

### *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.
- *The entire amount of the deductible must be met before coinsurance is applied.*

**Open Access Plus Plan:** No out of network benefits, except for emergencies.

**All Plans:** *provide a digital ID card for medical/pharmacy.*

**Pharmacies** – *All major retail pharmacies are in-network, except Kroger stores.*

**Diabetic Supplies** - *Each plan covers the cost of diabetic supplies (excludes insulin) and these items are not subject to an annual deductible. Supplies include alcohol swabs, syringes and test strips, to name a few.*

# Medical/Pharmacy

## *Key Points to Remember*

### In-Network Hospitals

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

*Baptist Hospitals are out of network!*

- ☐ *Additional Medical Service*  
*Options: Cigna's 24 Hour Nurse Line - 1-800-244-6224*
- ☐ *TeleHealth-MD Live-1-888-726-3171 or [www.Cigna.com](http://www.Cigna.com)*
- ☐ *Convenience Care Clinics (i.e., Kroger's Little Clinics, Walgreen's Take Care Clinics, etc.)*

# Total Health Wellness Program

- ❑ Free Fitness Center for all employees at 160 N. Main Street, 4th floor, and a smaller facility at 1075 Mullins Station Rd, Building E-2, Room E215
- ❑ Free programs include – fitness equipment, separate room with TV to view work-out videos, health and wellness seminars, YouTube channel @totalhealthwellnessprogram8821, etc.

## Annual Wellness Screenings:

If enrolled in a medical plan, to receive a reduced medical premium, all employees must complete both

- ❑ a biometric screening with their health care provider and
- ❑ a health risk assessment at mycigna.com by September 30th each year.

*Employees hired on or after June 1st are not required to complete the wellness screenings for the current year. Those employees will receive the wellness premium for the current year and will have until Sept. 30th of the following year to complete the wellness screenings.*

***Individuals who are married to another Shelby County employee and are enrolled in a medical plan, must BOTH complete the biometric screening form and the online health risk assessment.***

- ❑ Schedule an appointment with your healthcare provider to complete the wellness screening form and send it to CIGNA. Download the screening form at:  
<http://shelbycountyttn.gov/DocumentCenter/View/16234>
- ❑ Complete the online health risk assessment at [www.mycigna.com](http://www.mycigna.com) (If you have problems logging onto mycigna.com, please call CIGNA at 1-800-558-7453.)

**Shelby County Government**  
**Medical Insurance Rates - Deducted Semi-monthly**  
**Includes Pharmacy**  
**Effective January 1, 2025**

All premiums are deducted pre-tax from the employee's payroll.

<b><u>Wellness Premium</u></b>	<b><u>Per Pay Period</u></b>	<b><u>Non-Wellness Premium*</u></b>	<b><u>Per Pay Period</u></b>
<b><u>HRA CHOICE (312)</u></b>	<b><u>Employee</u></b>	<b><u>HRA CHOICE (313)</u></b>	<b><u>Employee</u></b>
SINGLE	\$ 93.30	SINGLE	\$ 143.30
EE+SPOUSE	\$ 195.92	EE+SPOUSE	\$ 245.92
EE+CHILD(REN)	\$ 172.60	EE+CHILD(REN)	\$ 222.60
FAMILY	\$ 209.92	FAMILY	\$ 259.92
<b><u>Open Access Plus (314)</u></b>		<b><u>Open Access Plus (315)</u></b>	
SINGLE	\$ 99.07	SINGLE	\$ 149.07
EE+SPOUSE	\$ 208.03	EE+SPOUSE	\$ 258.03
EE+CHILD(REN)	\$ 183.27	EE+CHILD(REN)	\$ 233.27
FAMILY	\$ 222.89	FAMILY	\$ 272.89
<b><u>HRA STANDARD (318)</u></b>		<b><u>HRA STANDARD (319)</u></b>	
SINGLE	\$ 49.40	SINGLE	\$ 99.40
EE+SPOUSE	\$ 141.73	EE+SPOUSE	\$ 191.73
EE+CHILD(REN)	\$ 129.30	EE+CHILD(REN)	\$ 179.30
FAMILY	\$ 159.14	FAMILY	\$ 209.14

Note: An additional charge of \$25.00 per pay period each, if employee or spouse uses tobacco.

\* Wellness requirements not met

# Tobacco Cessation Program

Quitting smoking and other tobacco use reduces risk for many adverse health effects, including cardiovascular diseases and cancer.

- ☐ All employees must attest “yes” or “no” to being a tobacco user upon new hire enrollment and annual open enrollment. You must also attest to spousal usage, if you cover your spouse on the medical plan.
- ☐ Employee’s who attest “yes” will receive a \$25 per pay period, per person (employee and/or spouse) tobacco surcharge beginning on July 1<sup>st</sup>, for one year (07/01-06/30).
- ☐ The tobacco surcharge applies only to employees and spouses who are enrolled in a Shelby County medical plan.



# Tobacco Cessation Program

## *Options to avoid the Tobacco Surcharge:*

1. **Cigna Quit Today**: A telephonic program with one-on-one coaching goals. Call 1-866-417-7848 to enroll today. You must be deemed as “making progress towards your goal” by your coach before April 30<sup>th</sup> to avoid the surcharge.

2. **Independent Cessation**: If you cease use of tobacco products on your own, you must submit an affidavit before April 30<sup>th</sup> to [tommy.smith@shelbycountyttn.gov](mailto:tommy.smith@shelbycountyttn.gov).

- ☐ New hires who begin employment on or after April 1<sup>st</sup> will be allowed additional time to complete the program, before April 30<sup>th</sup> of the following year.
- ☐ If you are unable to complete a cessation program due to medical reasons, please contact Tommy Smith for a physician's release form.



# Medical: Additional Benefit

**Employee Care Clinic:** If you enroll in one of Shelby County's Cigna medical plans, you can take advantage of the no-cost Employee Care Clinic (ECC), which provides diagnosis and treatment for minor illnesses and injuries—**with no copay**.

**This benefit is available to you only;** it does not include your dependents. The clinic is located at 1215 Poplar Ave., Memphis, TN 38104

- ☐ Allergy symptoms
- ☐ Earaches
- ☐ 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

# Medical: Additional Benefit

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:

Monday, Tuesday, Thursday: 8 a.m. – 4 p.m.

Wednesday: 9 a.m. – 6 p.m.

Friday: 8 a.m. – 12 p.m.

Phone: 901-472-4190



# Dental: Plan Highlights

Two dental plan options through Cigna - PPO and Prepaid/HMO

❑ The DPPO offers:

- ❑ The flexibility to choose any dentist, but you receive maximum benefits when visiting an in-network provider.
- ❑ No referrals are necessary, and the dentist files claims for services rendered.
- ❑ An annual deductible of \$50 per person/\$150 family maximum, and the maximum annual benefit is \$2,000 per person.
- ❑ If you do not enroll in coverage as a new hire, you will have a 12-month waiting period for major dental and orthodontic services. Preventive and basic services do not have a 12-month waiting period.

❑ The DHMO offers:

- ❑ No deductibles, waiting periods, claims to file, or annual benefit maximum.
- ❑ Services are provided at predetermined copayment amounts, and preexisting conditions are covered.
- ❑ You must designate a general dentist as there is no out-of-network coverage.

## Cigna Dental - Employee PreTax Rates

	Dental PPO Plan	Dental HMO Plan
	Per Pay Period Premium	Per Pay Period Premium
Employee Only	\$14.89	\$5.45
Employee Plus One Dependent	\$27.79	\$9.26
Employee Plus Two or more Dependents	\$47.34	\$14.16

# Vision: Plan Highlights

Shelby County offers two vision plan options through MetLife Vision.

- ❑ Option 1 - You can choose to purchase eyeglasses or contacts every January 1
- ❑ Option 2 - You can choose to purchase eyeglasses or contacts every other January 1

Both plan options offer:

- ❑ Comprehensive benefits to ensure low out-of-pocket costs. Access to care through either MetLife's network of independent, private practice doctors (optometrists and ophthalmologists) or select retail partners.

MetLife Vision Rates		
Employee Pre-Tax Premium	Option I	Option II
	Per Pay Period Premium	Per Pay Period Premium
Employee Only	\$4.07	\$2.88
Employee Plus One Dependent	\$7.31	\$5.17
Employee Plus Family	\$11.37	\$8.04

# Basic Life Insurance: Plan Highlights

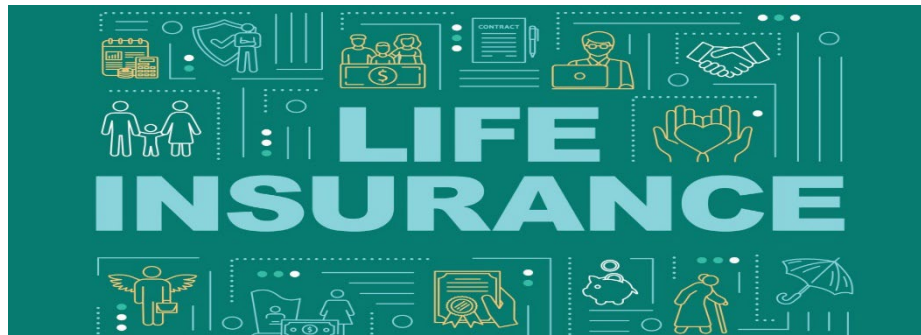
- ❑ Shelby County provides you with Basic Life Insurance automatically through MetLife Insurance.
- ❑ Shelby County pays 70% of the premium, and you pay 30% of the premium.
- ❑ Coverage is 2 times your annual salary, and the benefit is payable upon your death to your designated beneficiary.
- ❑ You must designate at least one beneficiary during the enrollment process and may designate multiple beneficiaries.

*Employee Rate: \$.15 per \$1,000 of coverage*



# Voluntary Life Insurance & Accidental Death & Dismemberment (AD&D): Plan Highlights

- ❑ Both plans available to employee, spouse and dependent child(ren) under age 26.
- ❑ For Voluntary Life, employee may cover spouse and/or child(ren) without covering himself.
- ❑ For AD&D, employee must elect coverage for himself to cover any eligible dependents (spouse and/or child(ren)).



The options available are:

- ❑ Employee Life – benefit options available from \$10,000 to \$400,000. Elections over \$150,000 will require Evidence of Insurability (EOI) to be completed.
- ❑ Spouse Life – benefit options available from \$5,000 to \$100,000. Elections over \$50,000 will require Evidence of Insurability (EOI) to be completed.
- ❑ Child Life – benefit options from \$5,000 to \$15,000. Evidence of Insurability (EOI) is **never** required.
- ❑ AD&D – benefit options available from \$10,000 to \$150,000. Coverage is available for yourself only, or you can choose to cover your family as well. Dependents are covered at 50% of the benefit amount and Evidence of Insurability (EOI) is **never** required.



# Whole Life: Plan Highlight

All active employees, ages 16 through 70, are eligible to enroll in Transamerica Voluntary Whole Life Insurance.

Coverage options available are:

- ✓ \$25,000
- ✓ \$50,000
- ✓ \$75,000
- ✓ \$100,000
- ☐ Coverage is guaranteed, portable, and permanent life coverage
- ☐ Spouses and dependent children are not eligible for this benefit.
- ☐ Premium is based on your age at the time of enrollment and your smoking status.





# Additional Income Protection: Flexible Spending Accounts

*Flexible Spending Accounts (FSA):*

*What is an FSA? An arrangement with your employer that lets you pay for many out-of-pocket medical expenses with tax-free dollars*

*Two Account Types -*

- ☐ *Health Care FSA - current maximum annual contribution is \$3,200; may carryover \$610 into the next plan year and*
- ☐ *Dependent Care FSA - maximum annual contribution is \$5,000*

*These benefits are offered during Annual Open Enrollment **only** and the employee must re-enroll every year for this benefit.*

# Short Term Disability (STD): Plan Highlights

- ❑ STD insurance replaces a portion of your income if you are unable to work due to a covered illness or injury, including pregnancy.
- ❑ ***STD coverage is voluntary, and you are responsible for the premium.***

Two coverage options available are:

- 50% of weekly earnings
- 60% of weekly earnings

Coverage becomes effective 30 days after hire date

Benefits are paid after completing a waiting period:

- ❑ 14 calendar day waiting period for sickness and pregnancy
- ❑ No waiting period for injury





# Long Term Disability (LTD): Plan Highlights

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

# Accidental Injury Plan: Highlights

*Cigna Accidental Injury Insurance* helps protect you when the unexpected occurs, with cash benefits paid directly to you for a covered accidental injury.

## Plan Highlights

- ❑ Employee, spouse, and children (under age 26) are eligible for coverage
- ❑ Benefits Payable for – Ambulance, Emergency care, Hospital admissions, Physician office visits and follow-up care
- ❑ Annual Wellness Benefit - \$50 per insured person

# Critical Illness Plan: Highlights

*Cigna Critical Illness Insurance* helps protect your family from financial burden if they're diagnosed with or treated for a covered critical illness.

## Plan Highlights

- ☐ Employee, spouse, and children (under age 26) are eligible for coverage
- ☐ Benefit Options:
  - Employee can choose from \$5,000, \$10,000, or \$20,000 of coverage
  - Spouse receives 100% of the employee's election
  - Children receive 50% of the employee's election
- ☐ Guaranteed Issue
- ☐ Covered conditions include nervous system conditions such as Alzheimer's, major organ failure, childhood conditions such as Cerebral Palsy, etc.
- ☐ Annual Wellness Benefit - \$50 per insured person

# Hospital Care Plan: Highlights



*Cigna Hospital Care Insurance* helps with the out-of-pocket costs associated with a covered hospital stay.

## Plan Highlights

- ❑ Employee, spouse, and children (under age 26) are eligible for coverage
- ❑ Plan benefits include – hospital admission benefit, confinement benefit, intensive care benefit and observation stay benefit Moderate and High Plan offerings
- ❑ Annual Wellness Benefit - \$50 per insured person

# Work/Life Benefits: Overview

## Wellness Center

The primary Wellness Center is located on the 4<sup>th</sup> 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 may utilize the Wellness Center. 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>





# Work/Life Benefits: Overview

## Employee Assistance Program (EAP)

To help employees balance work and family life, Shelby County provides free, confidential help for individual and work-related issues—whenever you need it—24/7. The EAP program, administered by CONCERN and paid for by the County, is available to every employee and members of the employee's household, even if you are not covered under a County medical plan. To learn more, contact CONCERN at 901-458-4000 or Toll free: 800-445-5011.

## Paid Parental Leave (PPL)

Eligible employees may take *six weeks of leave, paid at 100% of their regular salary*, within one year following the birth or adoption of a child.



# When & How to Enroll

*You must enroll to have benefits coverage!*

- ❑ You must log onto : [www.ShelbyCountyBenefits.com](http://www.ShelbyCountyBenefits.com) OR call the Shelby County Benefits Center at 1-877-970-4320 (Monday – Friday: 7:30 a.m. to 7:00 p.m. CST) – Fax:1-732-800-0065 *If you do not enroll, you will not have coverage.*
- ❑ To start the enrollment process, you must first click the “Create Account” link, enter your personal information (First Name, Last Name, DOB and Last 4 of your SSN) and click the “I’m not a robot” captcha. You will then be prompted to enter an email of your choice as it will be your username and you are highly encouraged to select a personal email address. You will also be prompted to create a complex password as well as verify your recovery phone number and email address. Once you verify your first recovery option, the **Next** button will become active so you can log into the system.
- ❑ Important: Your personal information must be the same as shown in the payroll system. (Employees who have names with suffixes (e.g., Sr., Jr., II, III, etc. must include after last name. For example, John Jones, Sr. would enter Jones Sr. in Last Name when logging in.) Contact the Benefits Office at (901) 222-2346, if there is a problem with your name or other information. You cannot proceed to enroll until you create an account.
- ❑ A limited number of appointment times will be available in the Benefits Office at 160 N. Main, if you would like one-on-one help with online enrollment. Please see the Speaker after the presentation on NEO day, to select a time.

**PLEASE COMPLETE YOUR ENROLLMENT ON THE DATE OF NEW EMPLOYEE ORIENTATION, OR WITHIN FIVE DAYS OF HIRE; IF NOT, YOUR ACCESS TO COVERAGE WILL BE DELAYED.**



# Summary/App Guide

For full summary of the Shelby County Government Total Rewards Program, please visit our microsite, [shelbybenefitshub.com](http://shelbybenefitshub.com)

Every effort has been made to ensure the accuracy of this information; however, if there is a conflict with any plan or benefits policy, the official plan document will always govern.

## 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 to 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.



### MDLive Telehealth

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](http://www.mycigna.com).



### MetLife

The MetLife US mobile app is available to use to track the status of claims or file a leave. You can download the app on the iTunes store or Google Play.



### Omada

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