



# Shelby County Government Voluntary Benefits Guide

Accidental Injury • Critical Illness • Hospital Care

*Special Enrollment:*

May 19 - 30, 2025



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*This guide highlights the main features of the Shelby County Government's Employee Benefits Program. It does not include all plan rules, details, limitations, and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority.*

# What You Need To Know

## Special Voluntary Benefit Enrollment

Voluntary supplemental insurance provides an additional level of financial protection in the event of a serious accident or illness. The new Accidental Injury plan and enhanced Critical Illness and Hospital Care plans pay cash benefits when you're sick or hurt to help with expenses that may not be covered by your medical insurance.

### Enrollment Dates: May 19 - 30, 2025

You can change your elections during the next Open Enrollment or during the plan year only if you experience a Qualifying Life Event (QLE). All elections made during the special enrollment will be effective on **July 1, 2025**.

### How To 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 brochure, you can complete your enrollment online or over the telephone.

**Online:** Log into [www.ShelbyCountyBenefits.com](http://www.ShelbyCountyBenefits.com) to review your current benefit options and enroll. 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.*



## ! IMPORTANT NOTES

- 1. If you are currently enrolled in Aflac Hospital Indemnity or Critical Illness Insurance, you will be automatically rolled over in the new corresponding Cigna plan effective July 1, 2025.**
- 2. Benefits under these plans are paid directly to you, unless otherwise assigned. Coverage is available for you, your spouse, and dependent children.**

### Your Information Is Protected Online!

Before you can use the portal ([www.shelbycountybenefits.com](http://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.

### 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 this special enrollment will be effective **July 1, 2025**.





# Accidental Injury Insurance

New!

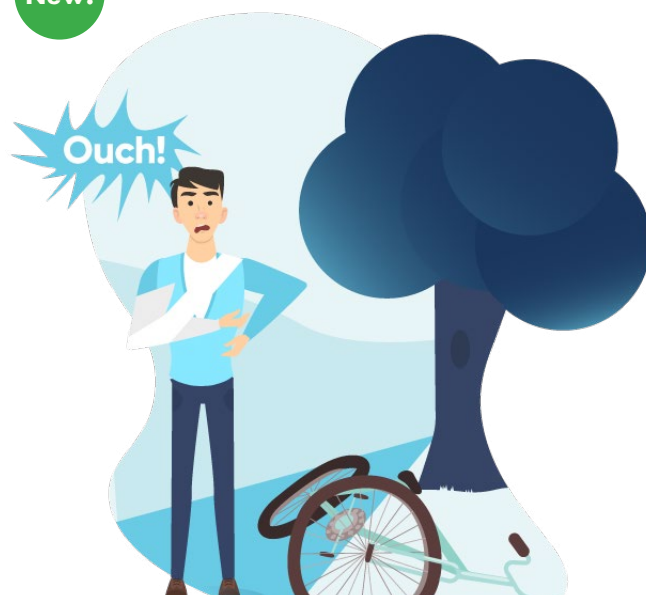
## New Plan Offering By Cigna

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

### Fixing the bike is one thing— what about fixing you?

*Billy, a 35 year-old cycling enthusiast, hit a wet patch and had a bad fall. Taken by ambulance to the hospital, he was given some tests, diagnosed with a broken clavicle, treated, and had to have therapy to get him back to 100% cycling shape. (The bike was saved, too!)*

*Billy's medical coverage didn't cover all his costs. Fortunately, he had **Accidental Injury Insurance** to help pay for uncovered medical AND everyday expenses.*



### Benefits Payable For...

Emergency Care Treatment
Physician Office Visit
Hospital Admission
Fractures & Dislocations
Follow-up Care
Ambulance (Ground/Water/Air)



Click the video thumbnail to watch the video for more information about Cigna's Accidental Injury coverage.

### \$50 Wellness Benefit!

Accidental Injury coverage comes with a \$50 benefit per covered person when you participate in your Wellness Treatment, Health Screening Test, and/or Preventive Care Benefit! Don't miss this added incentive!



Accidental Injury Plan Offerings	
Plan Offerings	Plan Amounts
<b>Initial &amp; Emergency Care</b>	
Emergency Care Treatment	\$200
Physician Office Visit (includes urgent care)	\$200
Diagnostic Exam	\$100
Ground or Water Ambulance	\$600
Air Ambulance	\$1,500
<b>Hospitalization Benefits</b>	
Hospital Admission	\$1,000
Intensive Care Unit Admission	\$1,000
Hospital Stay	\$200
Intensive Care Unit Stay	\$400
<b>Fractures and Dislocations</b>	
Per covered surgically-repaired fracture	\$800-\$8,250
Per covered non-surgically-repaired fracture	\$400-\$4,125
Chip Fracture (percent of fracture benefit)	25%
Per covered surgically-repaired dislocation	\$300-\$6,000
Per covered non-surgically-repaired dislocation	\$150-\$3,000
<b>Follow-Up Care</b>	
Follow-up Physician/Medical Professional Office Visit	\$75
Follow-up Physical Therapy Visit	\$75
<b>Enhanced Accident Benefits Examples</b>	
Small Lacerations (Less than or equal to 6 inches long and requires 2 or more sutures)	\$50
Large Lacerations (More than 6 inches long and requires 2 or more sutures)	\$500
Concussion	\$300
Coma (lasting 7 days with no response)	\$10,000
<b>Wellness Treatment, Health Screening Test &amp; Preventive Care Benefit</b>	
Benefit paid for all covered persons is 100% of the benefit shown. Also includes COVID-19 Immunization, Tests, and Screenings. Virtual Care accepted.	\$50
<b>Sports Accident Benefit</b>	
Organized and Personal Sports Activity Limited to 10 per year	50% of the qualified benefit

Accidental injury Semi-Monthly Costs	
Tier	Plan
Employee	\$2.95
Employee & Spouse	\$5.31
Employee & Child(ren)	\$7.27
Employee & Family	\$9.63

For a full summary of benefits, click [HERE](#).







## Critical Illness Insurance

### New Provider - Cigna

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

#### Sometimes life can be unexpectedly harsh.

At age 56, Greta received some bad news from her doctor. She was diagnosed with a serious illness. Other than herself, Greta wondered how this would affect her family. Fortunately, she did have a **Critical Illness Insurance Policy**.

Critical Illness Insurance can come to the aid of budget-conscious families by helping pay costs associated with the initial occurrence of a serious illness—such as a heart attack and stroke—as defined in the policy.



Click the video thumbnail to watch the video for more information about Cigna's Critical Illness coverage.

#### \$50 Wellness Benefit!

Critical Illness coverage comes with a \$50 benefit per covered person when you participate in your Wellness Treatment, Health Screening Test, and/or Preventive Care Benefit! Don't miss this added incentive!



#### Benefits Payable For...

- Nervous System Conditions
- Infectious Conditions
- Paralysis
- Kidney Failure (End-Stage Renal Disease)
- Major Organ Failure

Class	Benefit Amount	Guaranteed Issue Amount
Employee	\$5,000, \$10,000, \$20,000	Up to \$20,000
Spouse	\$5,000, \$10,000, \$20,000	Up to \$20,000
Children	50% of employee amount, including Childhood Conditions.	All Guaranteed Issue

Critical Illness Plan Offerings		
Covered Conditions	Initial Benefit Amount %	Recurrence % of Initial Benefit Amount
<b>Nervous System Conditions</b> Advanced Stage Alzheimer's Disease, Amyotrophic Lateral Sclerosis (ALS), Parkinson's Disease, Multiple Sclerosis, Mild Stage Alzheimer's Disease, Huntington's Disease, Myasthenia Gravis		
Benefit	25%	N/A
<b>Infectious Conditions</b> Bacterial Meningitis, Malaria, Tuberculosis, Necrotizing Fasciitis, Osteomyelitis, Severe Sepsis		
Benefit	25%	25%
<b>Childhood Conditions</b> Cerebral Palsy, Cystic Fibrosis, Muscular Dystrophy, Poliomyelitis, Sickle Cell Anemia, Heart Wall Malformation		
Benefit	100%	N/A
<b>Other Specified Conditions</b>		
Benign Brain Tumor, End-Stage Renal (Kidney) Disease, Paralysis, or Major Organ Failure	100%	100%
Blindness	100%	N/A
Coma, Advanced Obesity, or Pulmonary Embolism	25%	25%
Crohn's Disease	25%	N/A
<b>Additional Benefits</b>		
<b>Hospital Indemnity - Behavioral Health Hospitalization Admission Only Benefit:</b> Pays when a Covered Person is confined to a hospital due to covered Behavioral Health Condition.	Behavioral Health Admission: \$3000 per admission (Limited to 1 benefit every 12 months) The Spouse and Child benefit is 50% respectively, of the benefit.	
<b>Hospital Indemnity – Musculoskeletal Hospitalization Admission Only Benefit:</b> Pays when a Covered Person is confined to a hospital due to any covered Musculoskeletal Condition: Cervicalgia (neck pain), intervertebral disc disorders, gout, lumbago (back pain), osteoarthritis, rheumatoid arthritis, scoliosis, spinal stenosis, spondyloarthropathy (spinal arthritis), or spondylopathy (vertebral spine disease).	Hospital Admission: \$3000 per admission (Limited to 1 day, 1 benefit every 12 months) The Spouse and Child benefit is 50% respectively, of the benefit.	
<b>Wellness Treatment, Health Screening Test &amp; Preventive Care Benefit:</b> The benefit amount shown will be paid regardless of the actual expenses incurred and is paid on a per day basis. Also includes COVID-19 Immunization, Tests, and Screenings. Virtual Care accepted.	Benefit Amount: \$50, 1 per year	

Age	Critical Illness Employee and Spouse Semi-Monthly Costs				
	\$5,000		\$10,000	\$20,000	
	Non-Tobacco	Tobacco	Non-Tobacco	Non-Tobacco	Tobacco
<25	\$1.28	\$1.44	\$2.56	\$5.11	\$5.74
25 to 29	\$1.29	\$1.54	\$2.59	\$5.17	\$6.17
30 to 34	\$1.41	\$1.79	\$2.82	\$5.63	\$7.17
35 to 39	\$1.69	\$2.44	\$3.39	\$6.77	\$9.74
40 to 44	\$2.05	\$3.16	\$4.10	\$8.20	\$12.62
45 to 49	\$2.63	\$4.44	\$5.25	\$10.50	\$17.76
50 to 54	\$3.40	\$5.83	\$6.81	\$13.61	\$23.32
55 to 59	\$4.62	\$8.00	\$9.23	\$18.46	\$32.01
60 to 64	\$5.88	\$9.94	\$11.76	\$23.52	\$39.76
65 to 69	\$7.71	\$12.37	\$15.42	\$30.83	\$49.49
70+	\$9.92	\$15.34	\$19.84	\$39.68	\$61.34

The policy's rate structure is based on attained age, which means the premium will increase annually when there is an age band change.

For a full summary of benefits, click [HERE](#).

# Hospital Care Coverage

## New Provider - Cigna

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

### That hospital stay may cost more than just your appetite!

*Martin had to stay in the hospital for a non-life-threatening illness. While he enjoyed the care (not so much the hospital food!), he was a bit surprised that his medical insurance didn't cover all his bills. Luckily, Martin also had **Hospital Care Coverage** to help!*

*The cost of a hospital stay can be overwhelming and set you back financially. Hospital Care Coverage helps ease the financial impact by providing a lump-sum payment directly to you for a hospitalization and related costs.*

#### Plan Benefits Include...

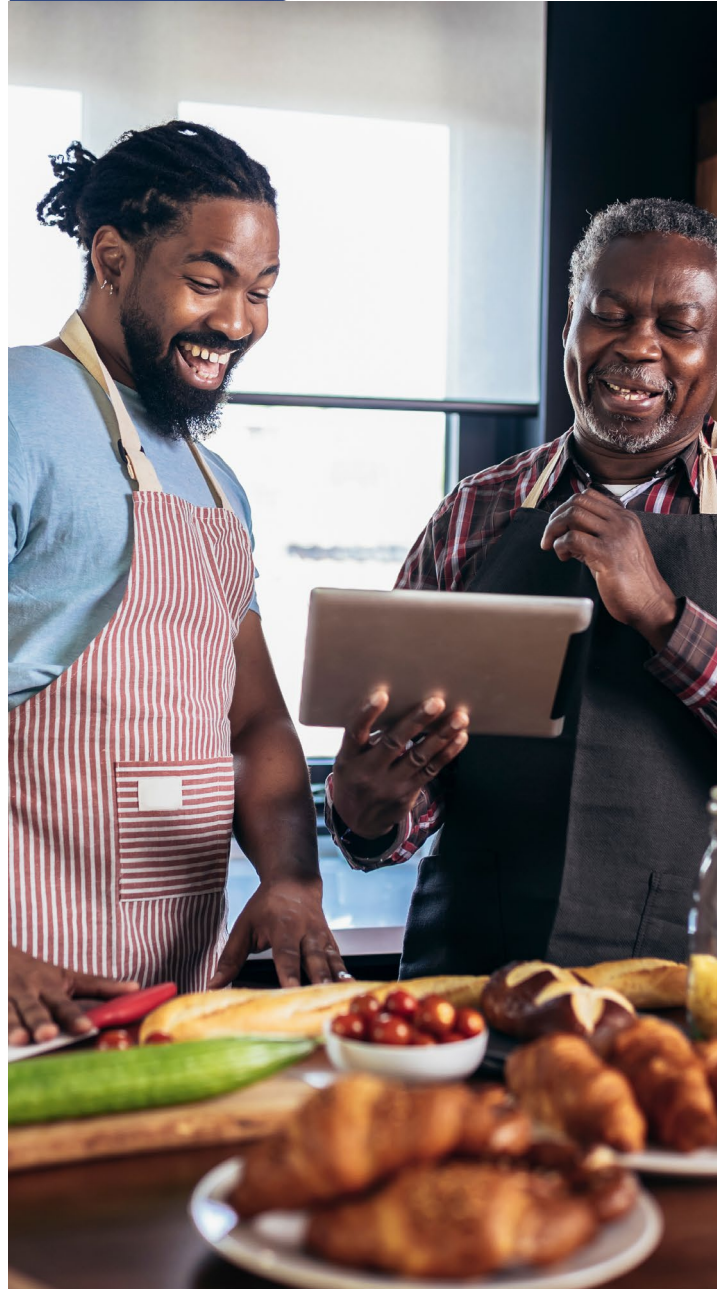
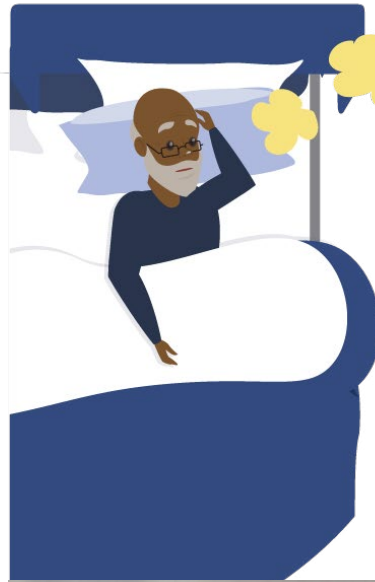
Hospital Admission Benefit
Hospital Confinement Benefit
Hospital Intensive Care Benefit
Hospital Observation Stay Benefit
Hospital Chronic Condition Admission

Cigna Healthcare  
Hospital Care  
insurance

Click the video thumbnail to watch the video for more information about Cigna's Hospital Care coverage.

### \$50 Wellness Benefit!

*Hospital Care coverage comes with a \$50 benefit per covered person when you participate in your Wellness Treatment, Health Screening Test, and/or Preventive Care Benefit! Don't miss this added incentive!*





Hospital Care Plan Offerings		
Plan Offerings	Plan 1	Plan 2
<b>Hospitalization Benefits</b>		
Hospital Admission (Non-ICU and ICU) <i>No Elimination Period. Limited to 1 day.</i>	\$500	\$1,000
Hospital Chronic Condition Admission <i>No Elimination Period. Limited to 1 day.</i>	\$50	\$100
Hospital Stay <i>No Elimination Period. Limited to 180 days.</i>	\$150	\$250
Hospital Intensive Care Unit (ICU) Stay Day 1 (Additional ICU Admission + Per Day) Day 2 - 180 (Per Day) <i>No Elimination Period. Limited to 180 days.</i>	\$800 one time \$300 per day	\$1,500 one time \$500 per day
Hospital Observation Stay <i>24 hours Elimination Period. Limited to 72 hours. 1 benefit(s) for each 24-hour period or pro rata period of observation</i>	\$100 per 24-hour period	\$200 per 24-hour period
<b>Wellness Treatment, Health Screening Test &amp; Preventive Care Benefit</b>		
Also includes COVID-19 Immunization, Tests, and Screenings. Virtual Care accepted.	\$50, limited to 1 per year.	\$50, limited to 1 per year.

Hospital Care Semi-Monthly Costs		
Tier	Plan 1	Plan 2
Employee	\$4.40	\$8.04
Employee & Spouse	\$10.98	\$19.52
Employee & Child(ren)	\$7.02	\$12.79
Employee & Family	\$13.60	\$23.73

For a full summary of benefits, click [HERE](#).



# Frequently Asked Questions

## 1. When will my benefits be effective?

Benefits elected during the special open enrollment will be effective 7/1/25. Deductions for the new Cigna plans will take effect on the 7/15/25 pay date. Deductions and coverage for Aflac will stop on the 6/30/25 pay date.

## 2. I am currently enrolled in Aflac Hospital Indemnity, and/or Critical Illness. Do I need to take action during the special open enrollment?

If you are currently enrolled in Aflac Hospital Indemnity and/or Critical Illness, you will be automatically rolled over into the new corresponding Cigna plan effective 7/1/25.

If you wish to change your coverage, opt out, or newly enroll in the new Accidental Injury Insurance offering, you will need to take action by logging into [www.ShelbyCountyBenefits.com](http://www.ShelbyCountyBenefits.com) or by calling 1-877-970-4320. Licensed Benefits Counselors are available Monday – Friday, 7:30 a.m. – 7 p.m. Central time to answer your questions and help you enroll.

Once the special open enrollment period ends, you will not be able to make any changes until the next open enrollment period unless you have a qualifying life event that makes you eligible to obtain/change coverage as defined by the County.

## 3. If my employment status changes, can I take my coverage(s) with me?

Yes. Accidental Injury, Critical Illness, and Hospital Care coverage through Cigna is portable, meaning you can take it wherever you go.

## 4. Can I enroll for this insurance without having a medical exam?

Yes. Your coverage is guaranteed for employees, spouses, and eligible dependent children, regardless of your health.

## 5. My spouse also works for Shelby County Government; can we cover each other?

If both spouses work for the County, you can each have Employee Only coverage, or one spouse can purchase coverage and cover the other as a dependent. You **cannot** purchase duplicate coverage by covering each other as a dependent.





## Additional Resources



### MyCigna®

**MyCigna®** is a simple-to-use app that can help make your life easier and healthier while you're on the go. From coverage information, claims, and wellness, it's all on the MyCigna app! You can download the app from the Google Play Store and the App Store.

For more information, click [HERE](#).

### Need To File A Claim?

1. Log in online at [www.mycigna.com](http://www.mycigna.com) or the **myCigna App®**.
2. Under the "Coverage" tab at the top of the screen, select "Supplemental Health."
3. Scroll to the bottom of the page and click "Submit a claim."
4. Complete the online claim form.

## Contact Information

Service	Vendor	Phone	Website
Shelby County Benefits Center	Winston Benefits	1-877-970-4320	<a href="http://www.ShelbyCountyBenefits.com">www.ShelbyCountyBenefits.com</a> Enroll in Special Enrollment, Review Your Benefits, Conduct Qualifying Life Events (QLE's), Change or Review Beneficiaries
Accidental Injury Critical Illness Hospital Care	Cigna	1-800-558-7453	<a href="http://www.mycigna.com">www.mycigna.com</a> File a Claim, Manage Claims





# **SHELBY COUNTY GOVERNMENT**

## **VOLUNTARY BENEFITS GUIDE**