



2025 - 2026

Benefits Summary

Talbot County Government provides a comprehensive and flexible benefits program that is designed to meet the needs of employees and their families. Some benefits are paid in full by Talbot County, while others are offered on a cost-sharing basis. Additionally, a range of optional benefits are available to employees at reasonable group rates.

Physical Wellbeing

Medical and Prescription Drugs

- Cigna PPO medical plan with benefits both in- and out-of-network
- Rich plan design with no deductible required if you receive care in the national Open Access Plus (OAP) provider network
- Prescription drug coverage through Express Scripts for low copays
- 24/7/365 Cigna customer service
- Virtual physician visits and wellness screenings through MDLIVE at no cost to you
- Virtual Wellness screenings through MDLive covered 100%
- Identity theft protection through IdentityForce
- Personify Health well-being program
- Healthy Pregnancies, Healthy Babies Program available for expectant mothers
- Omada Health Coaching for diabetes & heart disease prevention
- Employees share in the cost of these benefits through pre-tax deductions

Eligibility & Effective Date

- Full-time colleagues working a minimum of 30 scheduled hours per week, as well as their legal spouses and children up to age 26
- Must enroll within 30 days of full-time date of hire and/or qualified life event date
- Benefits for new hires, unless explained otherwise, will become effective on the first of the month following the date of hire

Physical Wellbeing Continued

Dental and Vision

- UnitedHealthcare Dental PPO
- UnitedHealthcare Vision

Emotional Wellbeing

- Cigna behavioral health visits in person or virtually (Headspace Care replaced TalkSpace and Ginger)
- Health Advocate EAP: Confidential counseling support, work/life resources, and crisis line

Additional Resources

- ID cards are accessed electronically and will **not** automatically be mailed
- Learn more about your Medical coverage at my.cigna.com or download the myCigna mobile app
- Learn more about your Dental and Vision coverage at member.uhc.com or download the UnitedHealthcare mobile app

Current Employee Costs Per Pay (24 pays annually)

Coverage Level	Medical	
Employee Only	\$29.21	
Two People	\$81.88	
Employee + Child	\$129.20	

Coverage Level	Dental	Vision
Employee Only	\$1.32	\$3.41
Employee + Spouse	\$3.99	\$7.16
Employee + Child(ren)	\$4.55	\$7.49
Employee + Family	\$6.57	\$11.11

Financial Wellbeing

Retirement Plan & Public Service Loan Forgiveness

- Talbot County participates in the Maryland State Retirement System. Participation is mandatory for all Full-Time employees
- The Public Service Loan Forgiveness (PSLF) Program forgives the remaining balance on certain federal student loans after a borrower has made 120 monthly payments while working for a government agency or non-profit organization (visit studentaid.gov/manage-loans/forgiveness-cancellation/public-service for details)

Income Protection

- Mutual of Omaha company-paid Basic Life/AD&D: One times annual earnings up to \$200,000
- Opportunity to purchase additional Life/AD&D through Mutual of Omaha for you and your dependents
- Company-paid Short-Term Disability: 66.67% of pay (\$750 per week maximum) for up to 25 weeks
- Mutual of Omaha Voluntary Long-Term Disability: 60% of pay up to \$5,000 per month; benefit begins after 180 days, and benefits may be paid to Social Security Normal Retirement Age (SSNRA)
- Mutual of Omaha supplemental health benefits: Critical Illness, Hospital Indemnity, and Accident
- Mutual of Omaha Value-Added Services: Emergency Travel Assistance and ID Theft Protection, Will Prep, and Hearing Discount program

Additional Benefits

- Generous time off policy and much more!