

2024-2025 Benefits Summary

Talbot County Government provides a comprehensive and flexible benefits program that is designed to meet your needs and those of your family. Some benefits are paid in full by Talbot County Government, and some costs are shared between you and the county. Other benefits are made available 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 thru MDLIVE at no cost to you
- Virtual Wellness screenings thru MDLive covered 100%
- Online Health Coaching included
- Online Physical Therapy Option at no cost to you
- Cancer Support Program
- Employees share in the cost of these benefits through pre-tax deductions.
- Healthy Pregnancies, Healthy Babies Program available for expectant mothers
- Omada Health Coaching for diabetes & heart disease prevention

Dental and Vision

- Sunlife Dental PPO
- United Healthcare Vision

Emotional Wellbeing

- Cigna behavioral health visits in person or virtually (including Talk Space and Ginger)
- Health Advocate EAP confidential Counseling Support, Work/Life Resources and Crisis Line



Benefits Eligibility

- 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 Effective Date

- First of the month following date of hire

Current Employee Costs Per Pay (24 pays annually)

Coverage Level	Medical	Dental	Vision
Individual	\$ 26.71	\$1.35	\$ 3.53
Employee/Spouse	\$ 78.13	\$3.99	\$ 7.53
Employee/Child	\$ 78.13	\$4.55	\$ 7.88
Employee/Children	\$124.20	\$4.55	\$ 7.88
Family	\$124.20	\$6.57	\$11.69

Financial Wellbeing

Retirement Plan

- Talbot County participates in the Maryland State Retirement System

Public Service Loan Forgiveness

- 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 <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service> for details)

Income Protection

- Company-paid Basic Life/AD&D benefit of one times annual earnings up to \$200,000
- Opportunity to purchase additional Life/AD&D for you and your dependents
- Company-paid Short Term Disability benefit of 66 2/3% of pay (\$750 per week maximum) for up to 22 weeks.
- Voluntary Long Term Disability benefit of 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) or longer, depending on your age

Additional Benefits

- Generous Time Off policy
- And much more!