



City of Memphis

2024 Benefits Rate Sheet

(*Full Time Active Employees*)

Medical insurance – BCBST

Medical insurance – BCBST				
	Employee	EE + Spouse	EE + Child(ren)	EE + Family
Select Plan	\$47.50	\$104.50	\$85.50	\$142.50
Choice Plan	\$94.50	\$214.50	\$170.50	\$314.50

Dental insurance – BCBST

Dental insurance – BCBST				
	Employee	EE + 1 Dependent	EE + Family	
Premier Plan	\$10.25	\$21.08	\$30.67	

Vision insurance – BCBST

Vision insurance – BCBST				
	Employee	EE + 1 Dependent	EE + Family	
Exam and materials	\$1.94	\$3.71	\$6.73	

Short-term disability – MetLife

Short-term disability – MetLife				
	50%	60%	70%	
% of Weekly Pay	50%	60%	70%	
Cost per \$10	\$0.16	\$0.16	\$0.16	

Contributory Life (Basic) Insurance - MetLife

The Contributory basic life insurance benefit is equal to 1.5 times your base annual earnings, rounded to the next higher \$100. The maximum amount is \$200,000. Dependent life is also available.

Voluntary Life Insurance - MetLife

Coverage Type	Coverage Options	Additional Information
Employee Voluntary Life	All full-time employees has choice of \$10,000 increments not to exceed 5 times your annual salary. Benefits will begin to reduce at age 65	Guarantee issue for New Hires only. All existing employees are required to complete an EOI (Evidence of Insurability).
Spouse Voluntary Life	\$5,000 increments to maximum of \$250,000	Employee must elect Voluntary Coverage for spouse to be eligible. Not to exceed 50% of the employee's approved amount of Voluntary life coverage
Child Voluntary Life	\$10,000	Child is covered from birth until age 25

The City of Memphis pays for a \$10,000 death benefit for all Active employees



City of Memphis 2024 Benefits Rate Sheet

(*Part-Time Employees*)

Dental insurance – BCBST				
	Employee	EE + 1 Dependent	EE + Family	
Premier Plan	\$10.25	\$21.08	\$30.67	
Vision insurance – BCBST				
	Employee	EE + 1 Dependent	EE + Family	
Exam and materials	\$1.94	\$3.71	\$6.73	
Short-term disability – MetLife (50% plan only)				
% of Weekly Pay	50%			
Cost per \$10	\$0.16			
Part-Time Eligibility Requirements				
Complete one year of continuous employment with the City of Memphis				
Work a weekly average of at least 20 hours (Minimum of 1,040 hours per fiscal/calendar year)				
Expect and continue to work at least 20 hours per week for the remainder of the current year and the following year.				

The City of Memphis pays for a \$10,000 death benefit for Part-Time employees

City of Memphis
2024 Benefits Rate Sheet
 (*Retired Employees*)

Medical insurance – BCBST				
	Employee	EE + Spouse	EE + Child(ren)	EE + Family
Select Plan	\$108.00	\$213.50	\$213.50	\$213.50
Choice Plan	\$154.50	\$307.00	\$307.00	\$307.00

Dental insurance – BCBST				
	Employee	EE + 1 Dependent	EE + Family	
Premier Plan	\$10.25	\$21.08	\$30.67	

Vision insurance – BCBST				
	Employee	EE + 1 Dependent	EE + Family	
Exam and materials	\$1.94	\$3.71	\$6.73	

Voluntary Life Insurance - MetLife		
Active employees who are currently enrolled in Voluntary life have the option to keep the Voluntary life at the time of Retirement.		
Retired Employee Voluntary Life	50% premium and 50% policy value of the current Voluntary policy. Policy terminates at age 65	Example: As an active employee you are enrolled in \$50,000 Voluntary life with premiums deductions of \$9.50. At Retirement you have the option to keep the Voluntary life at \$25,000 with premiums deduction of \$4.75
Spouse and Child Voluntary Life is unavailable for Retirees		

The City of Memphis pays for a \$5,000 death benefit for all Retired employees