



2026 OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS (FAQs)

RETIRED EMPLOYEES

The City of Memphis is committed to ensuring that all employees and retirees get accurate information, as well as assistance enrolling in an affordable plan to meet their healthcare needs.

**If there is a conflict in the FAQs with language in the plans or benefits policies, the policies govern. The City of Memphis reserves the right to amend, suspend, or terminate benefits plans at any time.*

General Questions

1) When is the Open Enrollment period for 2026 coverage?

- The Open Enrollment period is **October 1, 2025 – October 31, 2025.**

2) Is the Open Enrollment period combined for both active employees and retired employees?

- Yes, Open Enrollment will be combined for both Active and Retired Employees October 1, 2025 – October 31, 2025.

3) Is this a Mandatory or Passive enrollment for 2026?

- This is a passive enrollment meaning that you are not required to enroll/re-enroll.

4) What if I want my benefits to remain the same?

- This is a passive enrollment. If you do not want to make any changes to your current benefits, you are not required to re-enroll. Your current Benefits will roll over for 2026.

5) What happens if I don't enroll/re-enroll?

- If you don't enroll or re-enroll, your current city benefits will roll over for 2026.

6) How and where do I enroll?

- Visit the Total Rewards website at <https://totalrewards.memphistn.gov> to choose one of the following ways to enroll:
 - Self Service Online
 - By Phone – Call (901) 636-6800
 - By Appointment – Over the phone or in office
 - Walk in – You can come into the Benefits Office and a Benefits representative will assist you with enrolling. Our office is located at:
2714 Union Ave Ext 4th floor
Memphis, TN 38112

7) Can I visit the Total Rewards office to get assistance during the Open Enrollment period?

- Yes, by appointment or Walk-in.

8) What changes can I make during the open enrollment period?

- View or make changes to all of your City benefits such as medical, dental, vision, etc.
- For example:
 - Choose a different plan
 - Add or delete dependents
 - Cancel or enroll in eligible benefits

Health Reimbursement Account (HRA)

1) I am currently retired and enrolled in the city's Select Plan, does my HRA rollover?

- Yes, unused balances will rollover to the next year.

2) Is the HRA attached to both the Choice Plan and the Select Plan?

- No. Only the Select Plan has the HRA attached to the plan. Single coverage - \$750.00 HRA, Family coverage - \$1500.00 HRA
- For additional information, reference the 2025 OE Benefit Booklet or contact Health Equity at 1-888-796-0609.

Nicotine Surcharge

1) Will the tobacco/nicotine surcharge apply to each person in my family who uses those products?

- No. The City will continue to apply the nicotine surcharge per family.

2) Is there assistance available for individuals who want to stop using nicotine?

- Yes. The City of Memphis offers a smoking cessation program at no additional charge. You can enroll anytime by emailing; wellness@memphistn.gov.

3) Is the smoking cessation program available to my family members?

- Yes. All family members covered by the City's medical plan can enroll in the program.

4) How can I have the tobacco surcharge waived?

- You can have your surcharge waived by enrolling in the City's smoking cessation program or by choosing to work with your personal physician.