



**City of Memphis**  
**2026 Benefits Rate Sheet**  
(\*Full-Time Active Employees\*)

<b>Medical insurance – BCBST</b>				
	Employee	EE + Spouse	EE + Child(ren)	EE + Family
<b>Select Plan</b>	\$47.50	\$104.50	\$85.50	\$142.50
<b>Choice Plan</b>	\$94.50	\$214.50	\$170.50	\$314.50
<b>Dental insurance – BCBST</b>				
	Employee	EE + 1 Dependent	EE + Family	
<b>Premier Plan</b>	\$11.48	\$23.61	\$34.35	
<b>Vision insurance – BCBST</b>				
	Employee	EE + 1 Dependent	EE + Family	
<b>Exam and materials</b>	\$2.00	\$3.82	\$6.93	
<b>Short-term disability – MetLife</b>				
<b>% of Weekly Pay</b>	50%	60%	70%	
<b>Cost per \$10</b>	\$0.16	\$0.16	\$0.16	
<b>Contributory Life ( Basic) Insurance - MetLife</b>				
<p>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.</p>				
<b>Voluntary Life Insurance - MetLife</b>				
Coverage Type	Coverage Options		Additional Information	
<b>Employee Voluntary Life</b>	All full-time employees 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.	
<b>Spouse Voluntary Life</b>	\$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	
<b>Child Voluntary Life</b>	\$10,000		Child is covered from life birth until age 25	
<b>Legal insurance – ARAG</b>				
<b>Family Coverage</b>	\$7.25			
<b>The City of Memphis pays a \$10,000 death benefit policy for all Full-time Active Employees</b>				