



City of Memphis

2026 Benefits Rate Sheet

(*Full-Time Active Employees*)

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

	Employee	EE + 1 Dependent	EE + Family	
Premier Plan	\$11.48	\$23.61	\$34.35	

Vision insurance – BCBST

	Employee	EE + 1 Dependent	EE + Family	
Exam and materials	\$2.00	\$3.82	\$6.93	

Short-term disability – MetLife

% 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 choice of \$10,000 increments not to exceed 5 times your annual salary. Benefits will begin to reduce at age 65	Guanrantee issue for New Hires only. All existing employees are required to complete an EOI.
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 life birth until age 25

Legal insurance – ARAG

Family Coverage	\$7.25			
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The City of Memphis pays a \$10,000 death benefit policy for all Full-time Active Employees