

2027 Benefits Rate Sheet

City of Memphis

RETIREES



Costs per pay period

Medical Insurance – BCBST

	Employee	EE + Spouse	EE + Child(ren)	EE + Family
Select Plan	\$113.50	\$224.00	\$224.00	\$224.00
Choice Plan	\$162.00	\$322.50	\$322.50	\$322.50

Dental Insurance – BCBST

	Employee	EE + 1 Dependent	EE + Family
Premier Plan	\$13.78	\$27.79	\$41.22

Vision Insurance – BCBST Eye Med

	Employee	EE + 1 Dependent	EE + Family
Exam and materials	\$2.12	\$4.05	\$7.35

Voluntary Life Insurance

Coverage Type	Coverage Options	Additional Information
Retiree Voluntary Life	If you retire before age 65, you may continue your Voluntary Life Insurance at 50% of your current coverage and pay 50% of the current premium. This continued coverage will end when you reach age 65.	Example: As an active employee, you have a Voluntary Life Insurance policy of \$50,000 with a \$9.50 premium. When you retire, you may continue the policy at \$25,000 with a reduced premium of \$4.75. This policy will end when you reach age 65.

Death Benefit

The City of Memphis pays a \$5,000 death benefit policy for all City of Memphis Retirees