



City of Memphis

Part-Time Benefits 2027

Prepared by Total Rewards, Human Resources Division | Updated **September 2026**



Great People Deserve Great Rewards

Welcome to your 2027 Total Rewards Benefits Guide!

This guide highlights important benefits information available to you, our greatest asset: City of Memphis employees and retirees. Below are a few key highlights:

2027 OPEN ENROLLMENT DATES		
Full-Time Employees	Part-Time Employees	Retirees
September 12 - October 31, 2026		

This year's Open Enrollment period will be **ACTIVE (mandatory)**. Employees must make benefit elections for the upcoming year in order to keep receiving benefits in 2027.

To ensure only eligible dependents are covered under the City of Memphis healthcare plan, the Total Rewards Office is conducting a Dependent Eligibility Verification Audit (DEVA). To keep your dependent/spouse's healthcare coverage active, you must submit all eligibility verification documents such as: Social Security Card, Birth Certificate, Marriage License, etc.). If you have questions, contact the Total Rewards Office at 901-636-6800 or email us at: benefitsquestions@memphistn.gov

Employees are strongly encouraged to review and **update their beneficiary designations** during the 2027 Open Enrollment period to ensure their loved ones are properly protected in case of unforeseen circumstances.

We value you and your total well-being. That is why we offer convenient access to **FREE, quality healthcare, physical therapy, mental health, and nutrition services** at our two **City of Memphis Employee Wellness Centers**. You also have access to virtual care through the Employee Wellness Center.

Additionally, we are excited to announce 3 new benefits for all active employees: **Lifestyle Spending Account** via Benepass, **Family Care Benefit** via Urban Sitters, and **Pay On Demand** via Express Wages.

We hope you use this guide as a reference and find it useful as you review your benefit options and the many programs and services available to take care of YOU.

For more information, please visit the Total Rewards Benefits website at <https://totalrewards.memphistn.gov>.

NOTE: Dental and Vision rates have increased for 2027.

Costs per pay period

Dental Insurance - BCBST Premier Plan

	Pay Period	Monthly
Employee	\$13.78	\$27.56
Employee + 1 Dependent	\$27.79	\$55.58
Employee + Family	\$41.22	\$82.44

Vision Insurance - BCBST Eye Med

	Pay Period	Monthly
Employee	\$2.12	\$4.24
Employee + 1 Dependent	\$4.05	\$8.10
Employee + Family	\$7.35	\$14.70

Short-Term Disability – (50% plan only)

% of Weekly Pay	50%	
Cost per \$10	\$0.16	

Death Benefit

The City of Memphis pays a \$10,000 death benefit policy for all Part-time Employees who qualify

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

Letter from the Mayor

Dear Colleague:

It's time for Open Enrollment for your 2027 Benefits!

Great people deserve great rewards, and our HR Division continues to lead with one goal in mind: to support you with competitive, high-quality benefits that make a real difference for you and your family.

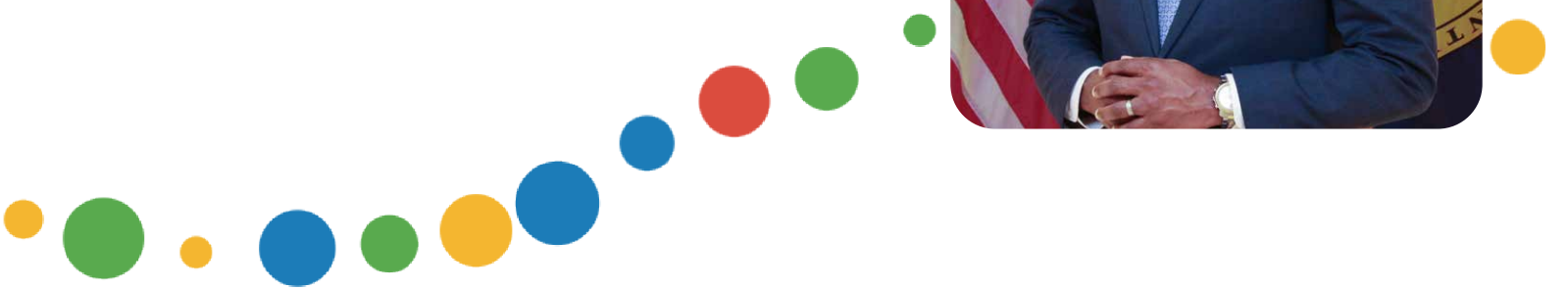
This year, I am proud to share that we are introducing new programs designed to support the well-being of our employees. These efforts reflect our continued commitment to delivering comprehensive benefits options for our dedicated employees and their families who serve the citizens of Memphis every day.

Please take time to carefully review the enclosed materials and talk with your family about what makes the most sense for your needs in the year ahead. We want you to be confident in your choices and confident in the support you will receive from your City of Memphis HR team.

Thanks for all you do. Your work matters, and it makes a difference every day.



Paul A. Young
Mayor



Letter from the Chief of HR

City of Memphis Colleagues and Family Members,

It's Open Enrollment season! Time to Rock and Enroll!

This is the time of year to review your current benefits and consider your coverage needs for the year ahead. This year's Open Enrollment is mandatory (active).

Active enrollment means you must make your benefits elections for the upcoming year in order to continue receiving benefits. Please carefully review your current coverage and this year's Benefits Booklet to ensure you make the best decisions for you and your family.

Important: Any new elections or changes made during this mandatory enrollment period will become effective **January 1, 2027**.

The City of Memphis remains dedicated to building and investing in a culture of health and wellness that supports you and your family. To make Open Enrollment convenient, we are providing **five ways to review your options and complete your enrollment**:

- **Enroll Online:** Visit <https://totalrewards.memphistn.gov> - Click on the "Open Enrollment" tab to make your elections.
- **By Phone:** Call 901-636-6800 for assistance.
- **By Appointment:** Visit <https://totalrewards.memphistn.gov> to schedule an appointment.
- **In-Person Enrollment:** Visit <https://totalrewards.memphistn.gov> for enrollment locations, dates, and times.
- **Walk-ins:** Visit us at **2714 Union Extended, 4th Floor**, Monday–Friday, between **8:30 a.m. and 5:00 p.m.**

For more information about City of Memphis benefits programs and other employee benefits, please visit: <https://totalrewards.memphistn.gov>

Great People Deserve Great Rewards!

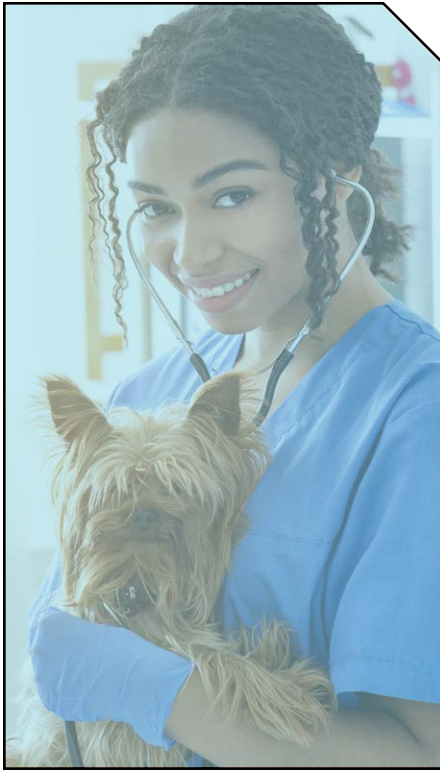
Thank you for your ongoing commitment to the City of Memphis and for all you do to help move Memphis forward.

Sincerely,



Fonda Fouché
Chief Human Resources Officer
City of Memphis





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Important Contacts

Benefit/Vendor	Phone Number/Website/Email	Role
Oracle Fusion Help Desk	901-636-6100	- Set up self-service account - Retirees can call to request access to view paystubs in EBS
Wellness Program	901-636-6800 https://totalrewards.memphistn.gov	Provide information about the City's wellness programs and perks
Employee Healthcare	901-636-6800 benefitsquestions@memphistn.gov	Administers the enrollment process for employee healthcare
Pharmacy and Dental BlueCross BlueShield	888-796-0609 BCBST.com	- Pays medical, pharmacy and dental claims - Issues insurance cards - Helps resolve claims issues
Vision BlueCross BlueShield of Tennessee	877-342-0737 BCBST.com	- Pays vision claims - Helps resolve claims issues
Securian Financial	1-866-293-6047 https://www.securian.com/	Life insurance benefits
Standard Insurance Company (The Standard)	833-878-9034 www.standard.com	Call to file an FMLA, ADAAA, or STD claims
Health Advocacy	844-450-5543	Health advocacy with Short-Term Disability (available when on claim)
Voluntary Benefits/EFP	Voluntary Benefits Support (833) 948-0162 https://flimp.live/CityofMemphis	Accident, Life, Hospital Income, Cancer, Critical Illness, First Responder
Empower Retirement	1-866-816-4400 MemphisRetirement.empowermytime.com	- Review account to determine retirement readiness - Pre- and post-retirement distribution options
Cushion Employer Services Corporation	866-218-0614 www.CushionCorp.com	Assist with continuing health coverage after ending termination. Consolidated Omnibus Budget Reconciliation Act (COBRA)
Employee Wellness Center	901-636-0111 / 901-725-9055 www.careatc.com/patients	Access to quality primary and preventative care.
Concern: EAP	901-458-4000 / 1-800-445-5011 www.myconcerneap.com	Employee assistance program dealing with stress, health, marital, family, financial, alcohol and drug, legal, gambling, emotional and other problems.



PART-TIME

Free Employee Wellness Center Access

Provides FREE healthcare, labs, and select medications to employees and their dependents. No copays and no insurance required.

Express Wages

Instant access to your daily wages via your cell phone or any devices in seconds. Additional access to the financial wellness platform that will help you with your financial needs.

Lifestyle Spending Account

Access to funds quarterly that help expenses that improve your quality of life such as spa expenses, gym memberships, childcare, and more!

Dental and Vision Insurance

This includes preventive care, major dental services, frames, lenses, contacts, and orthodontic services.

Mental Health and EAP Resources

Enhancing employees' well-being and productivity through confidential support for personal challenges such as stress, health, family, financial, legal, or emotional experiences.

Retirement Savings Through the 457(b) Plan

Contribute to the 457(b) deferred compensation plan, with pre-tax or Roth options, starting immediately upon employment.

Free Access to All City Fitness Centers

Access to multiple City fitness center locations at no cost, including gyms located at Union, City Hall, public safety buildings, and various community centers. Group fitness classes are also available.

Discounts Perks & Local Discounts

Your City of Memphis I.D. badge gives you access to employee discounts at local businesses, free library cards, and free MATA rides, plus additional savings through Access Perks and Working Advantage.

Pet Insurance

Pet Partners through the EFP and LifeMart's discount plan, making care more affordable and stress-free.

Short-Term Disability and Death Benefits

Short-Term Disability insurance pays a weekly benefit if you cannot work due to a covered illness or injury, \$10,000 death insurance benefit.



TOTALREWARDS
Great People Deserve Great Rewards

FREE EMPLOYEE WELLNESS CENTER

City of Memphis employees (full-time and part-time), retirees, and their covered dependents do not have to pay a co-payment or a deductible when visiting the wellness center. Additionally, the Employee Wellness Center has a limited supply of medications in stock at no cost to you or your dependents.

NOTE: Your medical information is protected by HIPAA privacy laws and is not shared with the City of Memphis.

Access to quality primary and preventive care just got easier!

Available Services:

- RN Care Coordination
- Physical Therapy
- Mental Health Support
- Health Education
- X-Ray Services

What's Included:

- \$0 Primary, preventive, illness, and injury care
- \$0 Chronic disease management
- \$0 Labs and medications provided at your visit
- Fast and easy appointment scheduling
- More face time with your provider

New here? Activate your account.

Create your patient account in minutes to get full access to the CareATC benefits. Visit www.careatc.com/activate or download the CareATC app and follow the registration prompts.

MEMP-00036

Show Me
The App!



City of Memphis Employee Wellness Center

125 N Main St, Memphis

📞 901.636.0111

Mon - Fri 8am - 12pm / 12:30 - 4:30pm

City of Memphis Employee Wellness Center

3295 Poplar Ave, Ste 105, Memphis

📞 901.725.9055

Mon / Fri 8am - 4:30pm

Tue / Thu 9:30am - 6pm

Wed 9:30am - 6pm

Select Saturday Appointments Now Available.

Please call the clinic or schedule via the CareATC app.



NOTE:

The last appointment time will be 30 minutes before closing. Select Saturday appointments now available.

WHAT'S NEW

Employee Wellness Center (Poplar location)

- Is now open two Saturdays a month for your convenience
- Enhanced our physical therapy services

The City of Memphis offers dental and vision to those part-time employees who qualify. Eligible part-time employees will have access to this voluntary coverage at the same premium rates as full-time employees. Pursuant to BlueCross BlueShield of Tennessee underwriting requirements for participation in this program, employees must meet the following criteria:

- Completed one year of service.
- Work an average of at least 20 hours per week, (1,040 hours of work within the calendar/fiscal year).
- Expect to continue to work at least 20 hours per week for the remainder of 2026 and in the enrolled plan year (calendar year 2027).

All eligible employees will receive a confirmation letter within 30 days of 1 year completion along with enrollment instructions. To make changes to your benefits, for example, adding or removing dependents, or increasing/decreasing coverage please log into <https://memphistn.gov/fusion>. You can only take action when you become eligible.

WHAT DOES ACTIVE ENROLLMENT MEAN?

Active (mandatory) enrollment means you are required to re-enroll.

WAYS TO ENROLL

You have several enrollment options:

- **Enroll Online:** Visit <https://totalrewards.memphistn.gov>
Click on the “Open Enrollment” tab to make your elections.
- **By Phone:** Call 901-636-6800 for assistance.
- **By Appointment:** Visit <https://totalrewards.memphistn.gov> to schedule an appointment.
- **In-Person Enrollment:** Visit <https://totalrewards.memphistn.gov> for enrollment locations, dates, and times.
- **Walk-ins:** Visit us at **2714 Union Extended, 4th Floor**, Monday–Friday, between **8:30 a.m. and 5:00 p.m.**

Log in to enroll:



The City of Memphis offers a dental plan option for you and your family through BlueCross BlueShield of Tennessee. The chart below is an overview of the dental plan offered. Please visit <https://BCBST.com> or call 888-796-0609 for a list of network dental providers and complete plan details.

Part-Time Employee Dental In-Network and Out-of-Network Plan

Dental Plan		
Coverage Type	In-Network % of Negotiated Fee	Out-of-Network % of Negotiated Fee
Type A: Diagnostic & Preventative (cleanings, exams, X-rays)	100%	80%
Type B: Basic Restorative (oral surgery, endodontics)	80%	60%
Type C: Major Restorative (crowns, bridges, dentures, implants)	50%	40%
Type D: Orthodontia \$1,000 lifetime orthodontia max benefit	50%	40%
Deductible \$1,000 Lifetime Orthodontia Max Benefit		
Individual	\$50	\$100
Family	\$150	\$300
Annual Maximum Benefit		
Per Person	\$1,500	\$1,500

- Dependents are eligible for dental coverage up to age 26.
- There is no missing tooth exclusion.



The vision plan is provided by BlueCross BlueShield of Tennessee. It provides coverage for you and your eligible dependents for eye examinations, frames, lenses, contact lenses, and out-of-network reimbursement. You can find network providers and locations by logging in to your account at <https://bcbst.com/findcare>. You can also get help by calling **877-342-0737**. Please note routine eye exams are not covered under the medical plans.

Part-Time Employee Vision In-Network and Out-of-Network Plan

Benefit Category	In-Network	Out-of-Network
Exams (Limited to one exam and one contact lens fitting/follow-up within a calendar year period)	\$15 Co-pay	Up to \$45
Comprehensive eye exam	Up to \$40 Co-pay	
Contact Lens Fitting and Follow-Up-Standard	Premium Contact Lens Fit and Follow Up: 10% off retail	Not Covered
Vision Materials	In-Network	Out-Network
Standard Plastic Lenses (Limited to one set of lenses or contact lenses each calendar year)	\$15 Co-pay	50%
Single	\$15 Co-pay	Up to \$40
Bifocal	\$15 Co-pay	Up to \$65
Trifocal	\$15 Co-pay	Up to \$75
Lenticular	\$15 Co-pay	Up to \$100
Frames (Limited to one pair of frames every other calendar year)	\$0 Co-pay up to \$150 Allowance	Up to \$82
Contacts (Limited to one set of lenses every calendar year)		
Conventional	\$0 Co-pay up to \$150 Allowance 15% discount off balance over the allowance	Up to \$120
Disposable	\$0 Co-pay up to \$150 Allowance	Up to \$120
Medically necessary	Covered at 100%	Up to \$210

DISABILITY BENEFITS

Short-Term Disability (STD)

Short-Term Disability insurance pays a weekly benefit if you cannot work due to a covered illness or injury. STD benefits replace a portion of your weekly income by providing funds directly to you to help pay your bills and living expenses. In case of a discrepancy between the plan documents and this guide, the plan documents will prevail. Benefits are subject to change without notice.

- **Eligibility:** Part-time active employees of City of Memphis 18 years or older who have worked over a year of continuous service and at least worked 20 hours/week.
- **Premium:** You pay 100% for this coverage through payroll deduction.

Part-Time Employee Voluntary Short-Term Disability

Voluntary STD Plan 1	
Benefits Schedule of Salary	50%
Insured Pre-disability earnings	\$3,000
Maximum Weekly Benefit	\$1,500
Minimum Weekly Benefit	\$25 or 10%
Benefit Waiting Period Accident & Sickness	14 Days
Maximum Benefit Period	166 Days

Sample Weekly Benefits Calculations With Per-Pay-Period Cost by Plan for Part-Time Employees

Employee Earnings	Plan 1	
	Weekly Benefit	Biweekly Cost
\$15,000/year (\$288/week)	\$144	\$2.86
\$20,000/year (\$384/week)	\$192	\$3.82
\$25,000/year (\$480/week)	\$240	\$4.77
\$30,000/year (\$578/week)	\$289	\$5.73
\$35,000/year (\$673/week)	\$337	\$6.68

NOTE: Part-Time employees STD are eligible for Health Advocacy.

When you're sick or injured, your main focus should be on your health – not untangling medical bills, scheduling appointments and coordinating your care with specialists and other providers.

HELP IS ONLY A PHONE CALL AWAY

Fortunately, you don't have to take on the healthcare system by yourself. While you're out on a short term disability claim, you can connect with a Personal Health Advocate who'll help you navigate the complexities of the healthcare system. Simply take advantage of Health Advocacy Select, a service that's included with your group Short Term Disability insurance coverage through Standard Insurance Company (The Standard).

AN EXPERT BY YOUR SIDE

At no additional cost, you can contact Health Advocate and be assigned a Personal Health Advocate, typically a registered nurse, who will remain on your case until it's fully resolved. From start to finish, you'll work with one person sparing you the headache of explaining your concerns to someone who might be unfamiliar with your situation.

Your Personal Health Advocate can assist you in quickly and efficiently working through healthcare management issues.

SOME WAYS THEY CAN HELP YOU ARE:

- **Understand** and take maximum advantage of your medical benefits.
- **Make sense** of your diagnosis and research treatment options.
- **Find and schedule appointments** with the right doctors and specialists, particularly for complex medical conditions where a second opinion is appropriate.
- **Locate specialists** for high-risk pregnancies and find pediatricians.
- **Manage your out-of-pocket expenses** by finding alternative services and cost information.
- **Locate** necessary post pregnancy support in the event of a difficult delivery or when complications arise.
- **Resolve** medical claims and billing issues.
- **Find resources** for services that may not be covered through your employer's health benefits program.

All cases are managed in compliance with state and federal privacy laws. Your personal medical information is kept strictly confidential.

Personal Health Advocates available Monday – Friday, 8 a.m. – 10 p.m., EST. at: 844.450.5543

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204
standard.com

1 Health Advocacy services are provided through an arrangement with Health Advocate[], a leading health advocacy and assistance company. Health Advocate is not affiliated with The Standard or any insurance or third-party provider, and does not replace health insurance coverage, provide medical care or recommend treatment.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

WHAT IS CONCERN?

CONCERN Employee Assistance Program (EAP) is a workplace program designed to identify and resolve production or operational problems associated with employees who are affected by personal problems such as stress, health, marital, family, financial, alcohol and drug, legal, gambling, emotional and other problems.

CONCERN EAP serves a wide range of customers in the Memphis metro and Mid-South region that represent manufacturing, distribution, government, health care, education, legal, transportation, hi-tech, law enforcement, retail sales, gaming and banking work sites.

WHO HAS ACCESS TO IT?

Any employee or anyone in the household who is experiencing emotional or mental distress that would not require inpatient care is likely appropriate for EAP counseling. Typically seen are people who have significant stress, relationship problems, anger issues, parenting and couples concerns, the loss of a loved one, life transitions, or depressive symptoms. Others may be seen for substance abuse issues, anxiety, lack of motivation, and other difficulties in the workplace. A growing segment of clients includes people who are managing chronic health conditions and seek assistance for weight loss and other changing lifestyle options.

HOW MUCH DOES IT COST?

The use of Concern is completely free to the employee and/or those in the household for the unlimited number of sessions. We do not want there to be any barriers such as the numbers of times allowed, to keep you from using this amazing service.

REFERRAL/RESOURCE SERVICE "JUST ASK":

This is an additional service that is provided to clients. There are many times when an individual needs help accessing a resource or attaining information. Our aim is to serve as a conduit to help you with that need. If you are looking for child care providers in your area or long term care facilities for a loved one we will do the research for you so you have some options to choose from. We do not make any guarantees about the providers of the service, you must still do your own due diligence and vet whatever entity you select. If you are not sure we can help we say "Just Ask" by emailing Concern@bmhcc.org or complete a form on the website. We will respond within 24 to 72 hours. This is our baseline service. Other resource and referral services are offered for an additional cost.

ADDITIONAL SERVICES OFFERED:

Problem assessment, unlimited problem-solving sessions (affiliate providers need authorizations)

- Critical Incident Stress Debriefings/Management, as needed
- 24/7 licensed counselor on-call via phone for crisis or urgent situations
- Management consultations available
- Employee education programs, including drug-free workplace, harassment trainings, diversity training, and leadership development

Continued ...

- Conflict resolution sessions
- Workplace violence prevention training and interventions, participate in health fairs and orientations
- Newsletter

The **CONCERN Connection**, links to current health care information via social media.

www.myconcerneap.com

HOW DO I ACCESS THE SERVICE?

Start by going to our website www.myconcerneap.com, click on "Client" and fill out the "New Client Intake" form online. Or you can always scan the qr code below to be taken to this paperwork. Call Concern at 901-458-4000 or 1-800-445-5011 then, let us know you have completed your online paperwork and would like to schedule an appointment. Once you give them some of your basic demographics, we will coordinate with you to schedule you and/or your household members for a phone or a video telehealth session.

WHERE ARE WE LOCATED?

Concern Midtown (Main Office)	2670 Union Avenue Extended, Suite 610, Memphis TN 38112
Concern Bartlett, TN	2996 Kate Bond Rd, Suite 207, Bartlett, TN 38133
Concern Germantown, TN	2010 Exeter Road, Suite 1, Germantown TN 38138
Concern Jackson, MS	1225 North State Street, Jackson, MS 39202
Concern Southaven, MS	7535 Airways Road, Suite 210, Southaven, MS 38671
Concern Covington, TN	1995 Highway 51 S, Suite 203B, Covington, TN 38019



Contact us at: 901-458-4000 or 1-800-445-5011

CONCERN: EAP is a member of the
International Employee Assistance
Professionals Associations (EAPA)

www.myconcerneap.com

Eligibility: All full-time and part-time employees may join the plan. Independent contractors are excluded.

Enrollment: Employees may begin participating in the plan immediately.

EMPLOYEE CONTRIBUTIONS

Pre-tax contributions - Through payroll deduction, you may make pre-tax contributions up to the IRS maximum contribution limit. Traditional pre-tax contributions are deducted from your paycheck before tax calculations occur. You may contribute up to the IRS maximum contribution limit. The maximum annual contribution limit is \$22,500 for the current plan year.

Roth contributions - Through payroll deduction, you may make Roth contributions up to the IRS maximum contribution limit. Roth contributions are deducted from your paycheck on an after-tax basis. The earnings on your Roth contributions grow tax-deferred and such earnings may be distributed tax free if certain conditions are met. Read your Summary Plan Description for more details.

CATCH-UP CONTRIBUTIONS

50+ catch-up - Employees age 50 or older by the end of the plan year may be able to contribute catch-up contributions. The IRS limit for catch-up contribution is an additional \$7,500 with the maximum amount of \$30,000. Catch-up contributions will not be considered as catch-up unless the IRS maximum contribution limit has been reached first.

Pre-retirement catch-up - The pre-retirement catch-up provision allows you to make additional contributions during the three years prior to, but not including, the year in which you will reach normal retirement age based upon the total amount of contributions that you could have made in prior years, but did not.

CONTACT EMPOWER

For one-on-one assistance and questions, contact your Empower Retirement Education Specialist:

Jonathan Paul - Jonathan.Paul@empower.com

Jonathan and Coty have extensive backgrounds in educating retirement plan participants. Contact them for personal one-on-one assistance on any of the following and much more.

- Answer questions about your Plans.
- Enrolling in the Plans.
- Reviewing your account to determine retirement readiness.
- Getting help with diversification, asset allocation and dollar cost averaging concepts.
- Participant website tools and resources.
- Pre-, and post-retirement planning assistance (DROP, RMD).
- Consolidating outside retirement assets within the Plan.

Consolidation may not be right for everyone – individual situations vary. Investors should consider the impact of transfer fees, the loss of vested benefits and/or surrender charges that may be imposed by their current plan when funds are rolled over. Consider seeking consultation from your own independent financial and/or tax advisor before consolidating.



Jonathan Paul

Jonathan.Paul@Empower.com

901-290-4857



Coty Barker

Coty.Barker@Empower.com

901-290-4858



Visit MemphisRetirement.empowermytime.com
or scan the QR code to schedule a meeting
with Jonathan or Coty today!

Group Fitness Classes

CLASS SCHEDULES

HIIT Class

2714 Union Ave Ext
5th Floor training room
Every Mon & Wed
4pm-5pm



Group Classes

125 N. Main Room 2B
Every Wed & Thurs
2pm-3pm & 4pm-5pm

Benjamin Hooks Library Break Room
Every Mon & Fri
11am-12pm & 12pm-1pm

125 N. Main Room 2B
Every Tues & Thurs
5pm-6pm

The Fitness Your Way® Program—a comprehensive wellness program that provides you with access to thousands of gyms nationwide.

KEY BENEFITS OF THE PROGRAM:

- Nationwide gym access to thousands of fitness locations.
- Convenient, flexible options to fit your busy lifestyle.
- On-demand workouts and live virtual classes for all fitness levels.
- Support for your overall health and wellness goals.

Learn more about the Fitness Your Way® Program at Fitness Your Way Contact wellness@memphistn.gov to receive the enrollment code!

The City of Memphis offers FREE access to Fitness Centers at several worksites and Community Centers. Most centers are equipped with weights, power rowers, elliptical machines, treadmills, stair climbers! Contact wellness.questions@memphistn.gov for additional information.

You must complete a request form to access the fitness center.

Scan the QR Code below to complete the request form.



Monthly health and wellness-focused webinars and onsite seminars Onsite Staff and Certified personal trainers

CLASSES FOR ALL LEVELS

- YOGA
- GUIDED MEDITATION
- GROUP FITNESS CLASSES AND MORE ...

LOCATIONS OPEN TO ALL CITY EMPLOYEES

City Hall - 1125 N. Main St. Level 2B | 170 N. Main Ground Level (7AM-5PM)
Union Extended - 2714 Union Ave Ext'd, 5th Fl (9AM-5PM)

COM Fitness Centers	Who is eligible?	Locations	Hours
Union Ave	Part-time employees	2714 Union Ave. Ext. 5th Floor	M-F (7a.m.-7p.m.)
Public Safety Bldg.	Part-time employees	170 N. Main	M-F (7a.m.-7p.m.)
City Hall	Part-time employees	125 N. Main	M-F (7a.m.-7p.m.)
Bert Ferguson CC	Part-time employees	8505 Trinity Road	M-F (11a.m.-8p.m.) Sat. (9a.m.-5p.m.)
Bickford CC	Part-time employees	233 Henry Street	M-F (8 a.m.-8 p.m.) Sat. (9a.m.-5p.m.)
Glenview CC	Part-time employees	1141 S. Barksdale	M-F (12p.m.-8p.m.) Sat. (9a.m.-5p.m.)
Hickory Hill CC	Part-time employees	3910 Ridgeway Rd.	MWF (12p.m.-8p.m.) Tu & Th (12p.m.-8p.m.) Sat. (9a.m.-5p.m.)
Katie Sexton CC	Part-time employees	1235 Brown Ave	M-F (12p.m.-8p.m.) Sat. (9a.m.-5p.m.)
Orange Mound C&SC	Part-time employees	2590 Park Ave	M-F (8 a.m.-4p.m.)
Benjamin L. Hooks Library	Part-time employees	3030 Poplar Ave	M-Th (9a.m.-9p.m.) F-S (9a.m.-6p.m.) S (1p.m.-5p.m.)
Stiles Plant	Part-time employees	2303 N 2nd St	M-F (7a.m.-3p.m.)
T.E. Maxson Plant	Part-time employees	2685 Plant Rd	M-F (7a.m.-3p.m.)
MPD Precincts	Part-time employees	Most Precincts	24 Hours
MFD Stations	Part-time employees	Most Stations	24 Hours
Office of EMA	Part-time employees	2668 Avery	24 Hours

Part-time employees enrolled in our dental plan — and their covered spouses — can earn a **\$25 Wellness Reward** by completing a dental cleaning by **December 31, 2027**. Please remember that all 2027 rewards must be redeemed by **February 28, 2028**.

To redeem your reward, log in to your BlueCross BlueShield account at www.bcbst.com. Select My Health, then Wellness Rewards to view and claim your incentive.

If you have questions about your reward, call 1-833-982-7744 or email bcbst@personifyhealth.com.

Wellness Activities and Rewards		
Wellness Activity (Complete any of these activities to earn your incentive.)	Reward	When Will I See My Reward?
Dental Cleaning (if enrolled in dental plan) To find a provider 1. Log in at bcbst.com/memphistn 2. Type “Dental” in the search field or 3. Call us at 1-800-818-8581	\$25 Employee \$25 Spouse	4–6 weeks after provider submits claim



CITY OF MEMPHIS PERKS

Services	Discount (show employee ID)
Employee Wellness Centers - City Hall - 125 N. Main Street Level 1B 3292 Poplar Ave., Ste. 105	- FREE primary and acute healthcare - Nutrition, mental health, physical therapy, and care coordination services - Call (901) 636-0111 to schedule an appointment
Raleigh Tire	5% for mechanical, oil, and brake services

Fitness	Discount (show employee ID)
Blue Cross Blue Shield – Fitness Your Way	- Access to 10,000 fitness locations nationwide - One-time enrollment fee- \$19.00 - Monthly membership fees from \$19-\$99 - Use codes MEMPHIS19OFF & MEMPHISENROLLOFF - No membership fees
City of Memphis Fitness Centers & Community Centers	Contact Total Rewards-Wellness at wellness.questions@memphistn.gov or (901) 636-6592 for more information
YMCA	- Joining fee waived 50% off monthly membership 15% off regularly priced classes & membership
Your Inner Yogi 10 N. 2nd Street Ste. 102	15% off Private Personal Session 10% off Online Classes. For discount code, email: wellness.questions@memphistn.gov

Food	Discount (show employee ID)
McAlister's (MENDENHALL LOCATION ONLY)	10% off total order

SEE YOUR WELLNESS MOBILE APP FOR ADDITIONAL BADGE DISCOUNTS

CITY OF MEMPHIS PERKS

Attractions/Entertainment/ Quality of Life	Discount (show employee ID)
Access Perks	30-50% off discounts on goods/services - Visit totalrewards.memphistn.gov/wellness and see Employee Perks under Resources
LifeCare - LifeMart	- Up to 40% off discounts on goods/services - Visit totalrewards.memphistn.gov/wellness and see Employee Perks under Resources
Magic Springs Water Park	- Discounts on Daily and Season Passes - Visit totalrewards.memphistn.gov/wellness and see Employee Perks under Resources
MATA	- Free rides with City employee badge - All employees may use their employee ID as a library card
Memphis Public Library	All employees may use their employee ID as a library card
Working Advantage (Formerly Tickets At Work)	- Up to 50% off discounts on goods/services - Visit totalrewards.memphistn.gov/wellness and see Employee Perks under Resources

Wireless	Discount (show employee ID)
AT&T Signature Program	17% off the monthly service charges of qualified wireless plans, including mobile Share Flex - Waived activation fees with select activations and waived upgrade fees with select upgrades
T-Mobile	15% off monthly service charges, must call 800-937-8997 and provide CoM NOD ID#: 4330519. With Sprint merging with T-Mobile, employees will have to switch over to T-Mobile to still receive the discounted rate.



The LSA is a wellness benefit funded by the City of Memphis to help active employees offset the cost of everyday health, wellness, and lifestyle expenses through **Benepass**.

BENEFIT LAUNCH - JULY 1, 2026

ELIGIBILITY CRITERIA:

- 1-year of employment
- Must maintain a minimum of 20 hours per week (~1,040 hours annually)

FUNDING

- \$300 annually (\$75/Quarter) - No annual rollover. **Unused funding is forfeited on Dec. 31**
- Virtual Card available immediately | Must order a physical card via Benepass platform
- Submit reimbursement claims via the Benepass platform

Example of Eligible Expenses
Gym memberships & fitness classes
Fitness equipment and athletic apparel
Health trackers & wearables (e.g. FitBit, Oura Ring)
Weight-management & nutrition programs
Mental health & wellness apps (e.g. meditation, sleep)
Financial planning or professional coaching
Stress mangement and personal care (e.g. massage, spa)

This is a family care benefit funded by the City of Memphis to provide active employees with access to trusted, background-checked caregivers for childcare, senior care, pet care, household services, and daycare and pre-school resources via **UrbanSitter**.

BENEFIT LAUNCH - JULY 1, 2026

ELIGIBILITY CRITERIA:

- 1-year of employment
- Must maintain a minimum of 20 hours per week (~1,040 hours annually)

FUNDING

- \$200/Annually (\$50/Quarter) – No annual rollover. **Unused funding is forfeited on Dec. 31**
- Use the UrbanSitter platform (via website or mobile app) to request, book, and pay for eligible family caregiver needs.

Example of Eligible Expenses

Child Care – find a trusted sitter or nanny for afterschool care, weekdays, weekends, anytime or short-notice backup care

Senior Care – find compassionate care for an aging parent or loved one who needs help with errands, appointment escorting, meal prep and more

Pet Care – find a trusted sitter and/or walker you can count on

Household assistance – Get help with cleaning, running errands and more

Day Care/Preschool resources – access to 200,000+ verified school programs

Pay On Demand allows employees to access a portion of their earned wages prior to payday, which provides greater financial flexibility administered by **Express Wages**.

BENEFIT LAUNCH - JULY 1, 2026

ELIGIBILITY CRITERIA:

- 6 months of employment
- Must maintain a minimum of 20 hours per week (~520 hours annually)

FEES FOR EMPLOYEES ONLY:

- \$4.95 for instant use
- \$3.95 for ACH (1-2 Days)
- Free ACH deposit (3-5 Days)
- Free debit card launching Q2 of 2027 calendar year

Benefits of Pay On Demand
Access a portion of your wages before pay day
Not a loan, no interest, and no credit checks
Access 60% of earned wages at a maximum of \$200.00 per day
Cover unexpected expenses, avoid overdraft fees and gain financial flexibility
The amount you access is automatically settled on the next payday
Financial planning or professional coaching
Transfer funds to your bank account in minutes



Purchasing Power is an employee purchase program that provides access to products from top brands, which is paid over time through payroll deduction with no interest.

BENEFIT LAUNCH - OCTOBER 1, 2025

ELIGIBILITY CRITERIA:

- 1 year of employment
- Must maintain a minimum of 20 hours per week (~1,040 hours annually)

SPENDING LIMIT

- Spending limits vary and are based on salary.

Examples of Eligible Expenses
Computers & Electronics
TV & Entertainment
Appliances
Travel
Furniture
Jewelry
Auto & Home Improvement



PetPartner Advantage enrollment is through EFP (See snippet of plan below). You can contact EFP at (833) 948-0162 Monday- Friday, 7am - 6pm.

\$67.72/month with 80% co-insurance on 0-10 years old, Pre-existing condition coverage options, Prior coverage

- Wellness benefits (best class coverage for cats and dogs, any license vet,
- Accident & Illness Coverage, Accident Only Coverage

- Reimbursement Option 50% to 100%, all pre-existing is covered after 12 months of coverage 2 years guaranteed options

- Waiting periods injury (2 days) illness (14 days) pre-existing (365 days) Payroll deduction 24/7 help line
- Rx discounts, No age limit/breed

We're paws-itively thrilled to share the news with you!

Your pets are family, and their care matters. We're excited to offer two Pet Wellness options: Pet Partners Advantage through the EFP and LifeMart's discount plan, making care more affordable and stress-free!

PetInsuranceCare.com - 10% Discount Pet Insurance	Embrace - Up to 25% off Every Vet Visit	MetLife - 30% Saving on Pet Insurance
Healthy Paws Pet Insurance - 90% back on vet bills	Spot - Up to 20% Discount & Up to 90% on Vet Bills	Pet Partners - Save 15% for being a member
Pet Best - Up to 10% off for your pet	Nationwide - 1st choice in America for Pet Insurance	Liberty Mutual - 20% on Pet Insurance



THIS NOTICE DESCRIBES THE PRIVACY PRACTICES OF THE CITY OF MEMPHIS. IT DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

The City of Memphis is required by law to protect the privacy of your health information. We are also required to send you this notice, which explains how we may use information about you and when we can give out or “disclose” that information to others. You also have rights regarding your health information that are described in this notice.

USES AND DISCLOSURES OF YOUR PROTECTED HEALTH INFORMATION (PHI) WE CAN MAKE WITHOUT YOUR AUTHORIZATION

TREATMENT. This includes such things as verbal and written information that we obtain about you and use pertaining to your medical condition and treatment provided to you by us and other medical personnel (including doctors and nurses who give orders to allow us to provide treatment to you). It also includes information we give to other healthcare personnel to whom we transfer your care and treatment, and includes transfer of PHI via radio or telephone to the hospital or dispatch center as well as providing the hospital with a copy of the written record we create in the course of providing you with treatment and transport.

PAYMENT. This includes any activities we must undertake in order to get reimbursed for the services that we provide to you, including such things as organizing your PHI, submitting bills to insurance companies (either directly or through a third-party billing company), managing billed claims for services rendered, performing medical necessity determinations and reviews, performing utilization reviews, and collecting outstanding accounts.

HEALTHCARE OPERATIONS. This includes quality assurance activities, licensing, and training programs to ensure that our personnel meet our standards of care and follow established policies and procedures, obtaining legal and financial services, conducting business planning, processing grievances and complaints, creating reports that do not individually identify you for data collection purposes, fundraising, and certain marketing activities.

BUSINESS ASSOCIATES. We may contract with third parties to perform certain services for us, such as billing services, copy services or consulting services. These third party service providers, referred to as Business Associates, may need to access your PHI to perform services for us. They are required by contract and law to protect your PHI and only use and disclose it as necessary to perform their services for us.

WE MAY ALSO USE AND DISCLOSE YOUR PHI WITHOUT YOUR PRIOR AUTHORIZATION FOR THE FOLLOWING PURPOSES

- To a public health authority in certain situations (such as reporting a birth, death or disease, as required by law), as part of a public health investigation, to report child or adult abuse, neglect or domestic violence, to report adverse events such as product defects, or to notify a person about exposure to a possible communicable disease, as required by law;
- For health oversight activities including audits or government investigations, inspections, disciplinary proceedings, and other administrative or judicial actions undertaken by the government (or their contractors) by law to oversee the healthcare system; For judicial and administrative proceedings, as required by a court or administrative order, or in some cases in response to a subpoena or other legal process;
- For law enforcement activities in limited situations, such as when there is a warrant for the request, or when the information is needed to locate a suspect or stop a crime;
- For military, national defense and security and other special government functions;
- To avert a serious threat to the health and safety of a person or the public at large;
- For workers' compensation purposes, and in compliance with workers' compensation laws;
- To coroners, medical examiners, and funeral directors for identifying a deceased person, determining cause of death, or carrying on their duties as authorized by law;
- For research projects, where there is minimal risk to your privacy and adequate safeguards are in place in accordance with the law;
- Where the health care information that we disclose does not personally identify you;
- If you are an organ donor, we may release health information to organizations that handle organ procurement or organ, eye or tissue transplantation, or to an organ donation bank, as necessary to facilitate organ donation and transplantation; and

USES AND DISCLOSURES OF YOUR PHI THAT REQUIRE YOUR WRITTEN AUTHORIZATION

Any other use or disclosure of PHI, other than those listed above, will only be made with your written authorization (the authorization must specifically identify the information we seek to use or disclose, as well as when and how we seek to use or disclose it). You may revoke your authorization at any time, in writing, except to the extent that we have already used or disclosed medical information in reliance on that authorization.

YOUR RIGHTS REGARDING YOUR PHI

RIGHT TO ACCESS, COPY OR INSPECT YOUR PHI. You have the right to inspect and copy most of the medical information that we collect and maintain about you. In limited circumstances, we may deny you access to your medical information, and you may appeal certain types of denials. We will provide a written response if we deny you access and let you know your appeal rights.

Continued ...

- We will normally provide you with access to this information within 30 days of your written request. If we maintain your medical information in electronic format, then you have a right to obtain a copy of that information in an electronic format. In addition, if you request that we transmit a copy of your PHI directly to another person, we will do so provided your request is in writing, signed by you (or your representative), and you clearly identify the designated person and where to send the copy of your PHI.
- We may also charge you a reasonable cost-based fee for providing you access to your PHI, subject to the limits of applicable state law.
- **RIGHT TO REQUEST AN AMENDMENT OF YOUR PHI.** You have the right to ask us to amend protected health information that we maintain about you. When required by law to do so, we will amend your information within 60 days of your request and will notify you when we have amended the information. We are permitted by law to deny your request to amend your medical information in certain circumstances, such as when we believe that the information you have asked us to amend is correct or if we are not the author of PHI you wish to amend.
- **RIGHT TO REQUEST AN ACCOUNTING OF USES AND DISCLOSURES OF YOUR PHI.** You have the right to receive an accounting of certain disclosures of your PHI made within six (6) years immediately preceding your request. But, we are not required to provide you with an accounting of disclosures of your PHI: (a) for purposes of treatment, payment, or healthcare operations; (b) for disclosures that you expressly authorized; (c) disclosures made to you, your family or friends, or (d) for disclosures made for law enforcement or certain other governmental purposes.
- **RIGHT TO REQUEST RESTRICTIONS ON USES AND DISCLOSURES OF YOUR PHI.** You have the right to request that we restrict how we use and disclose your medical information for treatment, payment or healthcare operations purposes, or to restrict the information that is provided to family, friends and other individuals involved in your healthcare. However, we are only required to abide by a requested restriction under limited circumstances, and it is generally our policy that we will not agree to any restrictions unless required by law to do so.
- The City of Memphis is required to abide by a requested restriction when you ask that we not release PHI to your health plan (insurer) about a service for which you (or someone on your behalf) have paid the City of Memphis in full. We are also required to abide by any restrictions that we agree to. Notwithstanding, if you request a restriction that we agree to, and the information you asked us to restrict is needed to provide you with emergency treatment, then we may disclose the PHI to a healthcare provider to provide you with emergency treatment.
- A restriction may be terminated if you agree to or request the termination.

Continued ...

Most current restrictions may also be terminated by the City of Memphis as long we notify you. If so, PHI that is created or received after the restriction is terminated is no longer subject to the restriction. But, PHI that was restricted prior to the notice to you voiding the restriction must continue to be treated as restricted PHI.

- **RIGHT TO REQUEST CONFIDENTIAL COMMUNICATIONS.** You have the right to request that we send your PHI to an alternate location (e.g., somewhere other than your home address) or in a specific manner (e.g., by email rather than regular mail). However, we will only comply with reasonable requests when required by law to do so.
- **NOTIFICATION OF A BREACH YOUR HEALTH INFORMATION.** You have the right to be notified if your information is breached. If we discover that there has been a breach of your unsecured PHI, we will notify you immediately no later than 60 days as required by law.

We do not participate in the following activities. Therefore, we do not use or disclose your health information in these instances: fundraising or marketing, psychotherapy notes, or sale of PHI.

REVISIONS TO THE NOTICE

The City of Memphis is required to abide by the terms of the version of this Notice currently in effect. However, the City of Memphis reserves the right to change the terms of this Notice at any time, and the changes will be effective immediately and will apply to all PHI that we maintain. Any material changes to the Notice will be promptly posted in our facilities and on our web site, at <https://totalrewards.memphistn.gov>.

EXERCISING YOUR RIGHTS

You may make a written request for information regarding your health information listed in the section entitled Your Rights in this notice. You may also obtain a paper copy of this notice. Please send a description of your request to: Division of Human Resources, 2714 Union Avenue Extd. 4th Floor, Memphis, TN 38112. You may also reach our Total Rewards Officer by calling (901) 636-6800.

FILING A COMPLAINT

If you believe your privacy rights have been violated, you may file a written complaint with our Privacy Officer by writing to ATTN: HIPAA Privacy Officer, City Attorney Division, 170 N. Main St., 3rd Floor, Memphis, TN, 38103. You may also reach our Privacy Officer by calling (901) 636-6800.

You may also file a complaint with the Secretary of Health and Human Services. We will not retaliate against you for filing a complaint with the City of Memphis Human Resources Division or the Secretary of Health and Human Services Department.

EFFECTIVE DATE: 8/19/2020

DATE OF REVISION: 08/19/2020

Continued ...

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2026. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: https://www.dhcs.ca.gov/services/health-insurance-premium-payment-program-cost-avoidance/ Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mychibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html Phone: 1-877-357-3268
GEORGIA – Medicaid	ILLINOIS - Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2	Illinois Medicaid Premium Assistance Information Medicaid application website: https://abe.illinois.gov HIPP Hotline Number: 217-524-8268 HIPP Email: mhfs.boc.hipp@illinois.gov
INDIANA – Medicaid	IOWA – Medicaid and CHIP (Hawki)
Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584	Medicaid Website: Iowa Medicaid Health & Human Services Medicaid Phone: 1-800-338-8366 Hawki Website: Hawki - Healthy and Well Kids in Iowa Health & Human Services Hawki Phone: 1-800-257-8563 HIPP Website: Health Insurance Premium Payment (HIPP) Health & Human Services (iowa.gov) HIPP Phone: 1-888-346-9562
KANSAS – Medicaid	KENTUCKY – Medicaid
Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660	Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPPI.PROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms

LOUISIANA – Medicaid	MAINE – Medicaid
Louisiana Medicaid Website: https://www.ldh.la.gov/healthy-louisiana Medicaid Customer Service Line: 1-888-342-6207 Louisiana Medicaid email: healthy@la.gov Louisiana Health Insurance Premium Program (LaHIPP) Website: https://www.ldh.la.gov/lahipp LaHIPP phone: 1-877-697-6703 LaHIPP email: La.HIPP@la.gov LaHIPP fax: 1-888-716-9787 LaHIPP mailing address: 100 Crescent Centre Parkway, Suite 1000 Tucker, GA 30084	Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711
MASSACHUSETTS – Medicaid and CHIP	MINNESOTA – Medicaid
Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com	Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672
MISSOURI – Medicaid	MONTANA – Medicaid
Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005	Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HHSHIPPPProgram@mt.gov
NEBRASKA – Medicaid	NEVADA – Medicaid
Website: http://accessnebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178	Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900
NEW HAMPSHIRE – Medicaid	NEW JERSEY – Medicaid and CHIP
Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov	Medicaid Website: https://www.nj.gov/humanservices/dmahs/individuals-families/familycare/ Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)
NEW YORK – Medicaid	NORTH CAROLINA – Medicaid
Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831	Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100

NORTH DAKOTA – Medicaid	OKLAHOMA – Medicaid and CHIP
Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825	Website: http://www.insureoklahoma.org Phone: 1-888-365-3742
OREGON – Medicaid	PENNSYLVANIA – Medicaid and CHIP
Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075	Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)
RHODE ISLAND – Medicaid and CHIP	SOUTH CAROLINA – Medicaid
Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)	Website: https://www.scdhhs.gov Phone: 1-888-549-0820
SOUTH DAKOTA - Medicaid	TEXAS – Medicaid
Website: http://dss.sd.gov Phone: 1-888-828-0059	Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493
UTAH – Medicaid and CHIP	VERMONT– Medicaid
Utah's Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/	Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427
VIRGINIA – Medicaid and CHIP	WASHINGTON – Medicaid
Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924	Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022

WEST VIRGINIA – Medicaid and CHIP	WISCONSIN – Medicaid and CHIP
Website: https://bms.wv.gov/http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)	Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002
WYOMING – Medicaid	
Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269	

To see if any other states have added a premium assistance program since July 31, 2026, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
 Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

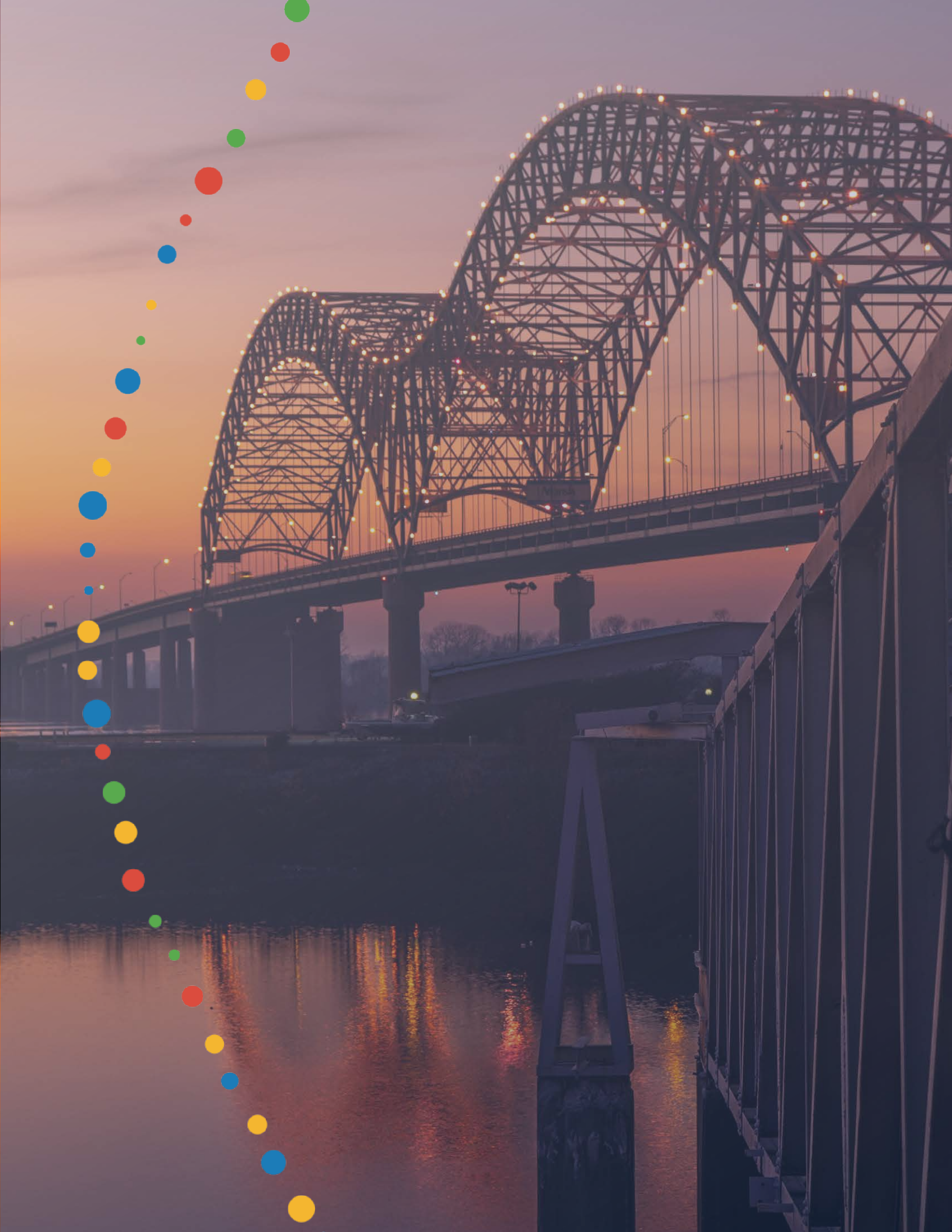
U.S. Department of Health and Human Services
 Centers for Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 5/31/2029)





TOTALREWARDS

Great People Deserve Great Rewards