

This year's open enrollment is an **ACTIVE (mandatory) Enrollment**. You must re-enroll in benefits for 2027. Please note new rates for 2027.

The City has partnered with The Standard to administer FMLA, Short-Term and Long-Term Disability, and Securian for Life Insurance.

Options to enroll or make changes to current benefits

1. **Self-Enrollment:** Log into ORACLE Fusion
 - Username: **First Name.Last Name**
 - Password: **First 3 letters of your last name (All caps), then @ sign, then last 4 digits of your SSN** (*Password Example – ALL@4444*)
2. **By Phone:** Call the HR Call Center at 901-636-6800 to enroll over the phone.
3. **Make an appointment online:** Visit www.totalrewards.memphistn.gov to make an in-office or phone appointment.
4. **In-Person:** Walk-ins are welcome! Visit our office at 2714 Union Avenue, Ext 4th Floor. A Total Rewards team member will be ready to assist you from 8:30 a.m. -4:00 p.m., Monday-Friday. *No Appointment is Needed!*

2027 City of Memphis Employee Benefits booklet.

Please visit the Total Rewards website at www.totalrewards.memphistn.gov to view the 2027 Employee Benefits booklet.

Important Privacy and Documentation Notice

The Human Resources team is committed to maintaining the highest standards of confidentiality and discretion regarding your personal information. Your privacy is a top priority for us.

To keep your dependent's healthcare coverage active, we must have on file a copy of **ALL eligibility verifications from the list below.**

Dependents (Children)

1. Birth Certificate
2. **Social Security Card**
3. Court Order Determining Guardianship (if applicable)

Spouse

1. Marriage Certificate
2. **Social Security Card**
3. **Adding a new spouse:** Divorce Decree from previous marriage (if applicable) **AND** current Marriage Certificate

How to Submit Your Verification:

- **In person:** Total Rewards Office, 2714 Union Avenue Extended, 4th Floor
- **By email:** benefitsquestions@memphistn.gov with the subject title **DEVA Documents**

Important Contacts

- **Total Rewards Office:** 901-636-6800, for general questions.
- **BCBST:** 1-888-796-0609, for specific claims, doctors, medical facilities, or pharmacy questions.
- **MetLife:** 1-800-438-6388, for questions regarding life Insurance and disability claims.

City of Memphis

2027 Benefits Rate Sheet

(Retired Employees)

Costs per pay period - Please note the new rates for 2027

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