

2026 Employee Rates - State of TN Health Insurance

	Employee Per Check 24 Checks per Year		Employee Per Check 20 Checks per Year	
	BCBST Network S and CIGNA LocalPlus	BCBST Network P and CIGNA Open Access	BCBST Network S and CIGNA LocalPlus	BCBST Network P and CIGNA Open Access
Premier PPO				
Employee Only	118.95	132.45	142.74	158.94
Employee + Children	196.05	211.05	235.26	253.26
Employee + Spouse	267.45	294.45	320.94	353.34
Family	309.00	336.00	370.80	403.20
Family w/Both working for JCS	253.00	276.00	303.80	331.20
Standard PPO				
Employee Only	110.40	123.90	132.48	148.68
Employee + Children	182.10	197.10	218.52	236.52
Employee + Spouse	248.40	275.40	298.08	330.48
Family	287.10	314.10	344.52	376.92
Family w/Both working for JCS	232.10	258.10	282.52	309.92
Limited PPO				
Employee Only	104.25	117.75	125.10	141.30
Employee + Children	171.90	186.90	206.28	224.28
Employee + Spouse	234.75	261.75	281.70	314.10
Family	271.05	298.05	325.26	357.66
Family w/Both working for JCS	222.05	245.05	274.26	293.66
Local CDHP/HAS				
Employee Only	91.05	104.55	109.26	125.46
Employee + Children	150.15	165.15	180.18	198.18
Employee + Spouse	204.75	231.75	245.70	278.10
Family	236.70	263.70	284.04	316.44
Family w/Both working for JCS	193.70	216.70	233.04	260.44