

**MoDOT/MSHP 2009 MEDICAL INSURANCE MONTHLY PREMIUMS
EFFECTIVE JANUARY 1, 2009**

Rate Category	MoDOT/MSHP Coventry PPO Plan		
	Available Statewide		
	Premium	Employer Share	Subscribers Cost
ACTIVE EMPLOYEE MEMBERS			
Subscriber Only	\$369.00	\$358.00	\$11.00
Subscriber/Family	\$1,122.00	\$942.00	\$180.00
Subscriber/Spouse	\$735.00	\$576.00	\$159.00
Subscriber/Child	\$735.00	\$651.00	\$84.00
Subscriber/2 Children	\$839.00	\$681.00	\$158.00
NON-MEDICARE RETIREE MEMBERS			
Retiree - Subscriber Only	\$369.00	\$227.00	\$142.00
Retiree - Subscriber/Family	\$1,122.00	\$536.00	\$586.00
Retiree - Subscriber/Spouse	\$735.00	\$318.00	\$417.00
Retiree - Subscriber/Child	\$735.00	\$351.00	\$384.00
Retiree - Subscriber/2 Children	\$839.00	\$363.00	\$476.00
Retiree - Non-Med. Sub./Medicare Child	\$623.00	\$310.00	\$313.00
Retiree - Non Med. Sub./Medicare Spouse	\$623.00	\$304.00	\$319.00
MEDICARE MEMBERS			
Retiree - Medicare Subscriber Only	\$254.00	\$156.00	\$98.00
Retiree - Medicare Sub./Non-Med. Spouse	\$623.00	\$268.00	\$355.00
Retiree - Medicare Sub./Medicare Spouse	\$508.00	\$247.00	\$261.00
Retiree - Medicare Sub./Non-Med. Family	\$1,007.00	\$480.00	\$527.00
Retiree - Medicare Sub./Medicare Family	\$895.00	\$478.00	\$417.00
Retiree - Medicare Subscriber/Child	\$623.00	\$298.00	\$325.00
Retiree - Medicare Subscriber/Med. Child	\$508.00	\$252.00	\$256.00
Retiree - Medicare Subscriber/2 Children	\$724.00	\$312.00	\$412.00
Survivor - Medicare Subscriber Only	\$254.00	\$156.00	\$98.00
Survivor - Medicare Sub./Non-Med. Family	\$1,007.00	\$480.00	\$527.00
Survivor - Medicare Sub./Medicare Family	\$895.00	\$478.00	\$417.00
Survivor - Medicare Subscriber/Child	\$623.00	\$298.00	\$325.00
Survivor - Medicare Subscriber/Med. Child	\$508.00	\$252.00	\$256.00
Survivor - Medicare Subscriber/2 Children	\$724.00	\$312.00	\$412.00

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MEDICARE MEMBERS (continued)			
LTD - Medicare Subscriber Only	\$254.00	\$156.00	\$98.00
LTD - Medicare Sub./Non-Medicare Spouse	\$623.00	\$268.00	\$355.00
LTD - Medicare Subscriber/Medicare Spouse	\$508.00	\$247.00	\$261.00
LTD - Medicare Sub./Non-Med. Family	\$1,007.00	\$480.00	\$527.00
LTD - Medicare Sub/Medicare Family	\$895.00	\$478.00	\$417.00
LTD - Medicare Subscriber/Child	\$623.00	\$298.00	\$325.00
LTD - Medicare Subscriber/2 Children	\$724.00	\$312.00	\$412.00
WRD - Medicare Subscriber Only	\$254.00	\$243.00	\$11.00
WRD - Medicare Sub./Non-Medicare Spouse	\$623.00	\$512.00	\$111.00
WRD - Medicare Sub./Medicare Spouse	\$508.00	\$437.00	\$71.00
WRD - Medicare Sub./Non-Med. Family	\$1,007.00	\$846.00	\$161.00
WRD - Medicare Sub/Medicare Family	\$895.00	\$752.00	\$143.00
WRD - Medicare Subscriber/Child	\$623.00	\$576.00	\$47.00
WRD - Medicare Subscriber/2 Children	\$724.00	\$604.00	\$120.00
Vested - Medicare Subscriber Only	\$254.00	\$0.00	\$254.00
Vested - Medicare Sub./Non-Med. Family	\$1,007.00	\$0.00	\$1,007.00
Vested - Medicare Sub/Medicare Family	\$895.00	\$0.00	\$895.00
Vested - Medicare Sub./Medicare Spouse	\$508.00	\$0.00	\$508.00
Vested - Medicare Sub./Non-Med. Spouse	\$623.00	\$0.00	\$623.00
Vested - Medicare Subscriber/Child	\$623.00	\$0.00	\$623.00
Vested - Medicare Subscriber/2 Children	\$724.00	\$0.00	\$724.00

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OTHER PLAN CATEGORIES			
C.O.B.R.A. - Subscriber Only	\$369.00	\$0.00	\$369.00
C.O.B.R.A. - Subscriber/Family	\$1,122.00	\$0.00	\$1,122.00
C.O.B.R.A. - Subscriber/Spouse	\$735.00	\$0.00	\$735.00
C.O.B.R.A. - Subscriber/Child	\$735.00	\$0.00	\$735.00
C.O.B.R.A. - Subscriber/2 Children	\$839.00	\$0.00	\$839.00
WRD - Subscriber Only	\$369.00	\$358.00	\$11.00
WRD - Subscriber/Family	\$1,122.00	\$942.00	\$180.00
WRD - Subscriber/Spouse	\$735.00	\$576.00	\$159.00
WRD - Subscriber/Child	\$735.00	\$651.00	\$84.00
WRD - Subscriber/2Children	\$839.00	\$681.00	\$158.00
LTD - Subscriber Only	\$369.00	\$227.00	\$142.00
LTD - Subscriber/Family	\$1,122.00	\$536.00	\$586.00
LTD - Subscriber/Spouse	\$735.00	\$318.00	\$417.00
LTD - Subscriber/Child	\$735.00	\$351.00	\$384.00
LTD - Subscriber/2 Children	\$839.00	\$363.00	\$476.00
LTD - Non-Med. Sub./Medicare Child	\$623.00	\$310.00	\$313.00
LTD- Non-Med. Sub./Medicare Spouse	\$623.00	\$304.00	\$319.00
Survivor - Subscriber Only	\$369.00	\$227.00	\$142.00
Survivor - Subscriber/Family	\$1,122.00	\$536.00	\$586.00
Survivor - Subscriber/Child	\$735.00	\$351.00	\$384.00
Survivor - Non-Med. Sub./Medicare Child	\$623.00	\$310.00	\$313.00
Survivor - Subscriber/2 Children	\$839.00	\$363.00	\$476.00
Vested - Subscriber Only	\$369.00	\$0.00	\$369.00
Vested - Subscriber/Family	\$1,122.00	\$0.00	\$1,122.00
Vested - Subscriber/Spouse	\$735.00	\$0.00	\$735.00
Vested - Non-Med Sub./Medicare Spouse	\$623.00	\$0.00	\$623.00
Vested - Subscriber/Child	\$735.00	\$0.00	\$735.00
Vested - Subscriber/2 Children	\$839.00	\$0.00	\$839.00

Sub. = Subscriber

Non-Med. = Non-Medicare

LTD = Long Term Disability

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WRD = Work Related Disability

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Spouse Contribution Plans - Active Employees (These are plans where both spouses work for MoDOT or MSHP and the family or spouses are under one employees plan)			
Spouse Contrib. - Subscriber/Family	\$1,122.00	\$1,122.00	\$0.00
Spouse Contrib. - Subscriber/Spouse	\$735.00	\$735.00	\$0.00
Spouse Contribution Plans - 1 Active Employee & 1 Retired Employee (These are plans where 1 spouse works for MoDOT or MSHP and 1 spouse is retired from MoDOT or MSHP and the family or spouses are under the active employees plan)			
Spouse Contrib. - Subscriber/Family	\$1,122.00	\$1,122.00	\$0.00
Spouse Contrib. - Sub/Family w/ Med. Sp.	\$1,122.00	\$1,098.00	\$24.00
Spouse Contrib. - Subscriber/Spouse	\$735.00	\$735.00	\$0.00
Sp. Contrib. - Non-Med. Sub./Medicare Sp.	\$735.00	\$732.00	\$3.00
Spouse Contribution Plans - Retired Employees (These are plans where both spouses are retired from MoDOT or MSHP)			
Spouse Contrib. - Subscriber/Family	\$1,122.00	\$763.00	\$359.00
Spouse Contrib. - Sub./Family w/ Med. Sp.	\$1,007.00	\$692.00	\$315.00
Spouse Contrib. - Med. Sub./ Non. Med. Sp.	\$623.00	\$495.00	\$128.00
Spouse Contrib. - Med. Sub./Med. Spouse	\$508.00	\$403.00	\$105.00
Spouse Contrib. - Subscriber/Spouse	\$735.00	\$545.00	\$190.00
Spouse Contrib. - Non-Med Sub/Med Spouse	\$623.00	\$460.00	\$163.00
**When both spouses are retired from MODOT or MSHP, it is cost beneficial for the subscriber to be the Medicare member.			