

MoDOT and MSHP
Optional Life Insurance Rates
Effective January 1, 2024 - December 31, 2026

Employee, Long-Term Disability (LTD), Retiree, and Work Related Disability (WRD) Rates per Month:

Age Bracket	Rate per \$1,000 Coverage for Employee; LTD Recipient; WRD Recipient approved after July 1, 2004	Rate per \$1,000 Coverage for Retiree; WRD Recipient approved prior to July 1, 2004
Under Age 25	\$0.033	\$0.060
25 *BLT 30	\$0.041	\$0.070
30 *BLT 35	\$0.049	\$0.090
35 *BLT 40	\$0.057	\$0.120
40 *BLT 45	\$0.066	\$0.150
45 *BLT 50	\$0.107	\$0.240
50 *BLT 55	\$0.172	\$0.380
55 *BLT 60	\$0.287	\$0.570
60 *BLT 65	\$0.443	\$0.880
65 *BLT 70	\$0.902	\$1.760
70 *BLT 75	\$1.689	\$3.450
75 *BLT 80	\$1.689	\$4.072
80 and Over	\$1.689	\$4.470

***But Less Than**

Spouse Life Rates per Month:

Rate is based on the policy holder's age (See rates above).

Child Life Rates per Month:

Rate is \$1.50 per family.

Retirees are not eligible for child life coverage.

Note: Premiums will be split equally between the 2 payroll periods each month for active employees.

<p style="text-align: center;">Basic Life Insurance (State Paid) MoDOT & MSHP contribute \$0.045 per \$1,000 coverage per month for each eligible employee.</p>
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