

MoDOT/MSHP 2025 MEDICAL INSURANCE MONTHLY PREMIUMS
EFFECTIVE JANUARY 1, 2025

MoDOT/MSHP UHC Medicare Advantage Plan



Rate Category		
	Employer Share	Subscriber's Cost
MEDICARE MEMBERS		
Subscribers with rates based on your Years of Service follow the QR code to calculate your rate on our Plan Premium Calculator or visit www6.modot.mo.gov/premiumcalc/mainmenu.aspx		
Retiree - Medicare Subscriber Only	\$231.00	\$0.00
Retiree - Medicare Subscriber/Non-Medicare Spouse	\$488.00	\$557.00
Retiree - Medicare Subscriber/Medicare Spouse	\$365.00	\$0.00
Retiree - Medicare Subscriber/Non-Medicare Family	\$909.00	\$982.00
Retiree - Medicare Subscriber/Medicare Spouse/Non-Medicare Child	\$742.00	\$327.00
Retiree - Medicare Subscriber/Medicare Spouse/Medicare Child	\$742.00	\$0.00
Retiree - Medicare Subscriber/Child	\$536.00	\$509.00
Retiree - Medicare Subscriber/Medicare Child	\$373.00	\$0.00
Retiree - Medicare Subscriber/2 Children	\$578.00	\$692.00
Survivor - Medicare Subscriber Only	\$231.00	\$0.00
Survivor - Medicare Subscriber/Non-Medicare Family	\$909.00	\$982.00
Survivor - Medicare Subscriber/Medicare Family	\$742.00	\$0.00
Survivor - Medicare Subscriber/Child	\$536.00	\$509.00
Survivor - Medicare Subscriber/Medicare Child	\$373.00	\$0.00
Survivor - Medicare Subscriber/2 Children	\$578.00	\$692.00
LTD - Medicare Subscriber Only	\$231.00	\$0.00
LTD - Medicare Subscriber/Non-Medicare Spouse	\$488.00	\$557.00
LTD - Medicare Subscriber/Medicare Spouse	\$365.00	\$0.00
LTD - Medicare Subscriber/Non-Medicare Family	\$909.00	\$982.00
LTD - Medicare Subscriber/Medicare Spouse/Non-Medicare Child	\$742.00	\$327.00
LTD - Medicare Subscriber/Medicare Spouse/Medicare Child	\$742.00	\$0.00
LTD - Medicare Subscriber/Child	\$536.00	\$509.00
LTD - Medicare Subscriber/2 Children	\$578.00	\$692.00

LTD = Long Term Disability

WRD = Work Related Disability

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MoDOT/MSHP UHC Medicare Advantage Plan

Rate Category		
	Employer Share	Subscriber's Cost
MEDICARE MEMBERS (continued)		
Subscribers with rates based on your Years of Service follow the QR code to calculate your rate on our Plan Premium Calculator or visit www6.modot.mo.gov/premiumcalc/mainmenu.aspx		
WRD - Medicare Subscriber Only	\$339.00	\$0.00
WRD - Medicare Subscriber/Non-Medicare Spouse	\$860.00	\$94.00
WRD - Medicare Subscriber/Medicare Spouse	\$678.00	\$0.00
WRD - Medicare Subscriber/Non-Medicare Family	\$1,402.00	\$192.00
WRD - Medicare Subscriber/Medicare Spouse/Non-Medicare Child	\$1,115.00	\$80.00
WRD - Medicare Subscriber/Medicare Spouse/Medicare Child	\$1,115.00	\$0.00
WRD - Medicare Subscriber/Child	\$547.00	\$38.00
WRD - Medicare Subscriber/2 Children	\$754.00	\$75.00
Vested - Medicare Subscriber Only	\$0.00	\$159.00
Vested - Medicare Subscriber/Non-Medicare Family	\$0.00	\$1,819.00
Vested - Medicare Subscriber/Medicare Family	\$0.00	\$477.00
Vested - Medicare Subscriber/Medicare Spouse	\$0.00	\$318.00
Vested - Medicare Subscriber/Non-Medicare Spouse	\$0.00	\$973.00
Vested - Medicare Subscriber/Child	\$0.00	\$973.00
Vested - Medicare Subscriber/2 Children	\$0.00	\$1,198.00

LTD = Long Term Disability

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