

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



Rate Category			
	Premium	Employer Share	Subscriber's Cost
ACTIVE EMPLOYEE MEMBERS			
Subscriber Only	\$623.00	\$529.00	\$94.00
Subscriber/Family	\$1,896.00	\$1,610.00	\$286.00
Subscriber/Spouse	\$1,371.00	\$1,164.00	\$207.00
Subscriber/Child	\$873.00	\$741.00	\$132.00
Subscriber/2 Children	\$1,121.00	\$952.00	\$169.00
NON-MEDICARE RETIREE 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 - Subscriber Only	\$814.00	\$464.00	\$350.00
Retiree - Subscriber/Family	\$2,474.00	\$1,089.00	\$1,385.00
Retiree - Subscriber/Spouse	\$1,628.00	\$651.00	\$977.00
Retiree - Subscriber/Child	\$1,628.00	\$716.00	\$912.00
Retiree - Subscriber/2 Children	\$1,853.00	\$741.00	\$1,112.00
Retiree - Non-Medicare Subscriber/Medicare Child	\$911.00	\$561.00	\$350.00
Retiree - Non-Medicare Subscriber/Medicare Spouse	\$899.00	\$549.00	\$350.00
OTHER PLAN CATEGORIES			
C.O.B.R.A. / Vested - Subscriber Only	\$623.00	\$0.00	\$623.00
C.O.B.R.A. / Vested - Subscriber/Family	\$1,896.00	\$0.00	\$1,896.00
C.O.B.R.A. / Vested - Subscriber/Spouse	\$1,371.00	\$0.00	\$1,371.00
C.O.B.R.A. / Vested - Subscriber/Child	\$873.00	\$0.00	\$873.00
C.O.B.R.A. / Vested - Subscriber/2 Children	\$1,121.00	\$0.00	\$1,121.00
WRD - Subscriber Only	\$623.00	\$529.00	\$94.00
WRD - Subscriber/Family	\$1,896.00	\$1,610.00	\$286.00
WRD - Subscriber/Spouse	\$1,371.00	\$1,164.00	\$207.00
WRD - Subscriber/Child	\$873.00	\$741.00	\$132.00
WRD - Subscriber/2Children	\$1,121.00	\$952.00	\$169.00
LTD - Subscriber Only	\$814.00	\$464.00	\$350.00
LTD - Subscriber/Family	\$2,474.00	\$1,089.00	\$1,385.00
LTD - Subscriber/Spouse	\$1,628.00	\$651.00	\$977.00
LTD - Subscriber/Child	\$1,628.00	\$716.00	\$912.00
LTD - Subscriber/2 Children	\$1,853.00	\$741.00	\$1,112.00
LTD - Non-Medicare Subscriber/Medicare Child	\$911.00	\$561.00	\$350.00
LTD - Non-Medicare Subscriber/Medicare Spouse	\$899.00	\$549.00	\$350.00
Survivor - Subscriber Only	\$814.00	\$464.00	\$350.00
Survivor - Subscriber/Family	\$2,474.00	\$1,089.00	\$1,385.00
Survivor - Subscriber/Child	\$1,628.00	\$716.00	\$912.00
Survivor - Non-Medicare Subscriber/Medicare Child	\$911.00	\$561.00	\$350.00
Survivor - Subscriber/2 Children	\$1,853.00	\$741.00	\$1,112.00

LTD = Long Term Disability

WRD = Work Related Disability

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



MoDOT/MSHP Anthem High Deductible Plan

Rate Category	MoDOT/MSHP Anthem HDHP		
	Available Statewide		
	Premium	Employer Share	Subscriber's Cost
ACTIVE EMPLOYEE MEMBERS			
Subscriber Only	\$567.00	\$529.00	\$38.00
Subscriber/Family	\$1,722.00	\$1,610.00	\$112.00
Subscriber/Spouse	\$1,245.00	\$1,164.00	\$81.00
Subscriber/Child	\$794.00	\$741.00	\$53.00
Subscriber/2 Children	\$1,018.00	\$952.00	\$66.00
NON-MEDICARE RETIREE 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 - Subscriber Only	\$739.00	\$464.00	\$275.00
Retiree - Subscriber/Family	\$2,248.00	\$1,089.00	\$1,159.00
Retiree - Subscriber/Spouse	\$1,478.00	\$651.00	\$827.00
Retiree - Subscriber/Child	\$1,478.00	\$716.00	\$762.00
Retiree - Subscriber/2 Children	\$1,683.00	\$741.00	\$942.00
OTHER PLAN CATEGORIES			
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			
C.O.B.R.A. / Vested - Subscriber Only	\$567.00	\$0.00	\$567.00
C.O.B.R.A. / Vested - Subscriber/Family	\$1,722.00	\$0.00	\$1,722.00
C.O.B.R.A. / Vested - Subscriber/Spouse	\$1,245.00	\$0.00	\$1,245.00
C.O.B.R.A. / Vested - Subscriber/Child	\$794.00	\$0.00	\$794.00
C.O.B.R.A. / Vested - Subscriber/2 Children	\$1,018.00	\$0.00	\$1,018.00
WRD - Subscriber Only	\$567.00	\$529.00	\$38.00
WRD - Subscriber/Family	\$1,722.00	\$1,610.00	\$112.00
WRD - Subscriber/Spouse	\$1,245.00	\$1,164.00	\$81.00
WRD - Subscriber/Child	\$794.00	\$741.00	\$53.00
WRD - Subscriber/2Children	\$1,018.00	\$952.00	\$66.00
LTD - Subscriber Only	\$739.00	\$464.00	\$275.00
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LTD - Subscriber/Child	\$1,478.00	\$716.00	\$762.00
LTD - Subscriber/2 Children	\$1,683.00	\$741.00	\$942.00
Survivor - Subscriber Only	\$739.00	\$464.00	\$275.00
Survivor - Subscriber/Family	\$2,248.00	\$1,089.00	\$1,159.00
Survivor - Subscriber/Child	\$1,478.00	\$716.00	\$762.00
Survivor - Subscriber/2 Children	\$1,683.00	\$741.00	\$942.00