

MoDOT/MSHP 2026 MEDICAL INSURANCE MONTHLY PREMIUMS
EFFECTIVE JANUARY 1, 2026
MoDOT/MSHP UHC Medicare Advantage Plan



Rate Category		
	Employer Share	Subscriber's Cost
MEDICARE MEMBERS		
Rates for subscribers who retired on or after January 2015 are based on years of service please 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	\$253.00	\$5.77
Retiree - Medicare Subscriber/Non-Medicare Spouse	\$534.00	\$615.77
Retiree - Medicare Subscriber/Medicare Spouse	\$399.00	\$118.54
Retiree - Medicare Subscriber/Non-Medicare Family	\$995.00	\$1,145.77
Retiree - Medicare Subscriber/Medicare Spouse/Non-Medicare Child	\$812.00	\$477.54
Retiree - Medicare Subscriber/Medicare Spouse/Medicare Child	\$812.00	\$0.00
Retiree - Medicare Subscriber/Child	\$587.00	\$562.77
Retiree - Medicare Subscriber/Medicare Child	\$408.00	\$109.54
Retiree - Medicare Subscriber/2 Children	\$632.00	\$764.77
Survivor - Medicare Subscriber Only	\$253.00	\$5.77
Survivor - Medicare Subscriber/Non-Medicare Family	\$995.00	\$1,145.77
Survivor - Medicare Subscriber/Medicare Family	\$812.00	\$0.00
Survivor - Medicare Subscriber/Child	\$587.00	\$562.77
Survivor - Medicare Subscriber/Medicare Child	\$408.00	\$109.54
Survivor - Medicare Subscriber/2 Children	\$632.00	\$764.77
LTD - Medicare Subscriber Only	\$253.00	\$5.77
LTD - Medicare Subscriber/Non-Medicare Spouse	\$534.00	\$615.77
LTD - Medicare Subscriber/Medicare Spouse	\$399.00	\$118.54
LTD - Medicare Subscriber/Non-Medicare Family	\$995.00	\$1,145.77
LTD - Medicare Subscriber/Medicare Spouse/Non-Medicare Child	\$812.00	\$477.54
LTD - Medicare Subscriber/Medicare Spouse/Medicare Child	\$812.00	\$0.00
LTD - Medicare Subscriber/Child	\$587.00	\$562.77
LTD - Medicare Subscriber/2 Children	\$632.00	\$764.77

LTD = Long Term Disability

WRD = Work Related Disability

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Rate Category		
	Employer Share	Subscriber's Cost
MEDICARE MEMBERS (continued)		
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WRD - Medicare Subscriber Only	\$382.00	\$0.00
WRD - Medicare Subscriber/Non-Medicare Spouse	\$970.00	\$94.00
WRD - Medicare Subscriber/Medicare Spouse	\$764.00	\$0.00
WRD - Medicare Subscriber/Non-Medicare Family	\$1,584.00	\$192.00
WRD - Medicare Subscriber/Medicare Spouse/Non-Medicare Child	\$1,259.00	\$80.00
WRD - Medicare Subscriber/Medicare Spouse/Medicare Child	\$1,259.00	\$0.00
WRD - Medicare Subscriber/Child	\$618.00	\$38.00
WRD - Medicare Subscriber/2 Children	\$852.00	\$75.00
Vested - Medicare Subscriber Only	\$0.00	\$258.77
Vested - Medicare Subscriber/Non-Medicare Family	\$0.00	\$2,076.77
Vested - Medicare Subscriber/Medicare Family	\$0.00	\$776.31
Vested - Medicare Subscriber/Medicare Spouse	\$0.00	\$517.54
Vested - Medicare Subscriber/Non-Medicare Spouse	\$0.00	\$1,149.77
Vested - Medicare Subscriber/Child	\$0.00	\$1,149.77
Vested - Medicare Subscriber/2 Children	\$0.00	\$1,396.77

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