

MoDOT/MSHP 2026 MEDICAL INSURANCE MONTHLY PREMIUMS

EFFECTIVE JANUARY 1, 2026

MoDOT/MSHP Anthem PPO Plan



Rate Category	MoDOT/MSHP Anthem PPO Available Statewide		
	Total Premium	Employer Share	Subscriber's Cost
ACTIVE EMPLOYEE MEMBERS			
Subscriber Only	\$682.00	\$588.00	\$94.00
Subscriber/Family	\$2,076.00	\$1,790.00	\$286.00
Subscriber/Spouse	\$1,501.00	\$1,294.00	\$207.00
Subscriber/Child	\$956.00	\$824.00	\$132.00
Subscriber/2 Children	\$1,227.00	\$1,058.00	\$169.00
NON-MEDICARE RETIREE MEMBERS			
<u>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</u>			
Retiree - Subscriber Only	\$891.00	\$508.00	\$383.00
Retiree - Subscriber/Family	\$2,709.00	\$1,192.00	\$1,517.00
Retiree - Subscriber/Spouse	\$1,783.00	\$713.00	\$1,070.00
Retiree - Subscriber/Child	\$1,783.00	\$785.00	\$998.00
Retiree - Subscriber/2 Children	\$2,029.00	\$812.00	\$1,217.00
Retiree - Non-Medicare Subscriber/Medicare Child	\$1,149.77	\$614.00	\$535.77
Retiree - Non-Medicare Subscriber/Medicare Spouse	\$1,149.77	\$600.00	\$549.77
OTHER PLAN CATEGORIES			
C.O.B.R.A. / Vested - Subscriber Only	\$682.00	\$0.00	\$682.00
C.O.B.R.A. / Vested - Subscriber/Family	\$2,076.00	\$0.00	\$2,076.00
C.O.B.R.A. / Vested - Subscriber/Spouse	\$1,501.00	\$0.00	\$1,501.00
C.O.B.R.A. / Vested - Subscriber/Child	\$956.00	\$0.00	\$956.00
C.O.B.R.A. / Vested - Subscriber/2 Children	\$1,227.00	\$0.00	\$1,227.00
WRD - Subscriber Only	\$682.00	\$588.00	\$94.00
WRD - Subscriber/Family	\$2,076.00	\$1,790.00	\$286.00
WRD - Subscriber/Spouse	\$1,501.00	\$1,294.00	\$207.00
WRD - Subscriber/Child	\$956.00	\$824.00	\$132.00
WRD - Subscriber/2Children	\$1,227.00	\$1,058.00	\$169.00
LTD - Subscriber Only	\$891.00	\$508.00	\$383.00
LTD - Subscriber/Family	\$2,709.00	\$1,192.00	\$1,517.00
LTD - Subscriber/Spouse	\$1,783.00	\$713.00	\$1,070.00
LTD - Subscriber/Child	\$1,783.00	\$785.00	\$998.00
LTD - Subscriber/2 Children	\$2,029.00	\$812.00	\$1,217.00
LTD - Non-Medicare Subscriber/Medicare Child	\$1,149.77	\$614.00	\$535.77
LTD- Non-Medicare Subscriber/Medicare Spouse	\$1,149.77	\$600.00	\$549.77
Survivor - Subscriber Only	\$891.00	\$508.00	\$383.00
Survivor - Subscriber/Family	\$2,709.00	\$1,192.00	\$1,517.00
Survivor - Subscriber/Child	\$1,783.00	\$785.00	\$998.00
Survivor - Non-Medicare Subscriber/Medicare Child	\$1,149.77	\$614.00	\$535.77
Survivor - Subscriber/2 Children	\$2,029.00	\$812.00	\$1,217.00
LTD = Long Term Disability			
WRD = Work Related Disability			

MoDOT/MSHP 2026 MEDICAL INSURANCE MONTHLY PREMIUMS
EFFECTIVE JANUARY 1, 2026
MoDOT/MSHP Anthem High Deductible Plan



Rate Category	MoDOT/MSHP Anthem HDHP Available Statewide		
	Total Premium	Employer Share	Subscriber's Cost
ACTIVE EMPLOYEE MEMBERS			
Subscriber Only	\$621.00	\$588.00	\$33.00
Subscriber/Family	\$1,886.00	\$1,790.00	\$96.00
Subscriber/Spouse	\$1,363.00	\$1,294.00	\$69.00
Subscriber/Child	\$869.00	\$824.00	\$45.00
Subscriber/2 Children	\$1,115.00	\$1,058.00	\$57.00
NON-MEDICARE RETIREE 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 - Subscriber Only	\$809.00	\$508.00	\$301.00
Retiree - Subscriber/Family	\$2,462.00	\$1,192.00	\$1,270.00
Retiree - Subscriber/Spouse	\$1,618.00	\$713.00	\$905.00
Retiree - Subscriber/Child	\$1,618.00	\$785.00	\$833.00
Retiree - Subscriber/2 Children	\$1,843.00	\$812.00	\$1,031.00
OTHER PLAN CATEGORIES			
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			
C.O.B.R.A. / Vested - Subscriber Only	\$621.00	\$0.00	\$621.00
C.O.B.R.A. / Vested - Subscriber/Family	\$1,886.00	\$0.00	\$1,886.00
C.O.B.R.A. / Vested - Subscriber/Spouse	\$1,363.00	\$0.00	\$1,363.00
C.O.B.R.A. / Vested - Subscriber/Child	\$869.00	\$0.00	\$869.00
C.O.B.R.A. / Vested - Subscriber/2 Children	\$1,115.00	\$0.00	\$1,115.00
WRD - Subscriber Only	\$621.00	\$588.00	\$33.00
WRD - Subscriber/Family	\$1,886.00	\$1,790.00	\$96.00
WRD - Subscriber/Spouse	\$1,363.00	\$1,294.00	\$69.00
WRD - Subscriber/Child	\$869.00	\$824.00	\$45.00
WRD - Subscriber/2Children	\$1,115.00	\$1,058.00	\$57.00
LTD - Subscriber Only	\$809.00	\$508.00	\$301.00
LTD - Subscriber/Family	\$2,462.00	\$1,192.00	\$1,270.00
LTD - Subscriber/Spouse	\$1,618.00	\$713.00	\$905.00
LTD - Subscriber/Child	\$1,618.00	\$785.00	\$833.00
LTD - Subscriber/2 Children	\$1,843.00	\$812.00	\$1,031.00
Survivor - Subscriber Only	\$809.00	\$508.00	\$301.00
Survivor - Subscriber/Family	\$2,462.00	\$1,192.00	\$1,270.00
Survivor - Subscriber/Child	\$1,618.00	\$785.00	\$833.00
Survivor - Subscriber/2 Children	\$1,843.00	\$812.00	\$1,031.00