

**MoDOT and MSHP  
Optional Life Insurance Rates  
Effective January 1, 2017 - December 31, 2018**

**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	\$0.04	\$0.06
25 *BLT 30	\$0.05	\$0.07
30 *BLT 35	\$0.06	\$0.09
35 *BLT 40	\$0.07	\$0.12
40 *BLT 45	\$0.08	\$0.15
45 *BLT 50	\$0.13	\$0.24
50 *BLT 55	\$0.21	\$0.38
55 *BLT 60	\$0.35	\$0.57
60 *BLT 65	\$0.54	\$0.88
65 *BLT 70	\$1.10	\$1.76
70 *BLT 75	\$2.06	\$3.45
75 *BLT 80	\$2.06	\$4.072
80 and Over	\$2.06	\$4.47

\*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.**

**Basic Life Insurance (State Paid)**  
MoDOT & MSHP contribute \$0.136 per \$1,000 coverage per month for each eligible employee.