

**MoDOT and MSHP
Optional Life Insurance Rates
Effective January 1, 2013 - December 31, 2016**

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	\$0.05	\$0.06
25* BLT 30	\$0.06	\$0.07
30* BLT 35	\$0.08	\$0.09
35 *BLT 40	\$0.09	\$0.11
40 *BLT 45	\$0.10	\$0.14
45 *BLT 50	\$0.16	\$0.23
50 *BLT 55	\$0.26	\$0.36
55 *BLT 60	\$0.44	\$0.54
60 *BLT 65	\$0.67	\$0.83
65 *BLT 70	\$1.38	\$1.67
70 BLT 75	\$2.71	\$3.27
75 BLT 80	\$2.71	\$3.86
80 and Over	\$2.71	\$4.25

*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 \$0.17 per \$1,000 coverage per month for each eligible employee.