

**MoDOT and MSHP  
Optional Life Insurance Rates  
Effective January 1, 2009 - December 31, 2012**

**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 \$500 Coverage for Retiree; WRD Recipient approved prior to July 1, 2004
Under Age 25	\$0.05	\$0.03
25* BLT 30	\$0.06	\$0.03
30* BLT 35	\$0.08	\$0.04
35 *BLT 40	\$0.09	\$0.05
40 *BLT 45	\$0.11	\$0.06
45 *BLT 50	\$0.20	\$0.10
50 *BLT 55	\$0.31	\$0.16
55 *BLT 60	\$0.49	\$0.24
60 *BLT 65	\$0.77	\$0.37
65 *BLT 70	\$1.57	\$0.74
70 and Over	\$3.08	\$1.45

\*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 \$0.175 per \$1,000 coverage per month for each eligible employee.