


**MISSOURI**  
DEPARTMENT OF  
NATURAL RESOURCES

Michael L. Parson  
Governor

Dru Buntin  
Director

**MEMORANDUM**  
**2025-007**

DATE: September 12, 2024  
TO: All Soil and Water Conservation Districts  
FROM: Jim Plassmeyer, Director   
Soil and Water Conservation Program  
SUBJECT: 2025 Health Insurance Rates

For calendar year 2025, the Soil and Water Conservation Program will continue to provide health insurance grant allocations to Soil and Water Conservation Districts (SWCDs) for select plans offered through Missouri Consolidated Health Care Plan (MCHCP). The plans that are available for 2025 SWCD employees are the same as the plans offered in 2024 however the cost has risen by 12.1%. Soil and Water Conservation District employees that are paid for at least 1,560 hours from state funds are eligible for health insurance through MCHCP. Employees must choose either the PPO 750 or PPO 1250 plan.

The Soil and Water Conservation Program (SWCP) will provide additional funding to cover the increased premium cost and keep employee cost at the current level. The program will provide \$819 per month per employee regardless of the plan the employee chooses. With this increased state contribution, the Program will provide approximately an additional \$1,200 per employee per year for a total of approximately \$2,500,000 annually to SWCDs for employee health insurance premiums. The chart below details the portion of the health insurance premium available through district grants and the part paid by the employee.

	Total Monthly Premium	Monthly State Portion of Premium	Monthly Employee Premium	State Provided Yearly Cost Per Employee
PPO 750	\$985.11	\$819	\$166.11	\$9,828
PPO 1250	\$929.15	\$819	\$110.15	\$9,828
PPO 750 Without Contraceptives	\$979.75	\$819	\$160.75	\$9,828
PPO 1250 Without Contraceptives	\$924.10	\$819	\$105.10	\$9,828



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Open enrollment for SWCD employees is October 1st through October 31st. Please remember, if your district has employees that choose not to participate in the MCHCP health insurance plans offered, they will still need to complete the open enrollment forms and indicate that they do not wish to participate. For specific information regarding the PPO 750 and the PPO 1250 plans, please refer to the MCHCP website at [mchcp.org](http://mchcp.org).

If you have any questions, please contact Jake Wilson at the Soil and Water Conservation Program, P.O. Box 176, Jefferson City, MO 65102-0176, by telephone at 573-522-8281, or by email at [jake.wilson@dnr.mo.gov](mailto:jake.wilson@dnr.mo.gov). Thank you.