

## 2021 Monthly COBRA Rates\* (\$U.S.)

### Medical Plan Options

	<b>Yourself Only</b>	<b>Yourself + Spouse/ Domestic Partner</b>	<b>Yourself + Children</b>	<b>Yourself + Family</b>
UHC or Cigna - Option A	\$801.90	\$1,740.13	\$1,483.52	\$2,614.20
UHC or Cigna - Option B	\$737.04	\$1,599.38	\$1,363.52	\$2,402.75
UHC or Cigna - Option C	\$668.29	\$1,450.18	\$1,236.33	\$2,178.61
HMSA PPO (Hawaii)	\$657.80	\$1,447.16	\$1,151.15	\$2,104.95
Kaiser Permanente HMO (Hawaii)	\$582.28	\$1,281.01	\$1,018.99	\$1,863.29
Kaiser Permanente HMO (N. California)	\$626.99	\$1,379.38	\$1,097.23	\$2,006.37
Kaiser Permanente HMO (S. California)	\$612.02	\$1,346.45	\$1,071.04	\$1,958.48
Cigna Global Medical Plan	\$926.64	\$2,041.94	\$1,625.52	\$2,968.87

### Dental Plan Options

	<b>Yourself Only</b>	<b>Yourself + Spouse/ Domestic Partner</b>	<b>Yourself + Children</b>	<b>Yourself + Family</b>
Delta Dental	\$53.35	\$106.69	\$106.69	\$160.06
MetLife - Option A	\$53.35	\$106.69	\$106.69	\$160.06
MetLife - Option B	\$42.31	\$84.61	\$84.61	\$126.93
Cigna Global Dental Plan	\$68.98	\$137.95	\$137.95	\$206.91

### Vision Service Plan (VSP)

	<b>Yourself Only</b>	<b>Yourself + Spouse/ Domestic Partner</b>	<b>Yourself + Children</b>	<b>Yourself + Family</b>
VSP Vision Plan A Cost	\$18.16	\$36.31	\$38.84	\$62.09
VSP Vision Plan B Cost	\$13.39	\$26.76	\$28.63	\$45.76

### Lyra Mental Health Benefit

Sixteen counseling or coaching sessions per person, per year, available to US benefits-eligible employees and their dependents. You do not need to be enrolled in the Morgan Stanley medical plan to use Lyra

	<b>Yourself Only</b>	<b>Yourself + Spouse/ Domestic Partner</b>	<b>Yourself + Children</b>	<b>Yourself + Family</b>
Lyra	\$11.47	\$11.47	\$11.47	\$11.47

#### HR Services

1-877-MSHR-411 (1-877-674-7411) (toll free) +1 718-354-1343 (toll for overseas employees)  
8 am to 7 pm ET, weekdays, except certain U.S. holidays

Fax: +1 847-554-1553

Website: Type [benefits](#) in your browser—or from home, go to [morganstanley.com/benefits](http://morganstanley.com/benefits)

\* Does not include COBRA rates for retiree medical coverage. Please contact HR Services for details.