

# 2022 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	\$787.65	\$1,709.20	\$1,457.15	\$2,567.74
UHC or Cigna - Option B	\$723.94	\$1,570.95	\$1,339.29	\$2,360.04
UHC or Cigna - Option C	\$656.41	\$1,424.40	\$1,214.35	\$2,139.88
HMSA PPO (Hawaii)	\$657.80	\$1,447.16	\$1,151.15	\$2,104.95
Kaiser Permanente HMO (Hawaii)	\$553.17	\$1,216.96	\$968.04	\$1,770.13
Kaiser Permanente HMO (N. California)	\$619.52	\$1,362.93	\$1,084.15	\$1,982.44
Kaiser Permanente HMO (S. California)	\$592.31	\$1,303.09	\$1,036.54	\$1,895.41
Cigna Global Medical Plan	\$991.50	\$2,184.87	\$1,739.31	\$3,176.70

## Dental Plan Options

	<b>Yourself Only</b>	<b>Yourself + Spouse/ Domestic Partner</b>	<b>Yourself + Children</b>	<b>Yourself + Family</b>
Delta Dental	\$53.05	\$106.09	\$106.09	\$159.15
MetLife - Option A	\$53.05	\$106.09	\$106.09	\$159.15
MetLife - Option B	\$42.07	\$84.13	\$84.13	\$126.21
Cigna Global Dental Plan	\$71.05	\$142.09	\$142.09	\$213.12

## 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	\$15.78	\$15.78	\$15.78	\$15.78

### 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](https://morganstanley.com/benefits)

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