

Research Foundation for Mental Hygiene, Inc
Health and Dental Insurance Rates
January 1, 2018 to December 31, 2018

| Employee Share | Plan # | | Full Share | Below \$30,000 | \$30,000 to \$39,999 | \$40,000 to \$49,999 | \$50,000 to \$62,499 | \$62,500 to \$74,999 | \$75,000 to \$99,999 | \$100,000 and Over |
|------------------------|--------|-----|-------------|----------------|----------------------|----------------------|----------------------|----------------------|----------------------|--------------------|
| Empire Plan | 001 | Ind | \$ 778.51 | \$ 23.75 | \$ 29.25 | \$ 40.25 | \$ 53.25 | \$ 61.50 | \$ 75.50 | \$ 81.50 |
| | | Fam | \$ 1,948.61 | \$ 88.25 | \$ 95.75 | \$ 134.25 | \$ 161.25 | \$ 207.00 | \$ 233.25 | \$ 254.00 |
| Blue Choice | 066 | Ind | \$ 677.55 | \$ 21.00 | \$ 26.00 | \$ 34.75 | \$ 46.00 | \$ 53.75 | \$ 66.00 | \$ 70.50 |
| | | Fam | \$ 1,678.50 | \$ 79.00 | \$ 86.00 | \$ 116.00 | \$ 138.25 | \$ 177.50 | \$ 200.75 | \$ 218.50 |
| BC/BS of Western NY | 067 | Ind | \$ 715.16 | \$ 21.00 | \$ 26.00 | \$ 37.25 | \$ 49.00 | \$ 55.75 | \$ 70.00 | \$ 73.25 |
| | | Fam | \$ 1,769.28 | \$ 80.00 | \$ 87.00 | \$ 122.25 | \$ 146.50 | \$ 187.50 | \$ 211.75 | \$ 230.50 |
| CDPHP (Capital) | 063 | Ind | \$ 697.94 | \$ 23.00 | \$ 28.00 | \$ 35.50 | \$ 47.50 | \$ 55.00 | \$ 68.00 | \$ 72.15 |
| | | Fam | \$ 1,711.47 | \$ 84.00 | \$ 91.00 | \$ 118.25 | \$ 141.75 | \$ 180.50 | \$ 204.25 | \$ 223.50 |
| CDPHP (Central) | 300 | Ind | \$ 808.80 | \$ 53.00 | \$ 59.00 | \$ 69.78 | \$ 82.83 | \$ 90.29 | \$ 103.34 | \$ 107.60 |
| | | Fam | \$ 1,997.19 | \$ 173.00 | \$ 180.00 | \$ 214.25 | \$ 240.00 | \$ 280.75 | \$ 306.50 | \$ 325.50 |
| CDPHP (Hudson Valley) | 310 | Ind | \$ 923.87 | \$ 94.00 | \$ 99.00 | \$ 116.75 | \$ 129.00 | \$ 138.00 | \$ 151.00 | \$ 155.75 |
| | | Fam | \$ 2,276.30 | \$ 259.00 | \$ 266.00 | \$ 317.25 | \$ 343.00 | \$ 286.00 | \$ 413.00 | \$ 432.75 |
| EBCBS HMO (Upstate) | 280 | Ind | \$ 932.87 | \$ 81.00 | \$ 86.00 | \$ 107.00 | \$ 119.50 | \$ 127.75 | \$ 143.00 | \$ 147.50 |
| | | Fam | \$ 2,397.53 | \$ 265.00 | \$ 273.00 | \$ 340.25 | \$ 367.00 | \$ 411.00 | \$ 438.75 | \$ 460.00 |
| EBCBS HMO (Downstate) | 290 | Ind | \$ 1,279.15 | \$ 191.00 | \$ 197.00 | \$ 247.75 | \$ 262.50 | \$ 271.00 | \$ 285.75 | \$ 291.00 |
| | | Fam | \$ 3,302.09 | \$ 554.00 | \$ 561.00 | \$ 713.25 | \$ 741.25 | \$ 789.50 | \$ 817.50 | \$ 840.00 |
| EBCBS HMO (Mid-Hudson) | 320 | Ind | \$ 1,267.20 | \$ 180.00 | \$ 185.00 | \$ 238.00 | \$ 251.50 | \$ 260.25 | \$ 276.25 | \$ 281.25 |
| | | Fam | \$ 3,271.07 | \$ 524.00 | \$ 531.00 | \$ 686.50 | \$ 715.25 | \$ 764.00 | \$ 792.75 | \$ 815.00 |

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|------------------------|--------|-----|-------------|----------------|----------------------|----------------------|----------------------|----------------------|----------------------|--------------------|
| HIP (Downstate) | 050 | Ind | \$ 879.36 | \$ 68.00 | \$ 73.00 | \$ 89.75 | \$ 102.00 | \$ 111.25 | \$ 124.75 | \$ 129.25 |
| | | Fam | \$ 2,122.92 | \$ 176.00 | \$ 184.00 | \$ 231.50 | \$ 257.50 | \$ 301.75 | \$ 327.50 | \$ 348.00 |
| HIP (Capital) | 220 | Ind | \$ 952.11 | \$ 76.00 | \$ 82.00 | \$ 105.50 | \$ 118.75 | \$ 127.25 | \$ 141.50 | \$ 147.50 |
| | | Fam | \$ 2,301.12 | \$ 197.00 | \$ 205.00 | \$ 270.00 | \$ 297.50 | \$ 343.50 | \$ 372.00 | \$ 393.50 |
| HIP (Hudson Valley) | 350 | Ind | \$ 952.11 | \$ 76.00 | \$ 82.00 | \$ 105.75 | \$ 118.75 | \$ 127.25 | \$ 141.50 | \$ 147.50 |
| | | Fam | \$ 2,301.12 | \$ 197.00 | \$ 205.00 | \$ 270.00 | \$ 297.50 | \$ 343.50 | \$ 372.00 | \$ 393.50 |
| HMOBlue (Central NY) | 072 | Ind | \$ 644.98 | \$ 63.00 | \$ 68.00 | \$ 62.50 | \$ 71.75 | \$ 77.75 | \$ 88.75 | \$ 92.00 |
| | | Fam | \$ 1,557.81 | \$ 169.00 | \$ 177.00 | \$ 165.50 | \$ 184.50 | \$ 216.50 | \$ 236.75 | \$ 251.75 |
| HMOBlue (Utica Region) | 160 | Ind | \$ 896.02 | \$ 81.00 | \$ 87.00 | \$ 102.75 | \$ 115.75 | \$ 123.75 | \$ 137.25 | \$ 141.50 |
| | | Fam | \$ 2,275.49 | \$ 255.00 | \$ 263.00 | \$ 315.25 | \$ 341.00 | \$ 383.25 | \$ 410.00 | \$ 430.00 |
| Independent Health | 059 | Ind | \$ 670.79 | \$ 22.00 | \$ 27.00 | \$ 34.50 | \$ 45.25 | \$ 52.75 | \$ 64.50 | \$ 69.00 |
| | | Fam | \$ 1,600.15 | \$ 80.00 | \$ 87.00 | \$ 110.75 | \$ 132.75 | \$ 169.25 | \$ 191.00 | \$ 209.00 |
| MVP (Rochester) | 058 | Ind | \$ 692.76 | \$ 21.00 | \$ 26.00 | \$ 36.00 | \$ 47.50 | \$ 54.50 | \$ 67.00 | \$ 71.75 |
| | | Fam | \$ 1,600.15 | \$ 73.00 | \$ 79.00 | \$ 110.00 | \$ 131.50 | \$ 168.50 | \$ 191.75 | \$ 209.00 |
| MVP (East) | 060 | Ind | \$ 720.15 | \$ 21.00 | \$ 26.00 | \$ 36.75 | \$ 48.50 | \$ 57.00 | \$ 70.00 | \$ 74.75 |
| | | Fam | \$ 1,663.39 | \$ 74.00 | \$ 80.00 | \$ 115.00 | \$ 137.50 | \$ 175.00 | \$ 198.00 | \$ 216.50 |
| MVP (Central) | 330 | Ind | \$ 829.53 | \$ 30.00 | \$ 35.00 | \$ 49.25 | \$ 62.25 | \$ 70.75 | \$ 86.25 | \$ 91.25 |
| | | Fam | \$ 1,925.32 | \$ 84.00 | \$ 91.00 | \$ 132.25 | \$ 158.50 | \$ 203.00 | \$ 230.50 | \$ 251.00 |
| MVP (Mid-Hudson) | 340 | Ind | \$ 811.41 | \$ 27.00 | \$ 33.00 | \$ 47.50 | \$ 59.25 | \$ 67.25 | \$ 81.50 | \$ 87.25 |

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|----------------|--------|-----|-------------|----------------|----------------------|----------------------|----------------------|----------------------|----------------------|--------------------|
| | | Fam | \$ 1,875.76 | \$ 84.00 | \$ 91.00 | \$ 129.00 | \$ 154.50 | \$ 198.00 | \$ 223.75 | \$ 245.00 |
| MVP (North) | 360 | Ind | \$ 977.24 | \$ 101.00 | \$ 107.00 | \$ 130.25 | \$ 143.00 | \$ 151.00 | \$ 164.75 | \$ 170.50 |
| | | Fam | \$ 2,268.67 | \$ 103.00 | \$ 112.00 | \$ 157.00 | \$ 186.50 | \$ 239.75 | \$ 270.75 | \$ 295.00 |
| MetLife Dental | | Ind | 28.14 | 3.25 | 3.25 | 3.25 | 5.25 | 5.25 | 5.25 | 5.25 |
| | | Fam | 98.51 | 6.25 | 6.25 | 6.25 | 10.25 | 10.25 | 10.25 | 10.25 |