

**Research Foundation for Mental Hygiene, Inc**  
**Health, Dental and Vision Insurance Rates**  
**January 1, 2022 to December 31, 2022**

| Employee Share                | Plan # |     | Monthly     | Biweekly Employee Share |                      |                      |                      |                      |                      |                    |
|-------------------------------|--------|-----|-------------|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|--------------------|
|                               |        |     | 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 | \$ 921.38   | \$ 27.80                | \$ 34.30             | \$ 47.10             | \$ 62.50             | \$ 72.10             | \$ 88.50             | \$ 95.60           |
|                               |        | Fam | \$ 2,280.15 | \$ 102.90               | \$ 111.70            | \$ 156.60            | \$ 188.10            | \$ 241.30            | \$ 272.00            | \$ 296.10          |
| Blue Choice                   | 066    | Ind | \$ 770.89   | \$ 23.40                | \$ 29.00             | \$ 38.70             | \$ 51.20             | \$ 59.90             | \$ 73.50             | \$ 78.50           |
|                               |        | Fam | \$ 1,897.29 | \$ 89.50                | \$ 97.40             | \$ 131.60            | \$ 156.80            | \$ 201.20            | \$ 227.50            | \$ 247.60          |
| BC/BS of Western NY           | 067    | Ind | \$ 762.98   | \$ 23.90                | \$ 29.50             | \$ 42.30             | \$ 55.80             | \$ 63.30             | \$ 79.60             | \$ 83.30           |
|                               |        | Fam | \$ 1,870.85 | \$ 94.40                | \$ 102.60            | \$ 144.20            | \$ 172.80            | \$ 221.10            | \$ 249.80            | \$ 271.80          |
| BlueShield of Northeastern NY | 069    | Ind | \$ 847.15   | \$ 24.70                | \$ 30.10             | \$ 38.20             | \$ 51.00             | \$ 59.10             | \$ 73.10             | \$ 77.60           |
|                               |        | Fam | \$ 2,081.74 | \$ 93.80                | \$ 101.60            | \$ 132.00            | \$ 158.20            | \$ 201.50            | \$ 228.00            | \$ 249.50          |
| CDPHP (Capital)               | 063    | Ind | \$ 817.35   | \$ 25.70                | \$ 31.30             | \$ 39.80             | \$ 53.10             | \$ 61.50             | \$ 76.10             | \$ 80.80           |
|                               |        | Fam | \$ 1,993.51 | \$ 96.80                | \$ 104.80            | \$ 136.20            | \$ 163.20            | \$ 207.90            | \$ 235.20            | \$ 257.40          |
| CDPHP (Central)               | 300    | Ind | \$ 789.47   | \$ 26.50                | \$ 32.50             | \$ 46.80             | \$ 58.20             | \$ 66.10             | \$ 80.20             | \$ 85.70           |
|                               |        | Fam | \$ 1,908.35 | \$ 85.60                | \$ 92.60             | \$ 131.50            | \$ 157.40            | \$ 201.70            | \$ 227.90            | \$ 249.70          |
| CDPHP (Hudson Valley)         | 310    | Ind | \$ 911.84   | \$ 67.10                | \$ 72.00             | \$ 88.60             | \$ 100.70            | \$ 109.80            | \$ 123.10            | \$ 127.50          |
|                               |        | Fam | \$ 2,229.73 | \$ 177.50               | \$ 185.50            | \$ 233.50            | \$ 259.70            | \$ 304.20            | \$ 330.20            | \$ 350.90          |
| HIP (Downstate)               | 050    | Ind | \$ 1,102.58 | \$ 76.60                | \$ 82.10             | \$ 101.10            | \$ 114.90            | \$ 125.30            | \$ 140.50            | \$ 145.50          |
|                               |        | Fam | \$ 2,654.41 | \$ 203.10               | \$ 212.30            | \$ 267.10            | \$ 297.10            | \$ 348.20            | \$ 377.90            | \$ 401.60          |
| HIP (Capital)                 | 220    | Ind | \$ 1,291.58 | \$ 88.80                | \$ 95.80             | \$ 123.20            | \$ 138.70            | \$ 148.60            | \$ 165.30            | \$ 172.30          |
|                               |        | Fam | \$ 3,117.45 | \$ 233.40               | \$ 242.80            | \$ 319.90            | \$ 352.50            | \$ 407.10            | \$ 440.80            | \$ 466.20          |



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|----------------|--------|--|------------|-------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|--------------------|
|                |        |  | 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 |

|            |                    |                 |                  |                  |                  |                  |                  |                  |
|------------|--------------------|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|
| <b>Fam</b> | <b>\$ 2,090.45</b> | <b>\$ 95.30</b> | <b>\$ 103.60</b> | <b>\$ 145.40</b> | <b>\$ 172.60</b> | <b>\$ 221.90</b> | <b>\$ 250.60</b> | <b>\$ 273.00</b> |
|------------|--------------------|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|

MetLife Vision

|            |                |               |               |               |               |               |               |               |
|------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>Ind</b> | <b>\$6.69</b>  | <b>\$1.00</b> | <b>\$1.00</b> | <b>\$1.00</b> | <b>\$1.00</b> | <b>\$1.00</b> | <b>\$1.00</b> | <b>\$1.00</b> |
| <b>Fam</b> | <b>\$15.70</b> | <b>\$5.50</b> | <b>\$5.50</b> | <b>\$5.50</b> | <b>\$5.50</b> | <b>\$5.50</b> | <b>\$5.50</b> | <b>\$5.50</b> |

MetLife Dental

|            |                 |               |               |               |                |                |                |                |
|------------|-----------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|
| <b>Ind</b> | <b>\$29.12</b>  | <b>\$3.25</b> | <b>\$3.25</b> | <b>\$3.25</b> | <b>\$5.25</b>  | <b>\$5.25</b>  | <b>\$5.25</b>  | <b>\$5.25</b>  |
| <b>Fam</b> | <b>\$101.96</b> | <b>\$6.25</b> | <b>\$6.25</b> | <b>\$6.25</b> | <b>\$10.25</b> | <b>\$10.25</b> | <b>\$10.25</b> | <b>\$10.25</b> |