

Research Foundation for Mental Hygiene, Inc
Health, Dental and Vision Insurance Rates
January 1, 2025 to December 31, 2025

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	\$1,090.54	\$ 31.40	\$ 38.71	\$ 53.23	\$ 70.54	\$ 81.40	\$ 99.90	\$ 107.97
		Fam	\$2,799.95	\$ 120.52	\$ 130.90	\$ 183.46	\$ 220.40	\$ 282.79	\$ 318.72	\$ 346.95
Blue Choice	066	Ind	\$904.08	\$ 28.45	\$ 35.27	\$ 46.96	\$ 62.22	\$ 72.75	\$ 89.29	\$ 95.30
		Fam	\$2,227.25	\$ 108.92	\$ 118.53	\$ 160.13	\$ 190.72	\$ 244.83	\$ 276.81	\$ 301.26
BC/BS of Western NY	067	Ind	\$976.42	\$ 29.87	\$ 36.89	\$ 52.84	\$ 69.73	\$ 79.13	\$ 99.48	\$ 104.12
		Fam	\$2,409.28	\$ 118.51	\$ 128.79	\$ 181.05	\$ 216.93	\$ 277.67	\$ 313.67	\$ 341.29
BlueShield of Northeastern NY	069	Ind	\$1,001.89	\$ 28.94	\$ 35.31	\$ 44.81	\$ 59.89	\$ 69.39	\$ 85.81	\$ 91.06
		Fam	\$2,476.27	\$ 110.48	\$ 119.68	\$ 155.46	\$ 186.31	\$ 237.35	\$ 268.53	\$ 293.88
CDPHP (Capital)	063	Ind	\$1,052.33	\$ 32.41	\$ 39.49	\$ 50.18	\$ 66.98	\$ 77.55	\$ 95.91	\$ 101.79
		Fam	\$2,427.13	\$ 115.26	\$ 124.79	\$ 162.23	\$ 194.45	\$ 247.65	\$ 280.21	\$ 306.64
CDPHP (Central)	300	Ind	\$1,133.96	\$ 36.06	\$ 44.23	\$ 63.68	\$ 79.25	\$ 90.01	\$ 109.21	\$ 116.73
		Fam	\$2,629.18	\$ 111.12	\$ 120.14	\$ 170.69	\$ 204.31	\$ 261.78	\$ 295.77	\$ 324.08
CDPHP (Hudson Valley)	310	Ind	\$1,274.12	\$ 40.51	\$ 49.70	\$ 71.56	\$ 89.04	\$ 101.14	\$ 122.71	\$ 131.16
		Fam	\$2,948.36	\$ 124.61	\$ 134.72	\$ 191.41	\$ 229.11	\$ 293.57	\$ 331.68	\$ 363.42
HIP (Downstate)	050	Ind	\$1,418.04	\$ 40.83	\$ 50.34	\$ 69.21	\$ 91.73	\$ 105.85	\$ 129.90	\$ 140.39
		Fam	\$3,421.28	\$ 147.27	\$ 159.95	\$ 224.17	\$ 269.31	\$ 345.53	\$ 389.44	\$ 423.94
HIP (Capital)	220	Ind	\$1,563.93	\$ 45.03	\$ 55.52	\$ 76.34	\$ 101.17	\$ 116.74	\$ 143.27	\$ 154.83
		Fam	\$3,778.78	\$ 162.66	\$ 176.67	\$ 247.61	\$ 297.46	\$ 381.65	\$ 430.15	\$ 468.25

Research Foundation for Mental Hygiene, Inc
Health, Dental and Vision Insurance Rates
January 1, 2025 to December 31, 2025

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
HMOBlue (Utica Region)	160	Ind	\$1,145.78	\$ 37.71	\$ 46.49	\$ 63.93	\$ 84.72	\$ 97.76	\$ 119.98	\$ 129.66
		Fam	\$2,917.29	\$ 146.17	\$ 158.76	\$ 222.51	\$ 267.31	\$ 342.96	\$ 386.55	\$ 420.79
Independent Health	059	Ind	\$963.27	\$ 30.69	\$ 37.68	\$ 48.23	\$ 63.16	\$ 73.70	\$ 90.06	\$ 96.34
		Fam	\$2,354.11	\$ 114.26	\$ 124.24	\$ 158.21	\$ 189.68	\$ 241.83	\$ 272.83	\$ 298.72
MVP (Rochester)	058	Ind	\$936.05	\$ 28.37	\$ 35.12	\$ 48.61	\$ 64.17	\$ 73.66	\$ 90.48	\$ 96.77
		Fam	\$2,154.50	\$ 100.26	\$ 108.51	\$ 151.02	\$ 180.46	\$ 231.34	\$ 263.31	\$ 286.91
MVP (East)	060	Ind	\$994.29	\$ 30.13	\$ 37.30	\$ 51.64	\$ 68.16	\$ 78.25	\$ 96.11	\$ 102.79
		Fam	\$2,290.73	\$ 106.59	\$ 115.36	\$ 160.56	\$ 191.87	\$ 245.95	\$ 279.94	\$ 305.04
MVP (Central)	330	Ind	\$1,123.71	\$ 34.06	\$ 42.16	\$ 58.36	\$ 77.04	\$ 88.43	\$ 108.62	\$ 116.17
		Fam	\$2,598.54	\$ 120.91	\$ 130.86	\$ 182.13	\$ 217.65	\$ 279.00	\$ 317.56	\$ 346.02
MVP (Mid-Hudson)	340	Ind	\$1,127.83	\$ 36.85	\$ 45.00	\$ 64.72	\$ 80.78	\$ 91.65	\$ 111.13	\$ 118.93
		Fam	\$2,618.03	\$ 116.85	\$ 126.57	\$ 179.43	\$ 214.86	\$ 275.42	\$ 311.09	\$ 340.72
MetLife Vision		Ind	\$6.69	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
		Fam	\$15.70	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50
MetLife Dental		Ind	\$29.12	\$3.25	\$3.25	\$3.25	\$5.25	\$5.25	\$5.25	\$5.25
		Fam	\$101.96	\$6.25	\$6.25	\$6.25	\$10.25	\$10.25	\$10.25	\$10.25