

2024 Monthly COBRA Rates* (\$U.S.)

Medical Plan Options

	Yourself Only	Yourself + Spouse/ Domestic Partner	Yourself + Children	Yourself + Family
UHC or Cigna - Option A	\$913.45	\$1,982.17	\$1,689.87	\$2,977.83
UHC or Cigna - Option B	\$839.56	\$1,821.84	\$1,553.19	\$2,736.96
UHC or Cigna - Option C	\$761.24	\$1,651.89	\$1,408.30	\$2,481.64
HMSA PPO (Hawaii)	\$745.27	\$1,639.61	\$1,304.25	\$2,384.88
Kaiser Permanente HMO (Hawaii)	\$553.56	\$1,217.84	\$968.74	\$1,771.40
Kaiser Permanente HMO (N. California)	\$795.82	\$1,750.81	\$1,392.69	\$2,546.63
Kaiser Permanente HMO (S. California)	\$760.93	\$1,674.03	\$1,331.62	\$2,434.96
Cigna Global Medical Plan	\$1,119.26	\$2,466.39	\$1,963.42	\$3,586.01

Dental Plan Options

	Yourself Only	Yourself + Spouse/ Domestic Partner	Yourself + Children	Yourself + Family
Option A – MetLife or Delta Dental	\$53.83	\$107.65	\$107.65	\$161.50
Option B – MetLife or Delta Dental	\$42.69	\$85.37	\$85.37	\$128.07
Cigna Global Dental Plan	\$71.05	\$142.09	\$142.09	\$213.12

Vision Service Plan (VSP)

	Yourself Only	Yourself + Spouse/ Domestic Partner	Yourself + Children	Yourself + Family
VSP Vision Plan A	\$18.16	\$36.31	\$38.84	\$62.09
VSP Vision Plan B	\$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

	Yourself Only	Yourself + Spouse/ Domestic Partner	Yourself + Children	Yourself + Family
Lyra	\$20.47	\$20.47	\$20.47	\$20.47

HR Services

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

Fax: +1 847-554-1553

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

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