

MSCI Inc.
 2025 Benefit Program
 Monthly Rates and Contributions

Carrier / Coverage Level	2025 Premium	2025 Employer Cost	2025 Employee Cost	2025 COBRA Rate
<i>Medical - UHC Saver PPO</i>				
Employee	\$848.15	\$724.65	\$123.50	\$865.11
Employee + Spouse	\$1,660.19	\$1,418.44	\$241.74	\$1,693.39
Employee + Child(ren)	\$1,399.62	\$1,195.82	\$203.80	\$1,427.61
Employee + Family	\$2,367.46	\$2,022.73	\$344.73	\$2,414.81
<i>Medical - UHC Classic PPO</i>				
Employee	\$1,009.42	\$862.44	\$146.98	\$1,029.61
Employee + Spouse	\$1,975.87	\$1,688.16	\$287.71	\$2,015.39
Employee + Child(ren)	\$1,665.77	\$1,423.21	\$242.56	\$1,699.08
Employee + Family	\$2,817.66	\$2,407.38	\$410.28	\$2,874.01
<i>Medical - Kaiser (Closed Plan)</i>				
Employee	\$1,109.03	\$875.52	\$233.51	\$1,131.21
Employee + Spouse	\$2,439.87	\$1,926.13	\$513.74	\$2,488.67
Employee + Child(ren)	\$1,940.80	\$1,532.15	\$408.65	\$1,979.62
Employee + Family	\$3,548.90	\$2,801.63	\$747.27	\$3,619.88
<i>Medical - Priority Health (MI only)</i>				
Employee	\$1,250.73	\$1,000.58	\$250.15	\$1,275.74
Employee + 1 Dependent	\$2,751.60	\$2,201.28	\$550.32	\$2,806.63
Employee + 1 or More Dependent	\$3,627.12	\$2,901.70	\$725.42	\$3,699.66
<i>Dental - Delta Option 1</i>				
Employee	\$33.74	\$20.25	\$13.49	\$34.41
Employee + Spouse	\$74.31	\$44.60	\$29.71	\$75.80
Employee + Child(ren)	\$84.79	\$50.87	\$33.92	\$86.49
Employee + Family	\$140.95	\$84.57	\$56.38	\$143.77
<i>Dental - Delta Option 2</i>				
Employee	\$63.76	\$38.27	\$25.49	\$65.04
Employee + Spouse	\$140.26	\$84.17	\$56.09	\$143.07
Employee + Child(ren)	\$157.07	\$94.24	\$62.83	\$160.21
Employee + Family	\$258.64	\$155.19	\$103.45	\$263.81
<i>Vision - EyeMed</i>				
Employee	\$11.27	\$9.85	\$1.42	\$11.50
Employee + Spouse	\$21.38	\$18.69	\$2.69	\$21.81
Employee + Child(ren)	\$22.50	\$19.67	\$2.83	\$22.95
Employee + Family	\$33.07	\$28.90	\$4.17	\$33.73

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Other

Legal - ARAG	\$24.24	Monthly
ID Watchdog	\$7.95	Employee Only Monthly

Supplemental Life Insurance Rates

(Per \$1,000 of coverage)

<u>Age</u>	<u>EE</u>	<u>Spouse</u>
0-19	\$0.059	0.053
20-24	\$0.059	0.053
25-29	\$0.070	0.065
30-34	\$0.094	0.086
35-39	\$0.105	0.096
40-44	\$0.117	0.107
45-49	\$0.176	0.160
50-54	\$0.270	0.246
55-59	\$0.504	0.459
60-64	\$0.773	0.705
65-69	\$1.487	1.358
70 and up	\$2.412	2.202

Supplemental AD&D

(Employee)	\$0.023	(per \$1,000 of coverage)
(Spouse)	\$0.024	(per \$1,000 of coverage)

Dependent Child Life \$0.24 (\$10,000 coverage)

MSCI-PAID BENEFITS:

EAP \$1.51 (per employee per month)

UNUM - Life Insurance and Disability Rates

Group Life	\$0.09	(Per \$1,000 of coverage/\$500,000 coverage maximum)
Basic AD&D	\$0.01	(Per \$1,000 of coverage/\$500,000 coverage maximum)
Short Term Disability (STD)	\$1.92	(per employee per month)
Long Term Disability (LTD)	\$0.180	(Per \$100 of coverage) Maximum salary - \$270,000