

Morgan Stanley

LIVING HEALTHY AND PROTECTED

# Selecting Your 2021 Benefits

Within 31 Days of Your Start Date or  
Benefits Eligibility



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Welcome to Morgan Stanley. As a new or newly benefits eligible employee, you have the opportunity to review the Firm's benefits program and elect those that will meet your needs. As we've seen over the last year, benefits have never been more important. Morgan Stanley offers a best-in-class benefits program to help you and your family live healthy and protected. Your wellbeing is paramount for the Firm.

If you or your spouse/partner has questions about which programs are right for your family, don't hesitate to contact one of the Firm's Benefits Advocates – or reference the resources in this guide.

As the global health crisis continues, we must all do our part to keep ourselves and our communities healthy and safe. If you've not done so already, I encourage you to get a flu shot, schedule other important preventive care – such as an annual physical and age-related screenings – you may have postponed due to the pandemic. Preventive care is provided at no cost to you and your enrolled dependents through the Firm's health plans when you use in-network providers. I also encourage you to familiarize yourself with the many resources the Firm has to support you and your family, including covering COVID-19 testing and treatment at 100%, no-fee telemedicine, a free and confidential mental health benefit, child and adult care options, and a suite of academic programs for children of all ages. See a full list of resources on page 27.

Welcome and be well,

**David Stark, MD**  
Chief Medical Officer

## Living Healthy and Protected Morgan Stanley 2021 Benefits Program

As a new employee, you have the chance to review the Morgan Stanley benefits program and decide which ones to enroll in for 2021. The Firm offers a comprehensive and competitive benefits program to help keep you and your family healthy and protected, including health care, life and accident insurances, legal protection and more.

### Optimize your benefits to live healthy and protected.



Choose the [right plans](#). Having comprehensive health care coverage is critical, especially during a pandemic.



The Firm also offers supplemental insurance benefits to offset the financial burden of an accident, illness or injury. Are you planning surgery or having a baby this year? Consider [these programs](#).



Take advantage of no-cost Firm programs, resources and tools at any time. [Flu shots](#), [expert medical second opinions](#) for your extended family and a confidential [mental health benefit](#) make it easier to live healthy and protected.



Find **Living Healthy and Protected** suggestions throughout this guide to help you protect your most valuable asset – your health.



## About This Guide

Summarized in this guide are Morgan Stanley's US benefits as of January 1, 2021. For more detailed information, consult the *Health Benefits & Insurance Summary Plan Description (SPD)*: Type [spds](#) in your browser.

US benefits-eligible employees\* may participate in the programs in this guide. If you have questions about eligibility, see the *Health Benefits & Insurance SPD* or call the Firm's Benefits Advocates:

**877-MSHR-411 (674-7411)**

[Web chat](#) (scroll down and click **Chat** in the right column)  
8 am to 7 pm ET, M-F

\* The programs described in this guide do not apply to legacy E\*TRADE employees.

# Enroll in Your 2021 Benefits

Make your elections within 31 days of your hire or eligibility date. See a complete list of your [benefits options](#) on the next page.



## Enroll Online

- From the office: Type [benefits](#) in your browser and enter your Firm computer username and password
- From home: Visit [morganstanley.com/benefits](https://morganstanley.com/benefits) and enter your Benefit Center credentials

If you or your spouse/partner have questions about which programs may be right for you, speak with a **Benefits Advocate**, 8 am to 7 pm ET, M-F.

- **Employees:** 877-MSHR-411 (674-7411) | [Web chat](#) (*scroll down and click **Chat** in the right column*)
- **Spouse or Partner:** 800-555-7187



## Who You May Cover

You may enroll yourself and your eligible dependents, including children up to age 26, in the Firm's medical, dental and vision plans in the following coverage categories:

- Yourself Only
- Yourself + Spouse or Partner
- Yourself + Children
- Yourself + Family



## Dependent Verification

If you add a new dependent, you must verify they meet the eligibility requirements for dependent coverage. After enrolling, you will receive a letter from HR Services requesting supporting documentation verifying the relationship of your dependent, such as a marriage or birth certificate.



# Your Menu of Morgan Stanley Benefits

Elect These Benefits Only Within 31 Days of Hire or Eligibility		Firm-Provided Benefits at No Cost to You (No Enrollment Required)		Elect These Benefits at Any Time	
<b>Medical and Prescription Drugs</b>	Medical Options A, B or C by Cigna or UnitedHealthcare <sup>1</sup> Prescription drug program administered by Express Scripts	<b>Mental Health Benefit</b>	You, your spouse/partner and children up to age 26 each have 16 sessions with a therapist or coach per year Administered by Lyra Health	<b>401(k) Retirement Savings Plan</b>	Morgan Stanley
<b>Dental</b>	MetLife Options A or B or Delta Dental <sup>2</sup>	<b>Medical Second Opinion Service</b>	Available to you, your spouse/partner, children of all ages, parents, grandparents and in-laws Administered by 2nd.MD	<b>Commuter Benefits</b>	Administered by HealthEquity
<b>Vision</b>	VSP Options A or B	<b>Basic Life Insurance</b>	Administered by MetLife	<b>Health Savings Account</b>	Medical Plan Option C only Administered by Your Spending Account
<b>Flexible Spending Accounts</b>	<ul style="list-style-type: none"> <li>• Health Care</li> <li>• Limited Purpose (Medical Plan Option C only)</li> <li>• Dependent Day Care</li> </ul> Administered by UHC or Your Spending Account	<b>Basic Accidental Death &amp; Dismemberment Insurance</b>	Administered by MetLife		
<b>Supplemental Life and Accidental Death &amp; Dismemberment Insurances</b>	Administered by MetLife	<b>Business Travel Accident Insurance</b>	Administered by Cigna		
<b>Long-Term Disability Insurance</b>	Administered by MetLife	<b>Short-Term Disability Benefits</b>	Administered by MetLife		
<b>Corporate Excess Disability Insurance</b>	Insured by Lloyd's of London				
<b>Legal Assistance</b>	Administered by MetLife Legal Plans				
<b>Accident, Critical Illness and Hospital Indemnity Insurance</b>	Administered by Aflac				

**Note:** You may change coverage during the year within 31 days of a qualifying life event (for example, marriage, divorce, birth or adoption).

<sup>1</sup> Employees in **California** may also choose to enroll in Medical Plan coverage through Kaiser. Employees in **Hawaii** may choose only from Kaiser or HMSA options. Certain US benefits-eligible international employees and US expatriates may elect **Cigna Global Health Medical Plan**.

<sup>2</sup> Certain US benefits-eligible international employees and US expatriates may elect **Cigna Global Dental Plan**.



## Medical

The Firm offers a choice of three Medical Plan options administered by **Cigna** and **UnitedHealthcare** for you and your dependents:

- **Options A and B – Preferred Provider Organizations (PPOs)**
- **Option C – High-Deductible Health Plan**

Your paycheck contributions will be the same if you elect either Cigna or UnitedHealthcare, but certain states may have a [preferred vendor](#). That means Cigna or UnitedHealthcare has negotiated greater discounts on average with its providers, which may reduce your out-of-pocket expenses for in-network medical services.

*If you live in **California**, you may also have medical coverage options through Kaiser ([Northern CA](#) | [Southern CA](#)). If you live in **Hawaii**, you may elect medical coverage through [Kaiser or HMSA](#) only.*

### Cigna and UnitedHealthcare Plan Options

- Generally cover the same medical services, prescription drugs and health programs – though the provider network will vary by administrator
- Include free in-network preventive care such as annual exams and age-appropriate screenings
- Offer 20% coinsurance (the amount you pay for in-network services after you meet your annual deductible; the Plan pays the remaining 80%)
- Provide protection from high medical costs above the out-of-pocket maximum
- Cover in- and out-of-network services – though your costs will be lower if you use in-network providers

Whether you choose Option A, B or C, the same provider networks apply:

- Cigna – Cigna Open Access Plus Plan Network
- UnitedHealthcare – UHC Choice Plus Network

To view plan features and determine which option may be right for you, refer to the medical plans comparison charts on pages 9 and 10.



## Living Healthy and Protected

The Firm offers these additional resources to all employees and their families, even if you don't participate in Morgan Stanley's medical plan. All are available at no cost to you.

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### Medical Second Opinions

866-841-2575

If you or a family member have a new or existing medical condition, you have access to expert specialist physicians from leading medical institutions who will provide clarity and information so you can make informed medical decisions.

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### Benefits Advocates

Employees: 877-MSHR-411

Family: 800-555-7187

If you need help selecting your benefits, finding in-network providers, resolving claims and billing issues and more, Benefits Advocates are available to you and your extended family.

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### Hospital Partnerships (New York Metro Area)

The Firm partners with leading hospitals to ensure employees and their extended families receive priority access and the best experience when seeking care. [Learn more >](#)



## Medical continued

### Specialized Medical Programs, Support and Resources (Cigna and UnitedHealthcare Medical Options)

Should you or your covered dependents need specialized support, the Firm's Medical Plan through Cigna and UnitedHealthcare includes programs and resources to help you manage medical conditions so you can focus on living healthy and protected. [Learn more](#) about these programs.

- **24/7 nurseline** ensures a medical expert is only a phone call away.
- **Cancer program** provides the best medical care and personal and financial support. Enroll within 30 days of diagnosis and the Firm will cover the cost of all eligible medical services and procedures provided by in-network doctors and facilities. Also see: [Memorial Sloan Kettering Cancer Center](#)
- **Spine and joint program** partners with top-ranked facilities and connects you with the best practitioners. Also see: [Hospital for Special Surgery](#) and [ColumbiaDoctors](#)
- **Chronic condition management** for asthma, diabetes and heart disease and other conditions to effectively manage your health.
- **Bariatric surgery centers of excellence** offer personalized guidance throughout your health journey.
- **ABA therapy for autistic children** helps locate providers, identify treatment options and coordinate care. Also see: [Resources for children with special needs](#)
- **Healthy baby programs** and **fertility, reproductive, maternity support**, including collection and freezing of eggs and sperm, to achieve the best result.
- **Substance and alcohol abuse support**, including care covered at 100% at in-network centers of excellence, to receive the highest quality care and a successful outcome.

### Diabetes Management and Support (All Firm Medical Options)

The Firm offers a diabetes management program administered by Livongo to help you better manage your type 1 and type 2 diabetes, and make living with diabetes easier and healthier. Livongo combines the latest technology with individual coaching, at no cost, to employees and their dependents who have diabetes and are enrolled in the Firm's Medical Plan through Cigna, UnitedHealthcare, Kaiser or HMSA. If you or your covered dependent is eligible, you will receive information from Livongo.

Once you enroll, you will receive:

- A connected meter that uploads your blood glucose readings to your secure online account and provides real-time personalized tips and alerts.
- Personalized support from Livongo's coaches.
- Unlimited strips and lancets mailed to your home free of charge.

[Learn more](#) >



## Living Healthy and Protected

They say an ounce of prevention is worth a pound of cure because preventing a medical condition is easier – and less expensive – than curing it. Also, diagnosing a condition sooner can lead to better medical outcomes.

While we've all been focused on staying healthy during the pandemic, it's critical we also protect ourselves by scheduling regular preventive care, including routine physicals, well-child and well-woman exams, and age-related screenings and vaccinations.

- Did you know that preventive care is free when you use in-network providers? The medical plan pays 100% for [annual exams and certain screenings](#) that can help identify issues before they become problems. If you've delayed routine care, schedule it now.

**Tip:** Want to speak with a doctor to determine what care you or your family needs? Use no-fee [telemedicine](#).

- Everyone age 6 months and older should get a flu shot. Do your part to help keep your family and community safe by getting a [free flu shot](#).
- Receive enhanced benefits when you use preferred facilities and participate in clinical management programs for cancer, bariatric surgery, fertility and more (for details, see the [Health Benefits and Insurance SPD](#)).





# Compare Medical Plan Options A, B and C

## Cigna and UnitedHealthcare

	OPTION A	OPTION B	OPTION C
<b>Paycheck contributions</b>	Highest	Moderate	Lowest
<b>Medical deductible</b>	Lowest <ul style="list-style-type: none"> <li>Individual: \$600</li> <li>Family: \$1,250</li> </ul>	Moderate <ul style="list-style-type: none"> <li>Individual: \$1,200</li> <li>Family: \$2,500</li> </ul>	Highest (medical + Rx drug) <sup>1</sup> <ul style="list-style-type: none"> <li>Individual: \$2,300</li> <li>Family: \$4,600</li> </ul>
<b>Prescription drug deductible</b>	Lowest <ul style="list-style-type: none"> <li>Individual: \$50</li> <li>Family: \$150</li> </ul>	Lowest Same as Option A	
<b>Coinsurance</b>	80% after deductible	80% after deductible	80% after deductible
<b>Medical out-of-pocket maximum</b>	Lowest <ul style="list-style-type: none"> <li>Individual: \$2,000</li> <li>Family: \$5,000</li> </ul>	Moderate <ul style="list-style-type: none"> <li>Individual: \$3,000</li> <li>Family: \$7,500</li> </ul>	Highest (medical + Rx drug) <ul style="list-style-type: none"> <li>Individual: \$5,500</li> <li>Family: \$11,000</li> </ul>
<b>Prescription drug: out-of-pocket maximum</b>	Lowest <ul style="list-style-type: none"> <li>Individual: \$2,450</li> <li>Family: \$6,125</li> </ul>	Lowest Same as Option A	
<b>Tax-advantaged accounts</b>	Choose to contribute to a <a href="#">Health Care FSA</a> to pay for eligible medical, prescription drug, dental or vision costs  Carry over up to \$550 from your Health Care FSA to the following year	Same as Option A	Choose to contribute to a: <a href="#">HSA</a> , a triple tax-advantaged account, to pay for eligible medical, prescription drug, dental or vision costs (no use-it-or-lose-it); and/or <a href="#">Limited Purpose FSA</a> to pay for eligible dental or vision costs only

**Note:** Carryover does not apply to Dependent Care FSAs or Limited Purpose FSAs.

<sup>1</sup> Important: *Option C's deductible* works differently for preventive and non-preventive prescription drugs and family coverage.



# Which Medical Plan Option Is Right for You?

Cigna and UnitedHealthcare

Consider the following when selecting the best coverage option for your needs.

	<b>Option A</b> PPO with FSA	<b>Option B</b> PPO with FSA	<b>Option C</b> High-Deductible with HSA
<b>HEALTH CARE NEEDS</b>	You're a high user of health care services, have a <b>chronic condition</b> or special needs, or take <b>high-cost prescription drugs</b> . Or, you anticipate <b>major medical needs this year</b> , such as surgery or birth	You use a moderate amount of health care services throughout the year, such as a few doctor visits and/or moderate prescriptions	You're a low user of health care and don't anticipate needing significant care beyond preventive services this year
<b>COSTS</b>	You prefer to pay more in paycheck contributions and less when you need care. You also prefer having separate medical and prescription drug deductibles, and individual and family deductibles	You prefer to pay less in paycheck contributions, but also worry about Option C's potentially high out-of-pocket costs. You also prefer having separate medical and prescription drug deductibles, and individual and family deductibles	You prefer to pay less in paycheck contributions and more when you need care. You're comfortable with <b>combined medical and prescription drug deductibles</b> , and the <b>true family deductible</b>
<b>PREFERENCES</b>	You're comfortable paying more for coverage you may not use. Or, you plan to use one or more <b>out-of-network providers</b>	You anticipate some minor services this year, but do not expect any significant health care needs	You are comfortable taking a more <b>active role in your care</b> such as researching costs before receiving care
<b>TAX SAVINGS AND INVESTMENT OPTIONS</b>	You're comfortable with the <b>Health Care FSA use-it-or-lose it feature above \$550</b> and are not looking for additional tax savings or investment options.	You're comfortable with the <b>Health Care FSA use-it-or-lose it feature above \$550</b> and are not looking for additional tax savings or investment options. You have enough <b>cash-on-hand to cover the full out-of-pocket maximum</b> , in case of a high-cost injury or illness	You're looking for additional ways to save money for the short- or long-term (including retirement) or to invest and want to take advantage of the tax benefits of the <b>HSA</b> . You have enough <b>cash-on-hand or in your HSA to cover the full out-of-pocket maximum</b> , in case of a high-cost injury or illness



## Prescription Drug

The Morgan Stanley Medical Plan includes prescription drug coverage administered by Express Scripts if you elect Cigna or UnitedHealthcare for your medical coverage.\* Options A, B and C all generally cover the same prescription drugs. The major difference in prescription drug coverage is the annual deductible required before the coinsurance begins to share the cost of prescription drugs (see chart on page 13).

Express Scripts offers better, simpler ways to manage your prescriptions – and your health – and some exciting benefits and features:

- **Extended payment program** to split the cost of home-delivery medications over three months.
- **Inside Rx** is a prescription savings card that provides your family and friends without insurance instant discounts on brand and generic medications at 60,000 participating retail pharmacies including CVS, the Kroger Family of Pharmacies, Rite Aid, Costco, Walmart, Walgreens and many more.
- **Inside Rx Pets** is a prescription discount card that offers affordable access to brand and generic human medications for your pets. You can use the Inside Rx Pets card at over 60,000 participating pharmacies with average savings of 15% off brands and 77% off generics.
- **Capsule Pharmacy offers free same-day delivery service** of 90-day maintenance medications in many metro areas and nearby suburbs. You can also receive a 10% discount on over-the-counter medications. To see if Capsule services your area, enter your [ZIP code](#).

*\* If you participate in a regional Medical Plan option in California or Hawaii, prescription drug coverage is provided through the Medical Plan administrator. Please contact the Plan administrator or visit its website for information about prescription drug copays, preferred drug or formulary lists and managed drug programs.*



## Living Healthy and Protected

- If you take expensive medications and cannot afford to pay a combined medical and prescription drug deductible before the Plan begins sharing costs with you, you may wish to consider enrolling in Medical Plan Options A or B instead of Option C.
- If you take maintenance medications for a chronic condition (such as diabetes, high blood pressure, allergies, etc.), you must fill them in a 3-month supply. If you don't, after your fourth fill, you will pay the **full cost of the drug**.
- If you have a family member or friend without prescription drug coverage or your pet takes human medications (such as insulin, etc.), Inside Rx and Inside Rx Pets can offer big savings.



## Prescription Drug continued

### Managing Drug Costs

Under the Firm's prescription drug plan, long-term maintenance medications are required to be filled in a three-month supply. Maintenance medications are those that you take regularly – so filling them in a higher quantity will lower your out-of-pocket costs. In fact, you can save an average of 28% off a three-month supply compared to a one-month supply received at your local pharmacy.

If you are prescribed a maintenance medication (such as those for high blood pressure, high cholesterol or birth control), you must get a 90-day supply from one of the pharmacies in Express Scripts maintenance medication network, including home delivery, CVS or Capsule Pharmacy (if available in your area). If after three fills at a retail pharmacy you do not enroll in Express Scripts Smart90, you will have to pay 100% of the cost of the medication starting with the fourth refill. If you are prescribed a maintenance medication, Express Scripts will notify you.

### Save Time and Money

- Set up auto refills on the Express Scripts website or with Capsule Pharmacy to ensure you always have your medication on hand.
- Take advantage of no-cost medications to support your health and wellbeing, including HIV preventive medications, generic statins, certain tobacco cessation drugs, insulin and injectable diabetic drugs.



**For more ways to save on quality health care, see page 28.**



### Living Healthy and Protected

#### Follow the Instructions

One of the most important ways to maintain our health is by taking prescription medications exactly as prescribed. Follow the usage instructions to ensure you're receiving the full benefit of the medication.

#### Keep Your Distance

Have your prescriptions delivered to you and avoid crowds at the pharmacy.



# How Your Prescription Drug Coverage Works

All options generally cover the same prescription drugs and coinsurance amounts are the same. The major difference is the deductible amount you must pay before coinsurance begins. The table below shows how your prescription drug coverage works.

## FIRST, YOU MUST PAY YOUR DEDUCTIBLE...

### IF YOU ENROLL IN MEDICAL PLAN OPTION A OR B

	<b>IN-STORE</b> up to 30-day supply	<b>HOME DELIVERY</b> up to 90-day supply
<b>Annual deductible (Prescription drug only)</b>	Individual: \$50 Family: \$150	None, skip to coinsurance

### IF YOU ENROLL IN MEDICAL PLAN OPTION C

<b>ANNUAL DEDUCTIBLE (Medical and prescription drug combined)</b>	Individual: \$2,300 Family: \$4,600 <i>(Deductible does not apply to preventive medications)</i>
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## THEN, YOU PAY COINSURANCE (all medical plan options)...

	<b>IN-STORE</b> up to 30-day supply	<b>HOME DELIVERY</b> up to 90-day supply
<b>Generic drugs</b>	You pay \$10 copay	You pay \$20 copay
<b>Preferred brand-name drugs</b>	You pay 30% coinsurance \$25 min, \$75 max	You pay 30% coinsurance \$65 min, \$150 max
<b>Non-preferred brand-name drugs</b>	You pay 40% coinsurance \$50 min, \$150 max for non-specialty drugs; \$200 max for specialty drugs	You pay 40% coinsurance \$125 min, \$300 max for non-specialty drugs; \$400 max for specialty drugs





## Dental

The Firm offers a choice of three dental plan options:

- Delta Dental
- MetLife Dental Option A
- MetLife Dental Option B

### MetLife and Delta Dental Options

- Provide diagnostic and preventive care at no cost to you when you use in-network providers.
- Cover preventive, diagnostic, basic and restorative services.
- All in-network options include varying levels of orthodontia coverage.

**Note:** MetLife Option B does not cover out-of-network orthodontia services.

### Dental Networks

- MetLife offers a nationwide network of Preferred Dental Providers (PDPs).
- With Delta Dental, you have the option of using in-network providers, Premier Network providers and out-of-network providers:
  - PPO In-Network Providers. The cost of services has been negotiated and is generally the lowest.
  - Premier Network provider service fees may be lower than out-of-network providers.
  - Out-of-Network includes non-PPO providers.



## Living Healthy and Protected

- **Receive in-network preventive care at no cost to you**, which generally includes routine oral exams, x-rays, cleanings, sealants and fluoride treatments.
- If you put off dental cleanings and check-ups during the pandemic, call your dentist to see if you should schedule an appointment.



# Compare the Dental Options

## METLIFE OPTION A AND DELTA DENTAL

## METLIFE OPTION B

	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Individual Deductible</b>	No annual deductible	\$50	No annual deductible	\$100
<b>Family Deductible</b>	No annual deductible	\$150	No annual deductible	\$300
<b>Diagnostic and Preventive Care (deductible waived for out-of-network services)</b>	100%	80% of R&C 85% of allowed amount for Delta Premier	100%	50% of R&C
<b>Restorative Services</b>	80% of discounted fee	75% of R&C, after annual deductible	80% of discounted fee	40% of R&C, after annual deductible
<b>Orthodontics</b>	50% of discounted fee, \$3,000 lifetime benefit maximum per person (children to age 26 and adults)	50% of R&C OR allowed amount (Delta Premier), \$3,000 lifetime benefit maximum per person (children to age 26 and adults)	50% of discounted fee, \$2,000 lifetime benefit maximum per child (children only to age 19)	Not covered
<b>Annual Benefit Maximum Per Person</b>	\$3,000	\$2,000	\$2,000	\$1,000



## Living Healthy and Protected

### WHICH DENTAL OPTION SHOULD I CHOOSE IF...

#### I plan to have a lot of dental work?

Option A and Delta Dental offer a higher annual maximum than Option B:

- Option A & Delta Dental: \$3,000 in-network and \$2,000 out-of-network
- Option B : \$2,000 in-network and \$1,000 out-of-network

#### I have cleanings and check-ups only?

All options cover diagnostic and preventive care at 100% when using in-network providers – but Option B will cost less out of your paycheck than Option A and Delta Dental

#### I or a family member needs braces?

All options cover braces so it depends on the age of the covered dependent:

- MetLife Option A and Delta Dental cover braces for adults and children up to age 26
- MetLife Option B (in-network only) covers braces for children up to age 19



## Vision

The Firm offers a choice of two vision plan options through VSP: A and B. Both options offer a range of services and supplies from your provider of choice, including eye exams, eyeglass lenses, frames, contact lenses and laser surgery. Many services are 100% covered after a copay when you use an in-network provider. Plus, take advantage of discounts at Costco, Cohen's Fashion Optical and other retailers.

Option B offers standard coverage, while Option A is a buy-up option with increased frequency and allowances for frames and contact lenses, as well as increased out-of-network coverage.

### Compare the Vision Options

Service	OPTION A		OPTION B	
	In-network	Out-of-network	In-network	Out-of-network
<b>Exam</b>	100%, after \$20 copay	Up to \$50 reimbursement, after \$20 copay	100%, after \$20 copay	Up to \$40 reimbursement, after \$20 copay
<b>Eyeglass Lenses (Once Every Calendar Year)</b>				
<b>Single</b>	100%, after \$20 copay	Up to \$50 reimbursement, after \$20 copay	100%, after \$20 copay	Up to \$40 reimbursement, after \$20 copay
<b>Frames<sup>1</sup></b>				
<b>Includes the frame of your choice</b>	Up to \$250 every calendar year, after \$20 copay (total for both lenses and frames); 20% discount on cost exceeding \$250	Up to \$70 reimbursement, every calendar year after \$20 copay	Up to \$150 every other calendar year, after \$20 copay (total for both lenses and frames); 20% discount on cost exceeding \$150	Up to \$60 reimbursement every other calendar year, after \$20 copay
<b>Contact Lenses (Once Every Calendar Year Instead of Eyeglass Lenses and Frames)</b>				
<b>Laser Vision Correction Surgery</b>				
10% to 25% discount off the cost of the surgery when you use an in-network provider. The maximum you'll pay – per eye – is: PRK: \$1,500 • LASIK: \$1,800 • Custom LASIK: \$2,300				



## Living Healthy and Protected

- How often you prefer to change your eyeglass frames or contacts can determine which vision plan option is right for you:

### Prescription glasses frequency

- Option A – Every year
- Option B – Every 2 years

### Contact lenses allowance

- Option A – \$250
- Option B – \$150

- If you put off getting an annual vision exam during the pandemic, schedule one now. A comprehensive eye exam reveals a lot about your overall health, including whether you may have diabetes, heart disease, certain tumors and cancers and more.
- Receive a free annual vision exam if you participate in the Firm's medical plan options through Cigna and UHC.
- Use VSP network providers and stretch your vision care dollars.





# Flexible Spending Accounts

**COVID-19 Update:** US legislation passed earlier this year resulted in these two changes:

- 1: At the end of 2021, all unused funds in a Health Care, Limited Purpose or Dependant Care FSA will carry over for use in 2022 – if you elect the same type of FSA for 2022 during benefits enrolment in November 2021.
- 2: The maximum amount you may contribute to a Dependant Care FSA in 2021 increased from \$5,000 to \$10,500.

Flexible Spending Accounts (FSAs) allow you to reduce your taxable income and save money by setting aside before-tax dollars to pay for eligible health care and dependent day care expenses. Depending on your tax bracket, you can save 25% to 40%. The Firm offers three types of FSAs.

## Health Care FSA

Medical Plan Options A or B

Pay for deductibles, copays and coinsurance for eligible medical, dental, vision and prescription drug expenses and more. You can participate in a Health Care FSA if you are enrolled in the Firm's Medical Plan Options A or B (or Kaiser, HMSA or Cigna Global) or waive coverage. You can contribute between \$100 and \$2,750, the current annual IRS maximum. [Learn more >](#)

### HOW THE HEALTHCARE FSA CARRYOVER WORKS

Unused Health Care FSA funds up to \$550 will automatically carry over into the next plan year.

- Any remaining Health Care FSA balance in excess of \$550 will be forfeited.
- If you change to Medical Plan Option C or don't elect to contribute to a Health Care FSA, any carryover amount must be forfeited.

## Limited Purpose FSA

Medical Plan Option C

Pay for deductibles, copays and coinsurance for eligible **dental and vision expenses only** (not medical). If you are enrolled in the Firm's Medical Plan Option C, you can contribute between \$100 and \$2,750, the current annual IRS maximum, to this type of FSA. [Learn more >](#)

## Dependent Day Care FSA

All Medical Plan Options or No Coverage

Pay for eligible dependent care and elder care expenses that allow you and your spouse to work or attend school full-time. Expenses will also qualify if you work and your spouse is mentally or physically incapable of self-care. Eligible expenses include payments to a babysitter or companion in or outside your home for children age 13 and under, or qualifying dependents who are disabled or elderly and incapable of self-care.

You can contribute between \$100 and \$5,000 annually to the Dependent Day Care FSA if you are single or married and file a joint tax return, if applicable. (Lower limits may apply in certain circumstances.) If you are married and file separate tax returns, you may contribute between \$100 and \$2,500 annually.

**Note:** Any unused balance at the end of the year will be forfeited. [Learn more >](#)



## Living Healthy and Protected

Health Care and Limited Purpose FSAs

- Your full-year contributions are pre-funded and available as soon as your payroll deductions begin.
- You can take advantage of FSA tax savings if you participate in a Firm medical option or waive coverage altogether.
- Use your FSA for health care costs for any of your covered dependents, including yourself, your spouse and children.



## Health Savings Account

If you enroll in Medical Plan Option C, you may contribute to a Health Savings Account (HSA) to pay for eligible medical expenses incurred now or in the future.

HSAs have triple-tax advantages:

- Contribute before-tax dollars
- Earn tax-free interest and earnings by investing unused funds
- Pay no taxes when you withdraw funds for eligible health care expenses

Unused HSA funds carry over from year to year and are yours to keep if you leave the Firm. HSAs are administered by Your Spending Account (YSA) with UMB Bank.

For 2021, the maximum amount that can be contributed to an HSA is \$3,600 for single coverage and \$7,200 for family coverage. If you are age 55 or older, you are eligible to make an additional catch-up contribution of \$1,000 each year until you become eligible for Medicare.

[Learn more >](#)

### FSA and HSA 2021 IRS Contribution Limits

	Health Care FSA	Dependent Care FSA	Limited Purpose FSA	HSA
<b>2021 Annual Maximum</b>	\$2,750	\$5,000	\$2,750	Individual: \$3,600 Family: \$7,200
<b>Additional Catch-Up Contribution</b>	No	No	No	\$1,000 if age 50+
<b>Carry over</b>	Yes, up to \$550	No	No	Yes



### Living Healthy and Protected

- **Save for medical expenses that occur today or tomorrow.** Contribute to an HSA and use your savings for eligible medical expenses in 2021 and beyond, including when you retire.
- **Change your HSA contributions at any time.** You can make before-tax contributions through your paycheck or contribute on an after-tax basis by check or online personal bank account.



# Life Insurance

Life insurance helps safeguard you and your family against the unexpected. The Firm's life insurance plans are administered by MetLife.

- **Basic Life Insurance:** The Firm provides you with \$50,000 of Basic Life Insurance at no cost.
- **Supplemental Life Insurance:** You pay the full cost of Supplemental Life Insurance on an after-tax basis. You may purchase Supplemental Life Insurance coverage, in varying amounts:
  - Yourself: Up to 10 times your Benefits Eligible Earnings subject to a maximum of \$5,000,000
  - Your spouse/partner: Up to the lesser of the Employee Supplemental Life elected for yourself or \$250,000; you may cover your spouse/partner only if you elect Supplemental Life coverage for yourself
  - Your children: Up to \$20,000 per child, in increments of \$5,000; you are not required to elect Supplemental Life coverage for yourself to elect Child Life

**Note:** Employees who elect supplemental life insurance and whose Benefits Eligible Earnings are \$500,000 or more will be enrolled in [Group Variable Universal Life \(GVUL\) Insurance](#).

## Evidence of Insurability (EOI)

If proof of good health or EOI is required when electing (or changing) Life Insurance coverage, you will be directed to complete an online form. For additional information, see the *Health Benefits and Insurance SPD*.

When EOI Is Required	Employee	Spouse/Partner	Child
<b>New Hire or Newly Benefits Eligible</b>	If electing over \$1 million (if available)	If electing over \$30,000	No EOI required
<b>Annual Enrollment or Qualified Life Event (any amount)</b>	<ul style="list-style-type: none"> <li>• If previously eligible, but enrolling for the first time</li> <li>• If increasing more than one level of coverage</li> </ul>	<ul style="list-style-type: none"> <li>• If previously eligible but enrolling for the first time</li> <li>• If increasing more than one level of coverage or over \$30,000</li> </ul>	No EOI required



Did you know? Supplemental Life Insurance includes [free will preparation](#).



## Accidental Death and Dismemberment Insurance

The Firm's Accidental Death and Dismemberment (AD&D) Insurance offers financial protection if you or a covered family member dies or loses a limb. The Plans are administered by MetLife.

### Basic Accident Insurances

At no cost to you, the Firm provides:

- **Basic AD&D Insurance** – \$50,000
- **Business Travel Accident Insurance** – Generally, five times your Benefits Eligible Earnings, with a \$100,000 minimum and \$3 million maximum

### Supplemental AD&D Coverage

You pay the full cost of Supplemental AD&D Insurance on an after-tax basis. You may purchase this coverage in varying amounts:

- Yourself: In set increments, up to 10 times your Benefits Eligible Earnings, subject to a maximum of \$5 million. The amount you elect for yourself in addition to your basic coverage is your "Principal Sum"
- Your eligible dependents: The coverage amount will be a percentage of your Principal Sum:
  - Your spouse/partner: 100% of your elected Principal Sum, up to \$1 million
  - Your children: 25% of your elected Principal Sum for each dependent child, up to \$250,000
  - Your family: 75% of your elected Principal Sum for your spouse/partner, up to \$750,000 and 25% of your elected Principal Sum for each dependent child, up to \$250,000





## Disability Coverage

Disability coverage protects your income if you are unable to work due to an illness or injury.

### Short-Term Disability

The Firm provides Short-Term Disability (STD) coverage at no cost to you. STD pays salary continuation benefits for up to 180 days after you are disabled (as determined by MetLife) for eight or more consecutive calendar days.

### Long-Term Disability

After you have been disabled (as determined by MetLife) for 180 days or more, Long-Term Disability (LTD) coverage provides a monthly income of up to 60% of your Benefits Eligible Earnings (in effect at the time you first go on disability), up to a maximum of \$25,000 per month. You pay the full cost of LTD and your contributions are deducted from your pay on an after-tax basis.



**Long-term disability coverage is must-have protection like car, homeowner, renter and health insurance. If you're unable to work due to illness or injury, the Firm covers your salary for 180 days.**

**To protect yourself beyond that, you will be automatically enrolled in LTD coverage each year unless you opt out of coverage.**

### Additional Disability Coverages

- **Corporate Excess Disability Insurance:** This individual policy, insured by Lloyd's of London, pays the elected benefit amount in the event you become permanently and totally disabled. The amount of coverage you may buy and your payout options are based on your Benefits Eligible Earnings and offset by any other disability policies you may have.
- **Individual Disability Insurance:** Based on your Eligible Pay, you may have the option to buy individual disability coverage at discounted rates through Unum. You will be contacted in the spring if you are eligible to participate in this program.



## Legal

The Legal Plan, administered by MetLife Legal Plans, provides affordable legal assistance and easy access to a local network of experienced attorneys.

The plan covers attorneys' fees for a wide range of personal legal matters, including consumer protection and court appearances, debt matters, defense of civil lawsuits, document preparation, immigration, family law, real estate matters, traffic matters, wills and estate planning. See [full list of covered services](#).

Generally, attorneys' fees for covered services are covered at 100% in-network. Out-of-network attorneys' fees are reimbursed based on the Out-of-Network Fee Reimbursement Schedule.

### Two coverage options

- **Option A** covers you, your spouse/partner and children – plus four sets of your parents and in-laws.
- **Option B** covers only you, your spouse/partner and children.



## Supplemental Health Care Insurances

The Firm offers these income-protection benefits if you get sick or injured or plan to have a baby or surgery. For those “what if” moments, you may purchase voluntary group benefits at discounted rates to cover you in the event of an accident, serious illness or hospitalization. Administered by Aflac, these programs (enroll for each separately) pay lump-sum benefits directly to you to use as you wish. [Learn more >](#)

### ACCIDENT INSURANCE

Use cash benefits to cover the costs associated with unexpected accidents.

#### Amount You'll Receive

Varies by type of accident

### CRITICAL ILLNESS INSURANCE

This coverage pays a lump sum if you are diagnosed with a covered critical illness, such as cancer or a stroke.

#### Amount You'll Receive

\$20,000 or \$30,000 of coverage

### HOSPITAL INDEMNITY INSURANCE

Receive benefits if you or a covered dependent is hospitalized due to a covered accident, illness, planned procedure or pregnancy.

#### Amount You'll Receive

\$1,500 per hospital admission + \$200 per day (\$400 if ICU or \$300 if intermediate intensive care step-down unit)



## Living Healthy and Protected

You're eligible for a [free will](#) if you enroll in Supplemental Life Insurance. Or, if you'd like additional legal services, elect the Legal Plan.



**Tip:** Are you or your dependent planning surgery or giving birth this year? Hospital Indemnity Insurance through Aflac provides a cash benefit that you may use however you wish.

**Tip:** To help prepare for baby's arrival, review the [Parental Leave Checklist](#).

# Enroll In These Programs at Any Time



## Commuter Benefits

The [Commuter Benefits Program](#) is administered by HealthEquity and allows you to set aside before-tax dollars to pay for the cost of commuting. You can pay for both transit and parking expenses, saving you 25% to 40% on the cost of your commute to work. Whether you drive, use park and ride or take the subway, train, ferry, bus or vanpool, automatic payroll deductions make it easy to save big.

### 2021 IRS Limits

- Parking: \$270 per month
- Transit: \$270 per month

You may participate in either or both of the parking and transit features up to the current combined monthly maximum of \$540.



## Long-Term Care Insurance

If you become unable to care for yourself due to aging, illness or injury, this insurance will pay a daily benefit to use toward long-term care services (amount based on the insured's policy). [Discounted individual policies](#) are available through Lennox Advisors to employees and their family members over age 40. **Note:** These group rates are significantly less expensive than getting this coverage on your own.



## Additional Insurances

The Firm is pleased to offer employees these group insurance options, which may save you money compared to your current coverage. To learn more or request a quote, visit the [You Decide](#) site.

Auto • Homeowner • Renter • Identify Theft • Umbrella • Pet



## Living Healthy and Protected

### Do you need additional insurances?

- No matter where or what you call home, it is your greatest asset. Almost as important is the car or vehicle you depend on every day. Both your home and auto should be protected and have coverage you can count on.
- Identity Theft provides a suite of identity and fraud protection services to monitor – and catch – fraud sooner.
- Protect your pet's health with nose-to-tail coverage, from wellness care to medical incidents and more.



## Ready to Enroll?

Visit the Benefits Center website within 31 days of your start or eligible date to enroll in or waive coverage for 2021

- **From the office:** Type “[benefits](#)” in your browser and enter your Firm computer username and password
- **When not on the Firm Network:** Visit [morganstanley.com/benefits](https://morganstanley.com/benefits) and create an account

For help selecting your benefits, you or your partner may [web chat](#) or speak with a Benefits Advocate 8 am to 7 pm ET, M-F:

- **Employees:**  
877-MSHR-411 (674-7411)
- **Spouse or Partner:**  
800-555-7187

## What Happens If You Don't Enroll

If you don't enroll in (or waive) benefits, you will automatically be enrolled in these two Morgan Stanley coverages for yourself only:

- Medical Plan Option B with your state's preferred provider; and
- Long-Term Disability

You will not have dental, vision, spending or savings accounts, or supplemental life and accident benefits.

Unless you have a qualifying life event (marriage or divorce, birth or adoption of a child, etc.), your next chance to change your benefits will be benefits enrollment in the fall of 2021 for coverage in 2022. The full list of qualifying life events is included in the [Health and Insurance Benefits Summary Plan Description](#).

Enroll in your 2021 Morgan Stanley benefits and the Morgan Stanley 401(k) Plan to ensure you have the coverage you need to live healthy and protected.



# 5 Important Health Care Programs for You and Your Family

In addition to comprehensive and competitive health care benefits, the Firm offers these resources to save you time and money. All are available at no cost to employees – and do not require that you be enrolled in the Firm’s Medical Plan.



## MENTAL HEALTH BENEFIT BY LYRA

844-926-2648

Support for you and your family when you're struggling or feeling challenged by life's stresses.

### How Lyra Can Help

16 free, confidential sessions each year with a therapist or mental health coach who can help if you:

- Are stressed, anxious, depressed or having problems sleeping
- Are feeling nervous about resuming activities during the pandemic
- Have relationship or family issues
- Frequently feel lonely, hopeless or angry
- Are struggling with alcohol or substance use
- Think you need mental or emotional support and don't know where to start

### Your Options

- Individual, couples and family counseling
- Virtual and in-person sessions and live messaging
- Online self-led wellness tools

### WHO MAY USE

Employee, Partner, Children up to Age 26



## HEADSPACE

Headspace is mindfulness made simple and can help you stress less, move more and sleep soundly. Use the app to:

- Reduce stress to feel less overwhelmed
- Boost compassion and resilience
- Reduce negative emotions to help you navigate through tough moments

### WHO MAY USE

Employee



## MEDICAL SECOND OPINIONS

866-841-2575

Consult with an expert, board-certified physician when you:

- Are unsure about a diagnosis or surgery
- Have been prescribed a new medication
- Feel your treatment plan isn't working
- Want to learn more about your condition

### WHO MAY USE

Employee, Dependents, Children of All Ages, Grandchildren, Parents, Grandparents, In-Laws



## BENEFITS ADVOCATES


Employees: 877-MSHR-411  
Family: 800-555-7187

This health care concierge service will:

- Help you select your 2021 benefits
- Find in-network doctors; make appointments
- Guide you through complicated health issues
- Connect you with Firm resources
- Resolve claims and billing issues
- Assist family members

### WHO MAY USE

Employee, Dependents, Parents, Grandparents



## HOSPITAL PARTNERSHIPS (New York Metro)

The Firm partners with leading hospitals to ensure the best experience when seeking care:

- **Hospital for Special Surgery** – Orthopedic and rheumatologic care, sports injuries
- **Memorial Sloan Kettering Direct** – Cancer treatment
- **NY-Presbyterian Hospital** – Emergency response in Manhattan and physician referrals
- **ColumbiaDoctors Orthopedics** – Onsite physical therapy in NYC and Westchester

### WHO MAY USE

Employee, Dependents, Extended Family

# How Morgan Stanley Benefits Protect You and Your Family during COVID-19



## HEALTH

The Medical Plan covers [COVID-19 testing](#) at 100%.\* And if you or your family haven't been vaccinated, the Firm encourages you to do so as soon as possible. Find a [free inoculation location near you](#).

We've **waived the telemedicine fee** so you can see doctors from the safety of your home. Must book appointment on mycigna.com or myuhc.com sites or apps – and use your plan's network of telemedicine physicians (Teladoc, American Well, MD Live or Doctors on Demand)\* [More](#)

Many Americans put off regular health care during the pandemic. Review this [preventive care checklist](#) for recommendations exams and screens by age and sex.



## FAMILY

When your sitter falls through or your child's school is closed, the Firm subsidizes center and in-home [child care](#)

Explore [caregiving and education resources](#) through Varsity Tutors, Revolution Prep and College Coach:

- [Tutors](#) and [virtual tutoring](#)
- [Learning pods](#)
- [College admissions support](#)

Resources for children with special needs [More](#)

Caring for an adult loved one? Here are two programs to help:

- [Backup in-home care](#)
- [Elder care planning](#)



## FINANCES AND LEGAL

For free **will preparation**, elect supplemental life coverage or the legal plan [More](#)

Now is the perfect time to ensure your **beneficiaries** are current [More](#)

Consult, at no cost, with an **attorney, financial counselor, CPA or fraud resolution specialist** [More](#)

**Insurances** – Discounts on home, renter, auto, identity theft, umbrella and pet coverage [More](#)

**Student loan refinancing** – Preferred rate for you, your family and friends [More](#)

Contribute to a tax-advantaged **Coverdell or 529 education savings plan** and enjoy special employee pricing and a matching program [More](#)

Equip your **home office or schoolroom** using discounts on computers, software, ergonomic furniture, cell phone plans, PPE and more [More](#)



## WELLNESS

Our mental wellbeing is equally important as our physical health:

- **Mental health benefit** by Lyra includes confidential therapy for you and your family at no cost
- Mindfulness made simple with [Headspace app](#), available at no cost to employees
- Additional [mental health resources](#) and programs

**Gym memberships** starting at [\\$25 a month](#) and other [fitness discounts](#)

Free **health coaching** for help with nutrition, exercise, sleep, stress, stopping smoking, etc.\* [More](#)

The **Mindfulness Club** hosts weekly virtual meditation sessions [More](#)

**HR policy updates**, including vacation and Paid Parental Leave [More](#)

*Note: The health programs and health coaching are available only to employees and their dependents enrolled in the Firm's Medical Plan. Additionally, in response to the ongoing COVID-19 pandemic, the Firm has currently waived the member cost share for certain COVID-19 testing and telemedicine visits. If you are enrolled in Medical Plan Option C, you may be subject to deductibles and/or out-of-pocket amounts for certain telemedicine visits. We reserve the right to change this coverage, including reinstating deductible and coinsurance payments, at any time, as the pandemic evolves.*

# 12 Ways to Save on Quality Health Care with Your Morgan Stanley Benefits

The cost of Morgan Stanley's health care expenses are shared by the Firm and employees. To manage costs, we ask that you work to stay healthy – the best way to save on health care – and be a savvy consumer of services. Whether you're maintaining your good health or dealing with an unexpected medical flare up, here are some practical tips to reduce your out-of-pocket health care costs.

## 1 "Shop" for quality health care

Did you know prices for the same service can vary significantly, even in the same ZIP code? Before seeking care, see cost estimates on the [Cigna](#) and [UHC](#) sites for doctors, lab work and imaging services, x-rays, surgery and other medical services.

## 2 Stay in-network

The cost of services are negotiated by your health plan so you'll typically pay less when you use in-network providers. **Need help finding in-network providers?** Contact a [Benefits Advocate](#).

## 3 Use free preventive care

The health plans pay 100% for annual exams and certain screenings and services when you use in-network providers. [See what's covered](#).

## 4 Avoid the emergency room

Over 25% of ER visits aren't true emergencies and can cost thousands of dollars. In a true emergency, don't hesitate to go to the ER. For urgent needs, however, consider:

- **Telemedicine:** Visit a physician by videoconference. The fee is waived when you book your appointment on the [Cigna](#) or [UHC](#) site.
- **Urgent care clinics:** A convenient, low-cost option for after-hours or weekend care. Find centers on the [UHC](#) and [Cigna](#) sites.

## 5 Mind Your Mental Health

Finding a quality therapist is easy when you use the Firm's free [mental health benefit](#) by Lyra. Schedule appointments as soon as the next day. You and your family each have 16 sessions per year.

All employees also have access to [Headspace](#), the leading science-backed mindfulness app, at no cost to you.

## 6 Save on Rx drugs by using generics

Did you know the Firm pays the full cost of some generics – such as HIV preventive medications, generic statins, certain tobacco cessation drugs, insulin and injectable diabetic drugs? Save even more with home delivery for maintenance medications. [Learn more](#).

## 7 Get your shots

The flu, chicken pox or shingles, can be prevented with vaccines, which are covered by the Medical Plan. See [which shots you need](#).

## 8 See specialists only when necessary

Your regular doctor can treat most common problems and costs less than a specialist. Find a doctor on the [UHC](#) and [Cigna](#) sites.

## 9 Work with a health coach for free

Get a complimentary health assessment and health coaching to help you manage stress, lose weight and quit smoking. Get started with [Cigna](#) or [UHC](#). Also save on [gym memberships](#).

## 10 Seek medical second opinions

At no cost to you, [2nd.MD](#) offers independent expert second opinions to confirm your diagnosis or identify alternate treatment options. Get expert, independent guidance to help make informed decisions about your care.

## 11 Review your claims

Medical, prescription drug, dental and vision bills can contain costly errors. Have a [Benefits Advocate](#) explain or audit your health care bills.

## 12 Consider your state's medical preferred provider

Contributions for medical coverage are the same for Cigna and UHC. However, depending on your state of residence, either UHC or Cigna may have negotiated greater discounts on average with its network providers. See [your state's preferred medical provider](#).

## 13 A BAKER'S DOZEN BONUS Stay healthy at the office

If you work in the New York metro area, take advantage of onsite wellness services:

- [Health centers](#)
- [Dermatology and podiatry](#)
- [Physical therapy](#)
- Fitness centers: [1585](#) | [Westchester](#)



## Reminders and Resources

Review your options and make smart choices that will help keep you and your family healthy and protected.



Compare the plan and benefit options to determine which is right for you.

Compare coverage through the Firm with other options that may be available through your spouse or parents.



Confirm your providers are in-network by logging on to your plan administrator's website.



Review your past health care expenses and price anticipated services or procedures in the coming year.



Want to learn about new benefits and resources throughout the year? Join our [US Benefits Updates mailgroup](#).



For information about other perks and resources, go to [me@MS](#) from the office or [mybenefits.morganstanley.com](#) from home or your cell phone.



For a list of Firm programs, type [perksbrochure](#) in your browser. Or, search for [perks brochure](#) at [mybenefits.morganstanley.com](#).

# \$ Deals and Discounts

TYPE IN BROWSER  
discounts

Or, see **Life Resources**  
on [MS Today](#)

The fun stuff. You and family have access to cultural institutions, travel perks and discounts from leading retailers. It's good to be part of Morgan Stanley.

## Cell Phone Plans

AT&T, Sprint, T-Mobile,  
Verizon Wireless

## High-Speed Internet, Cable and Phone

Verizon Fios

## Computers, Electronics and Software

Apple, Dell, Lenovo,  
Microsoft Office, More

## School and Home-Office Supplies and Equipment

Staples

## Headphones and Earbuds

Jabra, Master & Dynamic

## Health and Wellness

Save on products to make these times safer and easier from the Firm's Multicultural Innovation Lab companies: Hurdle, Mighty Well, myLabBox, SoHookd

## Entertainment

Movies, Theater, Sports,  
Bowling, Comedy Clubs,  
Theme Parks, More

## Museums and More

Discounted or free admission for you and your guests at 50+ organizations in the US and UK (museums, zoos, aquariums, orchestras, etc.)

## Publications

The Economist

## Clothing

Men's Warehouse, Hickey Freeman, Of Mercer, Samuel Hubbard Shoes, Hugo Boss, Theory

## Morgan Stanley Logo Apparel and Merchandise

## Automobiles

BMI and Mini, Chrysler, Ford, GM,  
Mercedes-Benz, Nissan-Infiniti, More

## Rental Cars

Avis, Budget, Enterprise, Hertz,  
National, Thrifty, Zipcar

## Leisure Travel

Hotels, Flights, Cruises, Disney,  
Vegas, Away Luggage, More

## Morgan Stanley Classifieds

## Interior Design

Decorilla

## Resources for Urban-to- Suburban Moves

Suburban Jungle

## Stationery

Crane & Co., Simply to Impress

## Videography

UrLife Media

## PerksAtWork.com

For big or small purchases, enjoy discounts from 30,000+ vendors and earn WOW loyalty points to use on future purchases. Invite family and friends to save, too.

Electronics • Home • Auto  
Food Flowers • Travel  
Apparel • More

Popular vendors: Best Buy, Brooks Brothers, Costco, Fitbit, GE appliances, Home Depot, Macy's, Nordstrom, Patagonia, Restaurant.com, Samsung, SeaWorld, Teleflora, TrueCar, Walmart, Zales, among many others

## Reserved Living & Giving

Employees may join the complimentary recognition program for the Firm's top clients, which includes lifestyle content and discounts from 60+ premium partners. [Learn More](#)



Any inconsistency between this communication and the terms of an official plan document will be governed by the official plan document.

Morgan Stanley and its benefit plans are not responsible for any data errors or processing delays. The plan administrator may correct any errors at any time. The information contained in this document is general in nature, is not individual tax advice and may not be used to avoid any tax or tax penalty.

Tax laws are complex and may change, and their application may vary based on the circumstances. Morgan Stanley and its benefit plans do not provide tax or legal advice. You are responsible for consulting your own advisors.

The plan administrator may require you to verify your and your dependents' data. Providing false or misleading information may lead to legal or disciplinary action by Morgan Stanley, including employment termination and cancellation of executive compensation. This statement does not guarantee coverage; the plan administrators have ultimate authority for determining eligibility. Check your confirmations and statements to ensure that your elections are correctly reflected. Morgan Stanley's benefit plans may be amended or discontinued at any time, including to curtail benefits for some or all covered individuals.