

Morgan Stanley

A HEALTHY FUTURE

# Benefits Enrollment 2022

November 5 to 19



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During benefits enrollment, I encourage you to evaluate your health needs and select the benefits that are best for you and your family.

To those who completed our global benefits survey earlier this year – thank you. Your valuable feedback helped us design [new programs for 2022](#) and will influence more enhancements over the coming months and years.

We're excited to announce our new partner [One Medical](#), a concierge primary care practice that offers high-quality care for adults and children at 100+ US locations and virtually. Foundational to good health is a primary care doctor who delivers preventive care, promotes healthy lifestyle choices, treats common conditions and makes specialist referrals, when needed. Many employees postponed care during COVID-19, don't have a regular doctor, or need a cost-effective, easy way to get answers to urgent medical issues. One Medical's services include physicals, cancer screenings, sick visits, labs and chronic illness management, as well as messaging with your provider and 24/7 telemedicine.

Our mental health is equally important. Starting in 2022, you and your dependents may continue with your [Lyra](#) therapist beyond the initial 16 free sessions, on a reduced, cost-sharing basis. Also, you will be able to meet with Lyra physicians who can prescribe mental health medications.

We continue to review our benefits to ensure they meet the needs of our diverse workforce. We're expanding our [family-building benefit](#), giving you up to \$75,000 to defray the cost of fertility services, adoption and surrogacy. We're also improving [gender-affirming services](#) through our medical plan to better support employees and their dependents who are transgender, nonbinary or intersex.

Additionally, paycheck contributions will remain flat next year (unless your [Benefits Eligible Earnings](#) change or you elect different benefits).

Don't forget the Firm's many other resources: [expert medical second opinions](#) for your extended family, [family support programs](#) including child and elder care, tutoring and parental coaching, and [Headspace](#), the mindfulness app, among others.

Be well,

David Stark, MD  
Chief Medical Officer

## A Healthy Future Benefits Enrollment 2022

November 5 to 19, 2021

Each year you have the chance to review your Morgan Stanley benefits and enroll for the upcoming year. In 2022, the Firm will continue to offer comprehensive and competitive benefits programs to help keep you and your family healthy and protected, including health care and mental wellbeing resources, life and accident insurances, legal protection and more.

Optimize your benefits to ensure a healthy future.



Decide which [health care plans](#) are best for you. Having comprehensive coverage is critical, especially as we continue to navigate an everchanging pandemic.



Check out some of the other programs the Firm offers. [Supplemental health care insurances](#) help offset the financial burden of an accident, illness or injury. And if you're planning on having a baby or inpatient surgery in 2022, we have programs to help.



Take advantage of no-cost Firm programs, resources and tools at any time – [expert medical second opinions](#) for your extended family, confidential [mental health benefits](#), [family support programs](#) and [flu shots](#), among others.



Find suggestions throughout this guide to protect your most valuable asset – your health.



## About This Guide

Summarized in this guide are Morgan Stanley's US benefits as of January 1, 2022. For more detailed information, consult the *Health Benefits & Insurance Summary Plan Description (SPD)*, which will be released in the coming weeks.

- Type [mybenefits](#) in your browser
- Search for **SPDs**

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 one of the Firm's Benefits Advocates:

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

[Web chat](#)

8 am to 7 pm ET, M-F

# Enroll in Your 2022 Benefits

Make your elections from Friday, November 5, until Friday, November 19, 2021. 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

**Tip:** Enroll using the Alight app, which you can download to any mobile device from your favorite app store.

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](#)
- **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 During 2022 Enrollment from November 5 to 19		Firm-Provided Benefits at No Cost to You (No Enrollment Required)	Elect These Benefits at Any Time		
Medical and Prescription Drugs	Medical Options A, B or C by Cigna or UnitedHealthcare <sup>1</sup> Prescription drug program administered by Express Scripts	Primary Care Benefit	Employees and dependents in the Medical Plan through Cigna or UHC receive free membership to One Medical, a national concierge practice that offers in-person and virtual medical care for adults and children <sup>3</sup>	401(k) Retirement Savings Plan	Morgan Stanley
Dental	Options A by Delta Dental or MetLife; Option B by MetLife <sup>2</sup>			Commuter Benefits	Administered by HealthEquity (formerly known as WageWorks)
Vision	VSP Options A or B	Mental Health Benefit	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 <sup>4</sup>	Health Savings Account	Medical Plan Option C only Administered by Your Spending Account
Flexible Spending Accounts	<ul style="list-style-type: none"><li>•Health Care (Medical Plan Option A or B, or no coverage)</li><li>•Limited Purpose Health Care (Medical Plan Option C only)</li><li>•Dependent Day Care</li></ul> Administered by UHC or Your Spending Account			Medical Second Opinion Service	Available to you, your spouse/partner, dependents, adult children, grandchildren, parents, parents-in-law, grandparents and grandparents-in-law Administered by 2nd.MD
Supplemental Life and Accidental Death & Dismemberment Insurances	Administered by MetLife	Basic Life Insurance	Administered by MetLife		
Long-Term Disability Insurance	Administered by MetLife	Basic Accidental Death & Dismemberment Insurance	Administered by MetLife		
Corporate Excess Disability Insurance	Insured by Lloyd's of London	Business Travel Accident Insurance	Administered by Cigna		
Legal	Administered by MetLife Legal Plans	Short-Term Disability Insurance	Administered by MetLife		
Accident, Critical Illness and Hospital Insurances	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**.

<sup>3</sup> Medical services received through One Medical are subject to regular plan design (deductible, coinsurance, etc.). Most virtual care is available at no cost.

<sup>4</sup> After you have used your 16 free visits, employees enrolled in Cigna and UnitedHealthcare may continue to see their same mental health provider on an in-network basis, with employee cost share.

# Benefits Enhancements You'll See in 2022



## Primary Care Through One Medical

COVID-19 has adversely affected our health in many ways. We have delayed or avoided routine medical care, exercised less and not eaten as healthfully.

Preventive and primary care can keep us healthy, increase quality of life and help save on health care costs later.

Our new partnership with One Medical will bring high-quality, concierge care to employees and dependents enrolled in the Firm's medical plan through Cigna or UnitedHealthcare. Adults and children of all ages may use One Medical for annual physicals, cancer screenings, sick visits, lab work, chronic illness management, questions about prescriptions or symptoms – and anything in between. With over 100 locations nationwide and innovative technology, you can book same- or next-day appointments and get no-cost, on-demand 24/7 consultations by video or chat.

The One Medical membership fee is covered by the Firm; however, all health care services are subject to medical plan design (deductibles and coinsurance). Most virtual care is free.

To get started, download the One Medical app – available in January 2022 – to schedule a visit or chat with a provider.

Learn more at [onemedical.com/morganstanley](https://onemedical.com/morganstanley).

## Work in New York City or Westchester?

For a full range of health care services, visit a Morgan Stanley onsite health center, which One Medical will manage starting in early 2022. [Learn more](#)



## Did you know?

- Preventive care is free: When you stay in-network, the medical plan pays 100% for annual exams and certain screenings.
- Preventive care isn't limited to medical care – it also includes dental cleanings and vision exams. Schedule your missed exams and cleanings as soon as possible to start 2022 off on the right foot.
- Not sure which preventive care services or cancer screenings you need? Speak with a One Medical physician at no cost to determine what's best for you and your family.
- Employees may use sick days for preventive care visits. Speak with your manager about any concerns balancing work and time off for care.
- Everyone age 6 months and older should get a flu shot. Do your part to help keep your family and community safe and prevent a "twindemic" by getting a free flu shot.

# Benefits Enhancements You'll See in 2022 continued

## Equity and Inclusion Across All Employees and Families

Over the past year, we've made strides across the Firm to improve our workplace and communities through diversity, equity and inclusion efforts. Morgan Stanley's benefits coverage is no exception – and beginning in 2022, we're enhancing several benefits to give you and your family the care you deserve.



### Enhanced Gender-Affirming Benefit and Support

Each person's gender-affirming journey is unique, and the Firm benefits plans are here to support you along the way. Starting in 2022, the medical plan benefits will better support transgender, non-binary and intersex employees and dependents.

Both Cigna and UHC have dedicated support teams to help members undergoing the gender-affirming process.

Coverage through Cigna and UHC will include additional gender-affirming procedures, such as electrolysis, facial-affirming surgeries, breast augmentation and voice therapy. Additionally, UHC will offer a medical travel and lodging benefit when members must travel to receive in-network care.

#### Additional Firm Resources

Starting January 1, 2022, [hospital insurance](#) through Aflac will cover gender-affirming procedures. If you plan to undergo any inpatient procedures next year, enroll in coverage and receive a lump-sum cash payment after your hospital stay.

#### How Lyra can help LGBT+

Lyra's network includes mental health providers who specialize in providing mental health services to LGBT+ individuals. Call Lyra at 844-926-2648 to learn more.



### Increased Family-Building Benefit

Families grow in various ways. And no matter how you choose to build yours, the Firm has benefits and resources to help.

We're pleased to provide increased financial support and flexibility through a new \$75,000 benefit that employees may use toward fertility services (IVF, egg- or sperm-freezing, etc.), adoption and/or surrogacy.

This benefit is Increasing from \$30,000 for fertility services and \$10,000 per child for adoption and surrogacy.

Eligibility requirements remain the same:

- The fertility benefit is available to employees and dependents enrolled in the medical plan through Cigna or UHC. **No diagnosis of infertility is needed.**
- The adoption and surrogacy benefit is available to all employees and does not require you enroll in medical coverage through the Firm.

You choose how to spend your family-building dollars on eligible expenses. The \$75,000 benefit is a lifetime maximum. Any coverage received for fertility services, adoption and/or surrogacy before January 1, 2022, will count toward that amount. Prior expenses that were denied will not be reprocessed.

[Learn more](#)



### Expanded Mental Health Coverage

Your mental health and wellbeing are top priorities for the Firm. In June of 2020, we partnered with Lyra Health to offer employees and their dependents 16 sessions – at no cost to you – with experienced mental health therapists or coaches.

Starting in 2022, employees and dependents enrolled in the medical plan through Cigna or UHC<sup>1</sup> may:

- **Continue care with their Lyra provider beyond their 16 free annual visits**
- **Consult with Lyra physicians who can prescribe and help you manage mental-health medications**

Both enhancements are on a reduced cost-share basis, subject to medical deductibles and coinsurance.

Looking for a mental health provider with specific experience, such as adolescent care or LGBT+ care? Search for a provider on Lyra's platform or call Lyra.

[Learn more](#)

<sup>1</sup>The new mental health enhancements are available only to employees and dependents enrolled in the Firm's medical plan through Cigna or UnitedHealthcare. Employees, their spouses/partners and children under the age of 26 who do not participate in the Firm's Medical Plan or who are enrolled through Kaiser or HMSA will continue to be eligible for 16 free sessions with Lyra mental health therapists or coaches, per person, per year.

# Benefits Enhancements You'll See in 2022 continued



## EXPERT MEDICAL SECOND OPINIONS

We're expanding this popular program through 2nd.MD to include grandchildren. They – plus your dependents, adult children, parents, grandparents, parents-and grandparents-in-law – may use this free service that includes a consultation with a expert specialist on your diagnosis or treatment plan.

[Learn More](#)



## TAX-ADVANTAGED ACCOUNTS

### Flexible Spending Accounts<sup>1</sup>

- Unused 2021 funds in [Health Care, Limited Purpose and Dependent Day Care FSAs](#) will carry over automatically for use next year if you reenroll in the same type of FSA for 2022. If you do not reenroll in the applicable FSA, the 2021 funds remaining will be forfeited.
- Submit FSA reimbursements online, use your FSA debit card, set up auto-reimbursement and/or mail/fax claim forms.

### Health Savings Accounts

- Save your health care receipts in an electronic “shoebox” so you can easily reimburse yourself when you want – now or in the future.
- Employees who contribute to an HSA or Limited Purpose FSA will receive a new Smart Choice debit card from UMB Bank.



## SUPPLEMENTAL HEALTH CARE INSURANCES

- **Critical illness** – Four coverage levels: \$10k, \$20k, \$30k and \$40k
- **Wellness benefit** – Receive cash for preventive care and screenings:
  - Accident – Total of \$75 per year
  - Critical illness – Total of \$50 per year

[Learn More](#)



## PETS

Enjoy additional pet programs through [Petco](#), including discounted pet insurance, veterinary visits, wellness programs, help separation anxiety for cats and dogs, and a 10% discount in-store or online.

<sup>1</sup> For unused 2021 FSA funds to carry over, you must reenroll for the same type of account for 2022 during benefits enrollment.

Note: If you carried over unused FSA funds from 2020, you must use them by December 31, 2021, and submit a request for reimbursement by April 30, 2022; unused 2020 funds will not be carried over for a second time into 2022.



## 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 – PPOs**
- **Option C – High-Deductible (also known as a Consumer-Driven) Health Plan**

Your 2022 paycheck contributions will be the same if you elect either Cigna or UnitedHealthcare, but certain states may have a [preferred administrator](#). 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 elect medical coverage options through [Kaiser](#).*
- *If you live in **Hawaii**, you may elect medical coverage through [Kaiser or HMSA](#) only (Cigna and UHC are not available in your state).*

### 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 12 and 13.



## A Healthy Future

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 2022 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

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.

- The **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 cancer-related medical services provided by in-network doctors and facilities, once you've hit your deductible. Also see: [Memorial Sloan Kettering Guided Cancer Treatment Program](#)
- The **fertility solutions and healthy babies programs** include reproductive support, collection and freezing of eggs and sperm, and maternity support for expecting mothers.
- **Diabetes management and support** through [Livongo](#) helps you better manage your type 1 and type 2 diabetes and make living with diabetes easier and healthier.
- The **orthopedic health solutions program** (previously "spine and joint") connects you with the best practitioners and top-ranked facilities. Also see: [Hospital for Special Surgery](#) and [ColumbiaDoctors](#)
- **Bariatric surgery centers of excellence** offer personalized guidance throughout your health journey.
- **Substance and alcohol abuse support** covers in-network care at centers of excellence at 100% so you receive the highest quality care and can reach a successful outcome.
- **Applied behavior analysis (ABA) therapy for children with autism and other special needs** helps locate providers, identify treatment options and coordinate care. Also see: [Resources for children with special needs](#).
- **Chronic condition management** for asthma, diabetes, heart disease and other conditions helps you effectively manage your health.
- **24/7 virtual care through One Medical** ensures a medical expert is only a phone call or text message away.





## 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>	You pay 20% after deductible and the Plan pays 80%	You pay 20% after deductible and the Plan pays 80%	You pay 20% after deductible and the Plan pays 80%
<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  <b>Note:</b> Typically, you may carry over up to \$550 from your Health Care FSA to the following year; however, due to special COVID-19 legislation, unused 2021 funds in Health Care, Limited Purpose and Dependent Day Care FSAs will carry over to 2022 if you elect the same type of account for 2022		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

<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 2022 needs.

	OPTION A	OPTION B	OPTION C
HEALTH CARE NEEDS	You're a high user of health care services, have a <b>chronic condition</b> or special needs, or take high-cost prescription drugs. Or, you anticipate <b>major medical needs next year</b> , such as surgery.	You use a moderate amount of health care services throughout the year, such as a few doctor visits and a few prescriptions.	You're a low user of health care and don't anticipate needing care beyond preventive services.
COSTS	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> .
PREFERENCES	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 next year, but do not expect any significant health care needs.	You are comfortable taking a more active role in your care such as researching costs before receiving care.
TAX SAVINGS AND INVESTMENT OPTIONS	You're comfortable with the <a href="#">Health Care FSA</a> and are not looking for additional tax savings or investment options.	You're comfortable with the <a href="#">Health Care FSA</a> and are not looking for additional tax savings or investment options. You have enough cash-on-hand to cover a higher annual deductible and out-of-pocket maximum (compared to Option A), 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 <a href="#">HSA</a> . You have enough cash-on-hand to cover the full out-of-pocket maximum, in case of a high-cost injury or illness. Or, you plan to contribute to your HSA to cover such costs.



## One Medical: New for 2022

### Exceptional Primary Care

One Medical's concierge primary and preventive care will be available to employees, spouses/partners and children enrolled in the Firm's medical plan through Cigna or UHC.

#### Patient-first philosophy will meet your health care needs

- Same- or next-day in-person or video appointments – that start on time
- Preventive care, acute care, cancer screenings and chronic condition management
- Use as your primary care doctor, for urgent care or as your local clinic
- Drop-in lab work and immunizations

#### Tech-forward approach gives you 24/7 access to care from any mobile device

- Video chats with the virtual medical team at no cost, to avoid unnecessary trips to the ER or urgent care
- Easy appointment booking and prescription drug renewals
- Experts to help navigate the health care maze
- Reminders about lab work, vaccines, cancer screenings and more

#### Your go-to for COVID-19 support

- Testing – PCR and rapid antigen
- Vaccines
- Symptom triage – in-person or virtual 24/7

#### Membership is free

The Firm will cover the cost of your One Medical membership. In-office services are subject to medical plan deductibles and coinsurance. Virtual care is free.

## 100+ offices across the US

Atlanta	Phoenix
Austin	Portland
Boston	Raleigh-Durham
Chicago	San Diego
Los Angeles	San Francisco Bay Area
New York	Seattle
Orange County	Washington DC Area

## More locations coming in 2022

Columbus	Houston
Dallas-Ft. Worth	Miami

## Full-service pediatric care

Well-child visits	Sleep and potty-training guidance
Newborn-to-teen health	Lactation and bottle-feeding support
School, camp and sports forms	Rashes and skin issues
Routine vaccinations	Minor injuries
Colds and flus	Behavioral issues
Earaches	Concussions
Fevers and illnesses	Chronic conditions
Allergies and asthma	Growth and nutrition



## Prescription Drug

### Express Scripts

If you elect Cigna or UnitedHealthcare for your medical coverage, Express Scripts is your prescription drug provider. Express Scripts offers access to discounts for medication costs at 60,000 pharmacies for your extended family and friends who don't have insurance – and for human medications used to treat pets. They also have a cost management program that allows you to split the cost of home-delivery medications over three months. [Learn more](#)

### Capsule

Get free same-day delivery using Capsule Pharmacy. You can order prescription drugs – including 90-day maintenance medications – and can enjoy a 10% discount on over-the-counter medications. Capsule currently services select major cities and their suburbs, with plans to grow nationally.

[Learn more](#)

### 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. 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 the 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.



## New in 2022 Medication Management by Lyra

The Firm is pleased to partner with Lyra to continue to offer you a comprehensive mental health care benefits. To enhance our offerings, we are introducing Lyra's medication management service.

Meet with mental health physicians who can prescribe evidence-based medications, track symptoms and side effects.

Lyra offers high-quality treatment from providers in 50+ specialty areas to help you get the care you need if you're facing issues such as depression and anxiety.

Discover Lyra's clinically proven approach using a combination of video therapy sessions with personalized, between-session provider support and digital activities to help people make faster progress in improving their mental health.

Additionally, the Firm is excited to offer you continued care after your 16 free sessions with a Lyra provider on a cost-share basis (standard in-network deductibles and coinsurance apply)

*Note: Medication management is available only to employees and dependents enrolled in the Firm's medical plan through Cigna or UnitedHealthcare. Employees, their spouses/partners and children under the age of 26 who do not participate in the Firm's Medical Plan or who are enrolled through Kaiser or HMSA will continue to be eligible for 16 free sessions with Lyra mental health therapists or coaches, per person, per year*



## 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



The Firm offers a choice of two dental plan options:

- **Option A** through Metlife or Delta Dental
- **Option B** through MetLife

**Note:** MetLife Option A and Delta Dental offer similar services, with different providers in each administrator's network. Additionally, Delta Dental offers greater discounts through select out-of-network providers.

### All Options

- Provide diagnostic and preventive care at no cost to you when you use in-network providers.
- Cover preventive, diagnostic, basic and restorative services.
- Include varying levels of in-network 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); out-of-network coverage also available.
- 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.



### A Healthy Future

- **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

### OPTION A: METLIFE OR DELTA DENTAL

### OPTION B: METLIFE

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



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

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

Option A offers a higher annual maximum than Option B:

- Option A: \$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

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

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

- Option A covers braces for adults and children up to age 26
- 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

	OPTION A		OPTION B	
Service	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				



- 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

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 \$2,850, the 2022 annual IRS maximum. [Learn more >](#)

#### New in 2022: FSA Debit Card and Online Submissions

- You'll be issued an FSA debit card that you may use to pay for qualifying health care expenses or products with their FSA dollars. Your FSA debit card works just like any debit or credit card.
- Submit out-of-network you can submit claims online

### 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 \$2,850, the 2022 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 >](#)



## Your 2022 Health Care FSA

Were you unable to spend all of your FSA dollars this year? Any unused funds in a 2021 Health Care, Limited Purpose or Dependent Day Care FSA will automatically carry over into 2022 if you elect the same type of FSA during the 2022 benefits enrollment period.

Plus, you may still contribute the maximum of \$2,850 in 2022. If you had any elective health care needs pushed to the back burner in 2021, you could use up to a total of \$5,700 in eligible Health Care FSA expenses in 2022. Carefully consider your health care needs to reap the highest potential tax savings with the Health Care FSA.



## 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 2022, the maximum amount that can be contributed to an HSA is \$3,650 for single coverage and \$7,300 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 2022 IRS Contribution Limits

	Health Care FSA	Dependent Care FSA	Limited Purpose FSA	HSA
<b>2022 Annual Maximum</b>	\$2,850	\$5,000	\$2,850	Individual: \$3,650 Family: \$7,300
<b>Additional Catch-Up Contribution</b>	No	No	No	\$1,000 if age 55+
<b>Carry over</b>	Yes, up to \$570	No	No	Yes

**Note:** Typical FSA carryover provisions listed above are suspended this year. Due to special COVID-19 legislation, unused 2021 funds in Health Care, Limited Purpose and Dependent Day Care FSAs will carry over to 2022 if you elect the same type of account for 2022.



### More About HSAs

- **Save for medical expenses that occur today or tomorrow.** Contribute to an HSA and use your savings for eligible medical expenses in 2022 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 million
  - 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

### 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
New Hire or Newly Benefits Eligible	If electing over \$1 million (if available)	If electing over \$30,000	No EOI required
Annual Enrollment or Qualified Life Event (any amount)	<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, name changes, immigration, family law, real estate matters, traffic matters, wills and estate planning.

The plan will cover up to 20 hours of reproductive law assistance relating to and including surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption.

Coverage also will include up to a total of four hours of attorney services each year for the following non-covered matters: divorce, DUI, plaintiff property damage, habeas corpus, custody establishment and support order modification. 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

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

#### Amount You'll Receive

Varies by type of accident

### CRITICAL ILLNESS

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

New in 2022 we've expanded the levels of coverage to four options including \$10k, \$20k, \$30k or \$40k in total of coverage

### HOSPITAL INDEMNITY

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)

**Did You Know:** Accident and critical insurance coverage includes a wellness benefits for \$75, an increase from \$50. Preventive care is considered a wellness service and is eligible for reimbursement.



## Secure a Healthy Future

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.

## Save on Supplemental Insurance

Receive a discounted rate when you become certified as a non-tobacco user or enroll in a tobacco cessation program to quit smoking.



**Tip:** Are you or your dependent planning surgery or giving birth in 2022? 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](#).



## Ready to Enroll?

Visit the **Benefits Center** website between **November 5 and 19** to enroll in or waive coverage for 2022

- **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.

**Tip:** Enroll using the **Alight** app, which you can download to any mobile device from your favorite app store.

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

## Benefits Enrollment 2022

If you don't enroll by Nov. 19, and you're currently enrolled in...

Your 2022 coverage will be...

Medical and Prescription Drug	Current coverage
Dental	Current coverage
Vision	Current coverage
Flexible Spending Accounts (Health Care, Limited Purpose and Dependent Day Care)	No coverage <sup>1</sup>
Health Savings Accounts	No coverage <sup>2</sup>
Long-Term Disability	Coverage, even if not enrolled for 2021 <sup>3</sup>
Supplemental Life and AD&D	Current coverage
Voluntary Coverages (Critical Illness, Hospital Indemnity, Accident)	Current coverage
Legal	Current coverage



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 2022 for coverage in 2023. The full list of qualifying life events is included in the [Health and Insurance Benefits Summary Plan Description](#).

### Note

<sup>1</sup> The FSA carryovers do not apply if you do not elect to contribute to the same type of FSA for 2022.

<sup>2</sup> You may start, stop or change your contributions to an HSA at any time if you enroll in Medical Plan Option C.

<sup>3</sup> For Long-term Disability, if you do not actively elect "No Coverage" each year, you will be automatically enrolled.

# Enroll in These Programs at Any Time

Type **youdecide/** in your browser



## Commuter Benefit

The Commuter Benefits Program is administered by HealthEquity (formerly known as WageWorks) 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.

### 2022 IRS Limits

- Parking: \$280 max per month
- Transit: \$280 max per month

You may participate in either or both the parking and transit features up to the current combined monthly maximum of \$560.

Tip: To restart or change your commuter benefit elections, you have several options. Note: The deadline to change or cancel commuter orders is the 10th of the month. New York metro employees: Long Island Rail Road and Metro-North passes must make elections by the 4th of the month.

Call HealthEquity's customer service 24/7 at 877-924-3967



## Voluntary 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

### NEW: Pet Programs by Petco

With [Petco Wellness](#), unleash savings on pet products, preventive care and insurance for your furry, four-legged family members. Save **10% off**:

- Supplies and services at Petco stores nationwide and Petco.com
- Preventive care programs
- Pet insurance – or up to 20% when you enroll multiple pets



## Return to Workplace: Commuter Tips

If you suspended paycheck deductions, you may have a balance that you can spend before electing new deductions (check your balance on the [HealthEquity website](#)). Keep in mind, refunds for unused transit cards or parking cannot be issued, per IRS regulations, because the funds were deducted before-tax.

Also, we recommend adjusting your commuter pass to meet the needs of your new Hybrid working schedule. For instance, purchasing a daily or multi-pack pass may be more economical than a monthly one.

## 3 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.



### 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, Spouse/Partner, Children and Grandchildren of All Ages, Parents, Parents-in-law, Grandparents, Grandparents-in-law

[Learn More](#)



### HOSPITAL PARTNERSHIPS (New York Metro)

The Firm partners with leading hospitals in the New York metro area to provide priority access and ensure employees and their extended families receive the best experience when seeking care:

- **Hospital for Special Surgery** – Orthopedic and rheumatologic care for adults and children, including chronic muscle, bone and joint pain, sports injuries and autoimmune disorders [Learn More](#)
- **Memorial Sloan Kettering Direct** – Cancer treatment [Learn More](#)
- **NewYork-Presbyterian Hospital** – Emergency response program in Manhattan and physician referrals [Learn More](#)
- **ColumbiaDoctors Orthopedics** – Onsite physical therapy in Manhattan and Westchester (**Note:** Onsite services available only to employees and not dependents) [Learn More](#)

#### WHO MAY USE

Employees, Dependents, Extended Family



### BENEFITS ADVOCATES

Employees: 877-MSHR-411

Family: 800-555-7187

This health care concierge service will:

- Help you select your 2022 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, Spouse/Partner, Children of All Ages, Parents, Parents-in-law, Grandparents, Grandparents-in-law

[Learn More and Web Chat](#)

# Mental Health Programs for You and Your Family

The Firm is proud to offer mental health and mindfulness resources at no cost to support your mental wellbeing. Services include confidential counseling for employees and their dependents worldwide through Lyra, onsite counseling in our global hubs and Headspace, a leading mindfulness app. Plus, you do not have to be enrolled on the medical plan to use the following benefits:



**LYRA**  
**844-926-2648**  
[lyrahealth.com/morganstanley](https://lyrahealth.com/morganstanley)

You're not alone. The Firm recognizes the mental strain the ongoing COVID-19 pandemic is having and the challenges of adjusting to our new normal. Your mental health can help.

## How Lyra Can Help

You and your dependents have **16 free, confidential sessions** with certified therapist and coaches (per person, per year) who can help if you:

- Are stressed, anxious, depressed or having problems sleeping
- Are feeling nervous about returning to work 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
- Continued care after 16 sessions with your provider on a cost-share basis
- Medication management services and prescriptions available through Lyra physicians

## WHO MAY USE

Employee, Spouse/Partner, Children up to Age 26

## GET STARTED

- Call Lyra 24/7 at **844-926-2648**; or
- Visit [lyrahealth.com/morganstanley](https://lyrahealth.com/morganstanley)



**ONSITE COUNSELING (NYC)**  
**Mon., Wed., Fri.**  
**9 am to 5:30 pm**

New York City employees may meet conveniently with an onsite counselor at the 1585 Broadway, health center.

## How an On-site Counselor Can Help

Speak with a counselor up to five times per year, per topic. Including:

- Everyday stress
- Emotional issues
- Relationship and family concerns
- Sleep difficulties
- Coping with a serious illness
- Loss of a loved one
- Eating disorders
- Workplace concerns

## WHO MAY USE

Employees

## GET STARTED

- Call Lyra 24/7 at **844-926-2648**; or
- Visit [lyrahealth.com/morganstanley](https://lyrahealth.com/morganstanley)



**HEADSPACE**

Discover the mindfulness app that can help you find ways to stress less, move more and sleep soundly. Sign up for free to get started implementing mindfulness in your daily routine.

## How Headspace Can Help

Headspace makes mindfulness easy with short exercises to reduce stress and anxiety, improve your mood, energy levels, sleep and performance. Download Headspace app to:

- Manage stress, anxiety, loneliness and financial worries
- Regain focus and motivation
- Improve personal and professional relationships
- Learn mindful parenting techniques
- Introduce child to mindfulness practices created for kids
- Reprioritize sleep, exercise and nutrition
- Boost compassion and resilience to help build greater empathy for others
- Reduce negative emotions to help you navigate through tough moments

## WHO MAY USE

Employees Globally

[Learn More](#)

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



## HEALTH

- All employees are required to complete VaccineCheck. The Firm encourages all employees to get the [COVID vaccine](#)
- The medical plan covers **COVID-19 FDA-approved testing** at 100%\*
- It's not too late to get a free [flu shot](#) and learn about other important [preventive care](#) recommendations by age



## FAMILY

### Children

- When your sitter falls through or your child's school is closed, the Firm subsidizes center and in-home [child care](#)
- [Tutors](#) can help your student in 300+ subjects
- Expert guidance from [College Coach](#): from paying for college to prepping for entrance exams to applying – They'll even review your child's application
- Resources for [children with special needs](#)
- See Bright Horizon's full menu of caregiving and educational services

### Adults

- Caring for an adult loved one? Here are two programs to help:
  - [Backup in-home care](#)
  - [Elder care planning](#)



## FINANCES AND LEGAL

- Plan for your retirement and maximize your [401K](#) strategies and the company match
- For free [will preparation](#) elect supplemental life coverage or the legal plan
- Now is the perfect time to ensure your [beneficiaries](#) are current
- 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. Type 'youdecide' in your Morgan Stanley browser and select **Voluntary Benefits**
- [Student loan refinancing](#) – Preferred rate for you, your family and friends



## 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, as well as medication management
  - Sign up for [Headspace](#) for free. Start exploring 1000+ hours of mindfulness, fitness and sleep solutions
  - Additional [mental health resources](#) and programs
- Gym memberships** starting at [\\$25 a month](#) and other [fitness discounts](#)
- Did you know the medical plan includes free [health coaching](#) for help with nutrition, exercise, sleep, stress, stopping smoking, etc.\*\*
- The [Mindfulness Club](#) hosts weekly virtual meditation sessions

\* Per US guidelines, free COVID-19 testing is covered through January 2022.

\*\* The health programs and health coaching are available only to employees and their dependents enrolled in the Firm's Medical Plan through Cigna or UnitedHealthcare.

# 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

## Food and Gifts

Blue Apron, Jacque Torres  
Chocolates

## Automobiles

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

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Patagonia, Restaurant.com, Samsung,  
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