Morgan Stanley

BENEFIT FROM YOUR BENEFITS

Be In the Know

Exclusive Programs and Perks for You and Your Family

Visit **mybenefits.ms.com**— from your smartphone, tablet or home computer—to learn more about any program.

It's good to be part of Morgan Stanley. The essentials for the health and financial wellness of you and your family. Plus, exclusive deals on the activities, brands and places you love.

Firm Programs When You Need Them

Visit **mybenefits.ms.com** from home or your mobile device:

1. Use the **Find It Fast** search at the top of every page
2. Browse programs by category from the **homepage** or the **Employees Offers** menu

HEALTH Four Important Programs for You and Your Family

Benefits Advocates
Employees: 877-MSHR-411 | Family: 800-555-7187
Advocates can help with a variety of health care issues:

- Research in-network doctors and specialists, and schedule appointments
- Guide you through complicated health issues and connect you to the right person or resources
- Advocate for you on health care claims and billing
- Help you make benefits elections
- Assist your family members with health care insurance issues

WHO CAN USE: You, Your Dependents, Adult Children, Parents, Parents-in-Law, Grandparents, Grandparents-in-Law

Telemedicine
Cigna: mycigna.com (Telehealth Connection)
UnitedHealthcare: myuhc.com (Virtual Visits)
Speak with a doctor 24/7 for non-emergencies. Doctors can send prescriptions to a local pharmacy, if needed. Cost: $40 to $50 ($8 to $10 after meeting your annual medical deductible).

WHO CAN USE: Employees and dependents in the Firm's Medical Plan through Cigna or UnitedHealthcare

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 current treatment plan isn't working
- Want to learn more about your condition

WHO CAN USE: You, Your Dependents, Adult Children, Parents, Parents-in-Law, Grandparents, Grandparents-in-Law

Counseling and Support | 866-248-7640
Speak confidentially with a counselor about stress; legal, financial or family issues; or loss and grieving.

WHO CAN USE: You and members of your household

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More Top Picks to Help You Benefit from Your Benefits

HEALTH

Other Health Programs

- Health care cost estimates and patient satisfaction ratings by Castlight
- Cancer support (centers of excellence, financial and emotional support)
- MSK Direct by Memorial Sloan Kettering (guided cancer treatment program, priority access)

Good-to-Know Tip

Having surgery or a baby next year? Purchase Hospital Indemnity Insurance during benefits enrollment in the fall—and receive a lump-sum payment if you're hospitalized due to a covered accident, illness, planned procedure or pregnancy.

WELLNESS

Programs

- Monthly newsletter and events
- Health coaching through Cigna and UHC
- Virtual meditation

Corporate Gym Memberships

Equinox, Town Sports, Retro Fitness

Discounted Rates at Other Gyms

FlyWheel, Peloton, SoulCycle

Gym Subsidy

Up to $300 a year toward your membership at the gym of your choice.
Note: Restrictions by business, location and level apply.

TWO NEW GYM OPTIONS

Active&Fit Direct

Choose a gym from 9,800+ participating fitness centers and YMCAs across the US for $25 a month, plus a $25 membership fee. Invite up to three dependents to join, whether you join or not.

Zeamo

Use hundreds of gyms in the US and worldwide for as long as you need with no contracts or joining fees. Gym access depends on the plan you choose. Plans range from $10 to $75+ a month. Once you're a member, invite up to five family members to join, too.

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FAMILY

For Your Kids

- Daycare centers and pre-schools
- Backup daycare
- College admissions coaching, tutoring and test prep (PSAT, SAT, ACT, etc.)
- Counseling and support
- Summer camps
- Resources for kids with special needs
- Education savings accounts (Coverdells and 529s)

For Your Pets

Insurance, vets, walkers, kennels, discounted products

For New Parents

- Generous paid time-off (16 weeks for primary caregiver; 4 weeks for secondary caregiver)*
- Financial assistance when adopting
- Daycare options
- Lactation rooms
- Breast-milk shipping when traveling on business
- Meal delivery service for infants and children
- Engraved silver baby spoon

For Your Parents and Grandparents**

- Master's degree-level social workers from Care.com can help you:
  - Find care providers and legal resources
  - Develop a customized elder care plan
  - Answer questions about Social Security, Medicare and Medicaid
  - Facilitate family meetings
- Benefits Advocates
- Medical second opinions
- MSK Direct cancer program through Memorial Sloan Kettering
- Backup in-home adult care
- Long-term care insurance***
- Legal assistance plan (sign up during annual enrollment in the fall)***

** One-year service requirement may apply*
*** Includes your parents, parents-in-law, grandparents and grandparents-in-law—plus your adult children*
**** Available only to your parents and parents-in-law*

Finding In-Home Help | 855-781-1303

Care.com will write a job description, and interview and screen candidates when you need a sitter, nanny, housekeeper, tutor, dog walker, etc.

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FINANCES

- Save for retirement: Contribute to the Morgan Stanley 401(k) Plan and be eligible for a company match
- Individual retirement accounts (IRAs)
- Morgan Stanley Access Investing—Build a digital portfolio to help you reach your financial goals at a discounted employee rate
- 25% to 40% savings on your commute to work through WageWorks (public transit, parking, UberPOOL, etc.)
- Student loan refinancing for you, your family and friends
- Will preparation and estate planning
- Insurances–Life, auto, home, renters, identity theft, umbrella and pet
- Referrals for accountants, tax preparers, etc.

Managing Your Day-to-Day Finances with Morgan Stanley

An attractive alternative to a traditional bank—cash management and lending solutions with special employee benefits:

- No annual account fees on Active Assets Accounts
- Easy direct deposit setup with Morgan Stanley Payroll
- Unlimited ATM fee rebates worldwide*
- Special qualification for Premier Cash Management benefits
- Discounts on certain loan products for eligible employees

Search for **PBG Offers** at **mybenefits.ms.com**.

** ATM fees over $200 being taxable (for details, search for Everyday Finances)*

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EXTRAS

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

Cell Phones and Wireless Plans
AT&T, Sprint, T-Mobile, Verizon Wireless

High-Speed Internet, Cable and Phone
Verizon Fios

Computers, Electronics and Software
Apple, Dell, Lenovo, Microsoft, More

School and Home-Office Supplies and Equipment
Staples

Business Clothing
Men's Warehouse, Hickey Freeman, Of Mercer

Shaving Supplies
Harry's

Salons and Spas
The Red Door

Morgan Stanley Logo Apparel and Merchandise

Automobiles
BMW and MINI, Chrysler, GM, Mercedes-Benz, Nissan-Infiniti, More

Food and Gifts
Blue Apron, Godiva, Harry & David

Interior Design
Decorilla, Homepolish

Resources for Urban-to-Suburban Moves
Suburban Jungle

Stationery
Crane & Co.

Headphones
Master & Dynamic

Videography
UrLife Media

Morgan Stanley Classifieds

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

Travel
American Express; Hotel Engine, Hilton and Starwood Hotels; American, Delta and United Airlines; CLEAR; Disney and Las Vegas; Away Luggage; 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, More

PerksAtWork.com
Discounts from 30,000+ vendors
- *Earn WOWpoints toward future purchases*
- *Invite your family and friends to save, too*

Some of the most popular brands:
1-800-Flowers, Best Buy, Brooks Brothers, Costco, Expedia, FTD, Hotels.com, Macy's, Orbitz, Priceline, Restaurant.com, Samsung, SeaWorld, TrueCar

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Don’t Miss Out on These Little-Known Perks

PERSONAL CONCIERGES. Call one of our concierges for help tackling your to-do list: from researching restaurants and entertainment options, to coordinating everyday services, planning events and purchasing gifts. The service is free of charge. You will be billed only for items or services you decide to purchase.

NEW BACKUP CHILD CARE OPTION. As an alternative to dropping off your child at a Bright Horizons daycare center when your regular care arrangements fall through – you can now arrange for a caregiver to come to your home. Pre-registration required.

COLLEGE COACH. Webinars for parents and 1-on-1 coaching for students with admissions experts. They’ll even review your child’s college application essays up to 10 times.

WILLS. If you have supplemental life insurance through the Firm, your coverage includes free will preparation and estate planning through MetLife. Note: You can purchase this coverage only during benefits enrollment each fall.

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Programs described here are subject to change. Any inconsistency between this communication and the terms of an official plan document will be governed by the plan document. See the plans’ official documentation for details. Morgan Stanley’s benefit plans may be amended or discontinued at any time including to curtail benefits for some or all covered individuals. Cash management and lending products and services are provided by Morgan Stanley Smith Barney LLC, Morgan Stanley Private Bank, National Association or Morgan Stanley Bank, N.A, as applicable.

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