

COVID-19 Resources for You and Your Family

During these uncertain times, the health, financial wellbeing and safety of you and your family is paramount. The Firm's introduced new resources and adjusted existing programs to ensure you have the support you need. **Questions?** Call a [Benefits Advocate](#).

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Telemedicine*

Telemedicine is a safe, convenient way to meet with a doctor 24/7 about non-emergencies. Doctors can also prescribe medications (restrictions may apply). **New:** Morgan Stanley has waived the cost of most telemedicine visits to encourage you to seek care virtually, per current distancing guidelines.

Note: Visits must be booked on [mycigna.com](#) or [myuhc.com](#) sites or apps.

Tip: Register and download the Cigna or UnitedHealthcare app now so you can easily access care if you need it.

Type [telemedicine](#) in browser or access directly:

- **Cigna:** [mycigna.com](#)
Look for **Telehealth Connection** or **Connect Now**
- **UnitedHealthcare:** [myuhc.com](#)
Look for **Virtual Visits**



New York Metro Health Centers

The Health Centers continue to deliver services virtually. Call a provider who can address acute care needs, renew prescriptions, give COVID-19 self-care advice, coordinate care with community providers, provide wellness coaching and more. **Tip:** You can also schedule a video visit. [Instructions](#). **For Staff Working in the Office:** The 1585 Broadway Health Center has an onsite team in case of emergencies.

For phone numbers and hours, type [healthcenters](#) in browser

WHO CAN USE
New York metro employees



Prescription Drugs*

To ensure you have enough medication on hand, you may order an extra 30- or 90-day supply of most medications. Certain specialty medications may also be available at a 90-day supply. Call OptumRx, Cigna Pharmacy or your local pharmacy. Also, review these [FAQs](#) from OptumRx.

Tip: If you're running low on prescription medication, speak with your pharmacist or health plan about whether an early refill is available. Also, check to make sure you have remaining refills. If you don't, or a prescription has expired, contact your doctor for a refill.

OptumRx: 855-855-8757
Cigna Pharmacy: 800-244-6224

Note: Early refills cannot be processed online.



COVID-19 Testing and Treatment*

The Firm's Medical Plan covers COVID-19 diagnostic testing – including the visit and any COVID-related treatment – at 100%. COVID-19 antibody testing is also covered at 100% (through Cigna and UHC) – provided the test is FDA-approved and ordered by a doctor.

Note: Antibody testing does not confirm COVID-19 immunity and cannot be relied on for diagnostic or other clinical purposes. It is recommended that you discuss with your provider whether antibody testing is right for you.

If an in-network doctor or facility performs the test, the provider submits the claim and no action or payment is required of you. If you use an out-of-network provider, you must pay for the test and submit the claim for reimbursement.

Important: If you have mild symptoms, stay home and monitor your symptoms closely. Seek testing only if you experience serious symptoms (unremitting fever and/or acute difficulty breathing) or require hospitalization. That's safer for you and health care workers. If you are sick and require in-person care, call your doctor before visiting.

Tip: UnitedHealthcare maintains a list of COVID-19 testing locations in the US. You don't need to be a UHC member to access the information: Go to [myuhc.com](#) and click **Find a COVID-19 Testing Location** at the top of the page. There is also an online symptom checker.



Medical Second Opinions

You and your extended family may contact 2nd.MD for expert medical advice, at no cost, if:

- Your doctor recommends surgery, prescribes a new medication or you feel your current treatment plan isn't working
- Your surgery has been postponed or cancelled
- You're concerned about how COVID-19 affects cancer and other diseases and conditions

866-841-2575

WHO CAN USE
You, your spouse/domestic partner, children (regardless of age), parents, grandparents and in-laws



Child and Adult Care

While Bright Horizons backup daycare centers are closed to prevent the spread of coronavirus, you may still schedule in-home care by a Bright Horizons caregiver. The cost is \$8/hour. This program runs year-round and the Firm subsidizes the rate you pay. **Note:** If Bright Horizons cannot find an in-home caregiver in its network, you may arrange for “out-of-network” care by a family member, neighbor, friend, babysitter, etc. – and be reimbursed \$100/day.

You are allotted 30 days a year for child and/or adult care. Each day of center-based care, in-home care by a Bright Horizons caregiver, crisis care or out-of-network care counts as one use.

833-224-7075

Tip: Call after hours to avoid long waits; representative available 24/7

Type [backupchildcare](#) or [backupadultcare](#) in browser

WHO CAN USE

Benefits-eligible employees

Dependent Care FSAs

Because schools are closed, and possibly summer camps, too, employees with a Dependent Day Care Flexible Spending Account may adjust how much they contribute by calling HR Services.

Deadline: Up to 31 days after you return to work at a Firm office or when your child returns to school, whichever is later.

Type [dependentfsa](#) in browser.

Parents WFH

For parents with children home because schools are closed due to COVID-19, working remotely can be challenging – personally and professionally. The Firm’s Family Network has resources to help on both fronts.

Type [family](#) in browser. Also, review these [tips for managers](#).

Eldercare Planning

At no cost to you, social workers from Care.com will:

- Help find quality senior care services
- Develop customized action plans
- Negotiate provider rates
- Facilitate family meetings

Type [eldercare](#) in browser.



401(k) CARES Act Provisions

Eligible individuals – as defined by the US CARES Act – may:

- 1: Withdraw up to \$100,000 from their 401(k) without usual 10% penalty if under age 59½
 - Income taxes still due; may pay over 3 years
 - May redeposit funds to 401(k) within 3 years (installments or lump sum)
- 2: Take a loan up to \$100,000 (double the typical maximum)
- 3: Suspend 401(k) loan repayments through year’s end (no penalty; interest still accrues)

ELIGIBILITY, TIMING AND MORE INFO

Read these [FAQs](#)

Questions? HR Services
877-MSHR-411 (674-7411)
9 am to 7 pm ET, M-F



Legal Assistance

At no cost through July, Hyatt Legal will review or answer questions about health-care proxies, home-refinancing, personal-insurance and elder-law documents. Also, enjoy free access to a self-help document library to complete wills, living wills and powers of attorney.

Note: Employee’s enrolled in **Supplemental Life Insurance** are also eligible for free [will preparation](#). And those enrolled in the **Legal Plan**, your coverage includes a [suite of services](#).

Type [covid19legal](#) in browser for contact info and website password

WHO CAN USE

Benefits-eligible employees



Mental Health Benefit by Lyra and Other Resources

New: If you have concerns about getting sick, are feeling lonely or stressed, or are struggling as your family’s routine is disrupted, speak confidentially with a Lyra therapist or coach. You and your dependents each have up to 16 free sessions each year, as well as access to self-care tools.

NYC Employees: Schedule a virtual appointment with the onsite counselor at 1585 Broadway.

UHC Members: Message a therapist 24/7, using TalkSpace. Cost: \$110 for initial session; then \$70/week for unlimited messaging (charged only when you use service). [More](#)

Additional mental health resources: Therapy through Cigna and UHC, treatment for alcohol and substance use, ABA therapy for autism, resources for children with special needs, Mindfulness Club, etc. [More](#)

Learn more

Type [mymentalhealth](#) in browser

Get started

[lyrahealth.com/morganstanley](#)

Note: Open site in Chrome

24/7 Lyra Care Team

844-926-2648

WHO CAN USE

Employees and their dependents



Health Coaching

Through Cigna or UnitedHealthcare, work virtually with a health coach, at no cost, for help with exercise, nutrition, weight management or stress. **NY Employees:** Schedule a virtual appointment with the Firm’s health coach at the [1585 Broadway Health Center](#).

Visit [mycigna.com](#) or [myuhc.com](#) – or, type [healthcoaching](#) in browser



HR Policy Updates

To support employees, the Firm has temporarily updated several HR Policies including vacation. At the end of the year, carry over half of your 2020 vacation-day entitlement (up to 10 days) to use by December 31, 2021.

- Type [hrpolicyupdates](#) in browser;
- Visit [HR Policies](#) site; or
- Call HR Services at 877-674-7411

CDC Guidance: [Protecting Yourself and Others](#) • [If You’re Ill](#) • [Caring for Someone Sick](#) • [If You’re at Higher Risk](#)

Member cost share for certain telemedicine visits, COVID-19 testing and treatment is currently being waived in response to the ongoing COVID-19 pandemic. The Firm reserves the right to change this coverage, including reinstating deductible and coinsurance payments, at any time, as the pandemic evolves. Any inconsistency between this communication and the terms of an official plan document will be governed by the 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. [Other important information](#)