Choose Well. Be Well.

3 Welcome to 2017 Annual Benefits Enrollment
4 A Checklist
5 Menu of Morgan Stanley Benefits
6 What's New for 2017
8 Comparing the Medical Plan Options
   Administered by Cigna and UnitedHealthcare
9 Which Medical Plan Option Is Right for You?
10 What You Need to Know About FSAs and HSAs
11 Comparing the FSAs and HSs
12 Understanding Health Care Costs
13 My Health Programs Save You Time and Money
15 Take Action
Welcome to 2017 Annual Benefits Enrollment

Morgan Stanley continues to offer comprehensive, best-in-class benefits choices to help ensure the health and wellness of you and your family.

While the plan options are consistent in 2017, your health care needs may have changed. So, review your options carefully, assess your current circumstances or needs, and choose the benefits that will work best for you in the upcoming year.

Choose Well.
Please take the time to understand your options – which are summarized in this brochure. For in-depth information, here are additional resources to help you choose wisely.

Be Well.
Throughout the year, get the most from your benefits. Find practical pointers to save time and money, and help you maximize your Morgan Stanley benefits.

Did You Know?
All resources are available to you and your spouse or domestic partner – including mybenefits.morganstanley.com (no password required).

mybenefits.morganstanley.com
Your online benefits hub. Open to you and your spouse or domestic partner during enrollment and throughout the year.

- Comprehensive information, including 2017 contribution rates for health care and insurance options
- Find It Fast search
- Short educational videos
- Webinar schedules, registration and playbacks
- FAQs
- Link to the Benefit Center website to enroll and access personal information like account balances (password required)

EASY-TO-USE WEBSITE
available from home, the office or your mobile device
Visit

INFORMATIONAL WEBINARS
for you and your spouse
Register

HELP from an HR Services Representative
1-877-MSHR-411 (674-7411)
9 am to 7 pm Eastern, weekdays
From outside the US or Canada (toll): +1 718-354-1343
A Checklist

START HERE. Review this guide for an overview of what's new and what to expect during this year's annual benefits enrollment.

USE THE TOOLS. Find the information you need on mybenefits.morganstanley.com. You can access the site from any computer or mobile device — no password is required.

LEARN MORE. We're holding live informational webinars. Or, watch a playback at your convenience.

GET SUPPORT. HR Services Representatives can explain all of your options and help you select the programs that are right for you and your family. Call 1-877-MSHR-411 (674-7411).

MAKE YOUR 2017 ELECTIONS. Visit mybenefits.morganstanley.com and click ENROLL NOW any time between Friday, November 4, and Friday, November 18, at 11:59 pm Central (password required to enroll) to elect or waive coverage.

GET THE MOST FROM YOUR BENEFITS THROUGHOUT THE YEAR. Take advantage of the My Health programs to find quality doctors, compare costs before receiving care, get expert medical second opinions, access child and elder care resources, and receive confidential counseling.
Menu of Morgan Stanley Benefits

Enroll in These Benefits Only from November 4 to 18, 2016*

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Option/Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and Prescription Drugs</td>
<td>Options A, B or C by Cigna or UnitedHealthcare**</td>
</tr>
<tr>
<td>Dental</td>
<td>MetLife Options A or B or Delta Dental***</td>
</tr>
<tr>
<td>Vision</td>
<td>Administered by VSP</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>Health Care, Limited Purpose (Medical Plan Option C only) or Dependent Day Care Administered by UnitedHealthcare or Your Spending Account</td>
</tr>
<tr>
<td>Suppemental Life and Accidental Death &amp; Dismemberment Insurances</td>
<td>For you, your spouse or domestic partner and children Administered by MetLife</td>
</tr>
<tr>
<td>Long-Term Disability Insurance</td>
<td>Administered by MetLife</td>
</tr>
<tr>
<td>Corporate Excess Disability Insurance</td>
<td>New in 2017: Insured by Lloyd's of London</td>
</tr>
<tr>
<td>Legal Assistance Program</td>
<td>Administered by Hyatt Legal Plans (a MetLife company)</td>
</tr>
<tr>
<td>Accident, Critical Illness and Hospital Indemnity Insurances</td>
<td>New in 2017: Hospital Indemnity All three coverages administered by Aflac</td>
</tr>
<tr>
<td>Health Care Coordination</td>
<td>New in 2017: PinnacleCare</td>
</tr>
</tbody>
</table>

No Enrollment Required
The Firm provides these insurances at no cost to you

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Administered by MetLife</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life</td>
<td></td>
</tr>
<tr>
<td>Basic Accidental Death &amp; Dismemberment</td>
<td></td>
</tr>
<tr>
<td>Business Travel Accident</td>
<td></td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td></td>
</tr>
</tbody>
</table>

Enroll at Any Time

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Administered by MetLife</th>
</tr>
</thead>
<tbody>
<tr>
<td>401(k) Retirement Savings Plan</td>
<td>Sponsored by Morgan Stanley</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>Available only if you elect Medical Plan Option C Administered by Your Spending Account</td>
</tr>
<tr>
<td>Commuter Benefits Program</td>
<td>Administered by WageWorks</td>
</tr>
<tr>
<td>Long-Term Care Insurance</td>
<td>Insured by John Hancock</td>
</tr>
<tr>
<td>Employee Offers</td>
<td>Nearly 300 Firm-sponsored benefits, programs and perks Type offers in your browser from the office</td>
</tr>
</tbody>
</table>

*Note: You may change coverage during the year if you have a qualifying life event (marriage, divorce, birth, adoption, etc.).

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

***Certain US benefits-eligible international employees and US expatriates may elect Cigna Global Dental Plan.
What’s New for 2017

**Prescription Drugs**
Starting January 1, 2017, employees are encouraged to enroll in mail order delivery for new or existing prescriptions for maintenance medications. Until you enroll, you will have **three grace fills**, per medication, at a retail pharmacy. If you have not enrolled in mail order at the fourth fill at a retail pharmacy, **you will pay 100% of the cost of the medication**.

Maintenance medications are those you take on an ongoing basis for conditions such as diabetes, high blood pressure and high cholesterol, as well as birth control and certain behavioral health medications.

With mail order, you generally pay less per prescription and have the convenience of home delivery. If you do not enroll in mail order within the grace period, any out-of-pocket costs will not apply toward your deductible and out-of-pocket maximum amounts, and you will continue to pay the full cost of the medication until you enroll in mail order.

**CHANGES TO COPAY AND COINSURANCE MAXIMUMS**
The minimum and maximum copay and coinsurance amounts for prescription drugs will increase in 2017 to keep up with the rising costs of prescription drugs.

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**How Mail Order for Maintenance Medications Works**

Enrolling in mail order is easy and saves you time and money. OptumRx or Cigna Pharmacy can advise which of your maintenance medications are eligible for mail order.

Enroll online or call a representative.

**OptumRx**
Mail Service Saver Plus
[optimrx.com](http://optimrx.com)
855-855-8757
Group No. MSG

**Cigna Pharmacy**
Home Delivery Pharmacy
or 90 Now
[mycigna.com](http://mycigna.com)
800-CIGNA24 (244-6224)
Group No. 3327984

Once enrolled, you will receive refills automatically. Also, OptumRx or Cigna will contact your doctor before your prescription runs out to obtain a new one.

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**2017 Flexible Spending Account and Health Savings Account Limits**

For some accounts, the IRS increased the maximum amount of before-tax dollars you may contribute in 2017.

**FSAs**
- Health Care – $2,600 (up from $2,550)
- Limited Purpose (Medical Plan Option C only) – $2,600 (up from $2,550)
- Dependent Day Care – $5,000

**HSAs** (Medical Plan Option C only)
- Individual – $3,400 (up from $3,350)
- Family – $6,750
- Catch-up, if age 55 or over – Additional $1,000
ENHANCED BENEFITS COVERAGE
These enhancements to the Medical Plan demonstrate the Firm’s continued commitment to providing you and your family with access to quality care, especially when facing serious health issues.

Musculoskeletal Condition Treatments
Back and joint conditions are among the most common health issues affecting our employees. To offer clarity when facing certain surgeries, your health plan administrator (Cigna or UnitedHealthcare) will offer to connect you with an independent, expert physician from 2nd.MD, our second opinion partner. Your participation is optional. The Firm makes this service available to employees and their extended families, at no cost to you. Your medical information is kept confidential and is not shared with the Firm.

Guided Cancer Treatment Program
When you are faced with cancer, reliable information and comprehensive care are crucial. The Firm is partnering with Memorial Sloan Kettering Cancer Center – one of the top cancer treatment centers in the US – to give you and your dependents priority access to the most advanced cancer care from an experienced and compassionate team of cancer specialists, as well as the practical and emotional support you need.

Preferred Facilities for Substance and Alcohol Abuse Treatment
UnitedHealthcare designates preferred facilities based on high-quality care and successful outcome measures. To encourage the best results, members who use one of these in-network preferred inpatient facilities for substance and alcohol abuse treatment will have coinsurance waived after meeting the annual deductible.

Vision Plan
Members may lower their out-of-pocket costs for contact lens exams and fittings because the Plan is adding a separate copay for those services, if received from a VSP provider. Also, coverage for out-of-network costs is increasing.

NEW VOLUNTARY PROGRAMS
To enroll in the following coverages via convenient payroll deductions, visit youdecide.com/morganstanley during annual benefits enrollment.

Hospital Indemnity Insurance
Additional protection for those “what if” scenarios. If you or a covered dependent is hospitalized due to a covered accident, illness, planned procedure or pregnancy, Aflac will pay you a lump-sum amount. There is no restriction on how you use the money you receive.

Health Care Coordination
PinnacleCare will help manage the health care needs of you and your family by finding the right medical professionals, customizing a treatment plan, locating specialists, making appointments with providers and advocating on your behalf to avoid unnecessary procedures, costs and delays.

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 purchase and your payout options (lump-sum versus monthly payments) are based on your eligible earnings and offset by any other disability policies you may have.
## Comparing the Medical Plan Options

Administered by Cigna and UnitedHealthcare

<table>
<thead>
<tr>
<th></th>
<th>OPTION A</th>
<th>OPTION B</th>
<th>OPTION C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paycheck contributions</td>
<td>Highest</td>
<td>Moderate</td>
<td>Lowest</td>
</tr>
<tr>
<td>Medical deductible</td>
<td>Lowest</td>
<td>Moderate</td>
<td>Highest (medical + Rx drug)*</td>
</tr>
<tr>
<td></td>
<td>• Individual: $500</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Family: $1,250</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lowest</td>
<td>Lowest</td>
<td>Same as Option A</td>
</tr>
<tr>
<td></td>
<td>• Individual: $1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Family: $2,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lowest</td>
<td>Lowest</td>
<td>Same as Option A</td>
</tr>
<tr>
<td></td>
<td>• Individual: $2,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Family: $4,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical out-of-pocket maximum</td>
<td>Lowest</td>
<td>Moderate</td>
<td>Highest (medical + Rx drug)</td>
</tr>
<tr>
<td></td>
<td>• Individual: $1,800</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Family: $4,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lowest</td>
<td>Lowest</td>
<td>Same as Option A</td>
</tr>
<tr>
<td></td>
<td>• Individual: $2,800</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Family: $7,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lowest</td>
<td>Lowest</td>
<td>Same as Option A</td>
</tr>
<tr>
<td></td>
<td>• Individual: $5,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Family: $10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription drug deductible</td>
<td>Lowest</td>
<td>Lowest</td>
<td>Same as Option A</td>
</tr>
<tr>
<td></td>
<td>• Individual: $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Family: $150</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lowest</td>
<td>Lowest</td>
<td>Same as Option A</td>
</tr>
<tr>
<td></td>
<td>• Individual: $2,450</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Family: $6,125</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax-advantaged accounts</td>
<td>Choose to contribute to a Health Care FSA to pay for eligible 2017 medical, prescription drug, dental or vision costs (use-it-or-lose-it)</td>
<td>Same as Option A</td>
<td>Choose to contribute to a:</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Health Savings Account to pay for eligible 2017 and future medical, prescription drug, dental or vision costs (no use-it-or-lose-it); and/or</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Limited Purpose FSA to pay only for eligible 2017 dental or vision costs (use-it-or-lose-it)</td>
</tr>
</tbody>
</table>

Note: All amounts shown reflect in-network rates.

* Important: Option C’s deductible works differently for preventive and non-preventive prescription drugs and family coverage.

### What the Options Have in Common

- Same medical services, prescription drugs, network of doctors and health programs, by either Cigna or UnitedHealthcare
- In-network preventive care covered at 100%, such as annual exams and age-appropriate screenings
- Same 20% coinsurance (the amount you pay for in-network services after you meet your annual deductible; the Plan pays the remaining 80%)
- Protection from high medical costs above the out-of-pocket maximum
- Coverage for in- and out-of-network services — though your costs will be lower if you use in-network providers

For full details on the three Medical Plan options, visit mybenefits.morganstanley.com or speak with an HR Services Representative at 1-877-MSHR-411 (674-7411).
# Which Medical Plan Option Is Right for You?

Consider the following when selecting the best coverage option for your 2017 needs.

<table>
<thead>
<tr>
<th>Health care needs</th>
<th>OPTION A</th>
<th>OPTION B</th>
<th>OPTION C</th>
</tr>
</thead>
<tbody>
<tr>
<td>You’re a high user of health care services, have a chronic condition or special need, or take high-cost prescription drugs. Or, you anticipate major medical needs in 2017, such as surgery.</td>
<td>You use a moderate amount of health care services throughout the year, such as a few doctor visits and/or moderate prescriptions.</td>
<td>You're a low user of health care and don't anticipate needing significant care beyond preventive services in 2017.</td>
<td></td>
</tr>
</tbody>
</table>

| Costs | You prefer to pay more in paycheck contributions and less when you actually 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 actually need care. You're comfortable with combined medical and prescription drug deductibles, and the true family deductible. |

| Preferences | You are comfortable paying more for coverage you may not use. Or, you plan to use one or more out-of-network providers. | You anticipate some minor services for 2017, 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 Health Care FSA and are not looking for additional tax savings or investment options. | You’re comfortable with the Health Care FSA and are not looking for additional tax savings or investment options. | You have enough cash-on-hand to cover the full out-of-pocket maximum, in case of a high-cost injury or illness. You’re looking for new 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 HSA. |

**Need help understanding which Medical Plan option is right for you?**

Call an HR Services Representative 1-877-MSHR-411 (674-7411). No matter which option you select, take advantage of the My Health suite of programs to ensure you get the right care, at the right time, at the right price.
What You Need to Know About FSAs and HSAs

Depending on the Medical Plan option you choose, you may contribute to a tax-advantaged Health Care Flexible Savings Account (FSA) or a Health Savings Account (HSA) and/or Limited Purpose FSA to reduce covered health care costs by 25% to 40%, depending on your tax bracket by using pre-tax dollars. All benefits-eligible employees may enroll in a Dependent Day Care FSA, regardless of the Medical Plan option you elect or if you decline coverage through the Firm.

DID YOU KNOW?
You can use your FSA* and HSA funds to pay your deductibles, copays and coinsurance, as well as health care expenses that are not covered by the Medical Plan.

* Note: Dependent Day Care FSA funds can be used to pay only for eligible dependent day care expenses and Limited Purpose FSA funds are limited to eligible dental and vision expenses.

BEFORE YOU ENROLL, DETERMINE HOW MUCH TO CONTRIBUTE
- Consider your prior health care spending and anticipated costs in 2017.
- For an HSA, remember there is no use-it-or-lose-it feature, so unused funds roll over year-to-year and are yours to keep. Also, consider your potential tax savings and investment opportunities.

Learn More

The Benefits of Before-Tax Dollars

In addition to tax-advantaged health care and dependant day care accounts, learn how to use before-tax contributions to save money on your commuter expenses and retirement savings.

Learn More

Get the Facts About Medical Plan Option C and HSAs

Check out this interactive page to help you understand your Medical Plan options.

Learn More
Comparing the FSAs & HSAs

<table>
<thead>
<tr>
<th></th>
<th>HEALTH CARE FSA</th>
<th>HSA</th>
<th>LIMITED PURPOSE FSA</th>
<th>DEPENDENT DAY CARE FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Plan option</strong></td>
<td>All benefits-eligible employees (except those enrolled in Medical Plan Options C)</td>
<td>Option C only</td>
<td>Option C only</td>
<td>All benefits-eligible employees</td>
</tr>
<tr>
<td><strong>Eligible expenses</strong></td>
<td>Medical, prescription drug, dental and vision</td>
<td>Medical, prescription drug, dental and vision</td>
<td>Dental and vision only</td>
<td>Day care for children under age 13 and disabled children or parents</td>
</tr>
<tr>
<td><strong>Debit card</strong></td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>Contribution method</strong></td>
<td>Paycheck deductions (cannot adjust during the year)</td>
<td>Paycheck deductions or lump-sum at any time during the year</td>
<td>Paycheck deductions (cannot adjust during the year)</td>
<td>Paycheck deductions (cannot adjust during the year)</td>
</tr>
<tr>
<td><strong>Use it or lose it</strong></td>
<td>Yes</td>
<td>No (unused funds roll over from year to year)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Fully funded on January 1</strong></td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>Save for retirement</strong></td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Portable funds</strong></td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Earn interest on funds</strong></td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Invest funds</strong></td>
<td>No</td>
<td>Yes (funds &gt;$500)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Tax benefits</strong></td>
<td>Pay for eligible expenses with before-tax contributions</td>
<td>Before-tax contributions, tax-free gains on interest and investments, tax-free eligible withdrawals</td>
<td>Pay for eligible expenses with before-tax contributions</td>
<td>Pay for eligible expenses with before-tax contributions</td>
</tr>
<tr>
<td><strong>2017 contribution maximum</strong></td>
<td>$2,600</td>
<td>Individual – $3,400, Family – $6,750, Age 55 or over – additional $1,000</td>
<td>$2,600</td>
<td>$5,000 (if single or file a joint tax return), $2,500 (if married and file a separate tax return)</td>
</tr>
</tbody>
</table>
Understanding Health Care Costs

At Morgan Stanley, health care is a shared responsibility between the Firm and employees. The Firm invests in your wellbeing by offering comprehensive benefits. Doing the right thing to manage your medical costs is also doing the right thing to manage the Firm’s costs.

Most of our health care plans are self-insured. The Firm pays a significant portion of the total costs, and employees pay the remainder through paycheck contributions and out-of-pocket expenses. To protect you financially in the event of serious medical issues, the Medical Plan, funded by you and the Firm, pays all costs incurred above your annual out-of-pocket maximums.

Continuing to offer rich benefits now and in the future as health care costs rise requires that together we are smart about how we spend our collective health care dollars. The Firm hopes you will make informed decisions, take care of yourself and your family, and try to be as healthy as you can.

For instance, the cost of common services – from doctor visits to MRIs – varies significantly among providers. So, the provider or facility you choose has a direct impact on the Plan’s expenses. For instance, the dollars used to pay for employee health care are the same funds used to award pay increases and bonuses.

Know Before You Go with Castlight

You’ll want to use resources like Castlight to understand the differences in the cost of care so you get the right care, at the right time, at the right price.

With Castlight, you can search for in-network doctors, facilities and services in your ZIP code to compare costs before you seek care. For example, the price of an in-network MRI in New York City ranges from $400 to over $3,000.*

Consider this: If the MRI is the first health care service you receive in a plan year and you stay in network and you are enrolled in family coverage, here’s how much you will be responsible for, depending on price, under each Medical Plan option.

<table>
<thead>
<tr>
<th>COST OF MRI: $400</th>
<th>Option A: $400</th>
<th>Option B: $400</th>
<th>Option C: $400</th>
</tr>
</thead>
<tbody>
<tr>
<td>COST OF MRI: $1,500</td>
<td>Option A: $700</td>
<td>Option B: $1,100</td>
<td>Option C: $1,500</td>
</tr>
<tr>
<td>COST OF MRI: $3,000</td>
<td>Option A: $1,000</td>
<td>Option B: $1,400</td>
<td>Option C: $3,000</td>
</tr>
</tbody>
</table>

*Amounts shown are for illustration purposes only.

To access Castlight

- From the office: Type doctors in your browser
- From home or your mobile device: Log in to mycastlight.com/morganstanley

Consider this: If the MRI is the first health care service you receive in a plan year, you stay in network and you are enrolled in family coverage, here’s how much you will be responsible for, depending on price, under each Medical Plan option.
My Health Programs Save You Time and Money

Make smart choices throughout the year with the help of the My Health programs, described below and on the next page. Most are available at no cost to you, and many are available whether you enroll in a Morgan Stanley Medical Plan option or not. Access quality care or better manage your health care spending – or both.

Help Navigating the Complexities of Health Care

Morgan Stanley’s Health & Wellness Advisors can explain the services available to you through the Firm’s benefit plans, review your medical bills and claims, and connect you with resources to manage costs and ensure you and your family receive quality care.

Health & Wellness Advisors are available to you and your extended family, weekdays, from 8 am to 7 pm Eastern.

Employees
1-877-MSHR-411 (674-7411)
Enter verification information and then say “Health & Wellness Advisor” when prompted

Your Family
1-800-555-7187

Call for help with:
• Explaining the differences between your health care choices
• Understanding your medical bills and covered health services
• Finding doctors (including primary care physicians)
• Obtaining treatment estimates and second opinions on diagnoses
• Using wellness, counseling and behavioral health programs
• Resolving medical, prescription drug, dental and vision claims
• Navigating Morgan Stanley’s benefits, programs and resources
Second Medical Opinions

You and members of your extended family may speak with an independent medical expert for a medical second opinion through 2nd.MD. The Firm makes this service available at no cost to employees.

Learn More

Child and Elder Care

The Firm is pleased to offer a range of options, including:

Backup child care
backup.brighthorizons.com
Username: Morgan Stanley | Password: backup
877-242-2737

Elder care resources
morganstanley.care.com
855-781-1303

Learn More

Compare Medical Costs

The cost of medical care can vary dramatically, even for the same service in the same ZIP code. With Castlight, see cost estimates before you book an appointment. Also, find in-network doctors and other providers.

Available only to employees and their dependents enrolled in the Firm’s Medical Plan through Cigna or UnitedHealthcare.

Learn More

24/7 Telemedicine

Telemedicine is a cost-effective way to speak with a doctor any time about common medical issues. Consultations typically cost about $40 (or about $8 after you reach your annual deductible). Telemedicine is available through Cigna and UnitedHealthcare.*

Learn More

Counseling and Support

Speak confidentially, day or night, with a professional counselor from Humana about stress, legal, financial and family concerns. This program is available to you and your dependents at no cost.

Learn More

Onsite Health Centers

The Firm’s four onsite health centers in New York City and Westchester offer employees convenient, confidential access to medical services, typically at no cost to you.**

To learn more, type ‘healthcenters’ in your browser from the office.

Learn More
Take Action

To enroll for 2017 benefits, go to mybenefits.morganstanley.com between November 4 and 18

mybenefits.morganstanley.com
From the office, home or your mobile device – visit today for a deeper look at your 2017 benefits options

Click ENROLL NOW any time between Friday, November 4, and Friday, November 18, at 11:59 pm Central (password required to enroll) to elect or waive coverage

Live Webinars
You and your spouse or domestic partner are invited to join us to learn about what’s new for 2017 and hear an overview of your Morgan Stanley benefits options
See dates and times and how to register at mybenefits.morganstanley.com

Help
Speak with an HR Services Representative for help selecting your 2017 benefits
9 am to 7 pm Eastern, weekdays
1-877-MSHR-411 (674-7411)
9 am to 7 pm Eastern, weekdays
From outside the US or Canada (toll) +1 718-354-1343

* Telemedicine is not available in locations where prohibited by law and may provide services only in certain locations.
** Per IRS regulations, employees enrolled in a High Deductible Health Plan with a Health Savings Account (such as the Firm’s Medical Plan Option C) must pay a reasonable fee for non-preventive services at employer-sponsored health centers. For a complete list of services and fees, see the Onsite Health Center Fee Schedule or contact one of the onsite centers.
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.

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.