

Onsite New York Health Center Fee Schedule

Preventive vs. Non-Preventive Services for Employees Enrolled in Medical Plan Option C or another High Deductible Health Plan

If you are enrolled in a high deductible health plan with a health savings account (HSA) – whether the Firm's Medical Plan Option C or through your spouse or parent – you will receive the same confidential and quality care you are accustomed to at the Firm's Health Centers.

Preventive services will continue to be provided at no charge to you. However, as required by IRS guidelines, employees enrolled in a high deductible health plan with a health savings account must pay a reasonable fee for **non-preventive** services received at employer-sponsored health centers. These fees count toward your deductible and out-of-pocket maximum. And remember, you may establish a tax-advantaged HSA to pay for services received at the Health Centers and other health care services.¹

Preventive Care and Minor Services (provided at *no cost* to all Morgan Stanley employees):

Service	Examples
Wellness exams	Annual physicals and well-women exams, including a complete medical history, appropriate lab testing and screening, immunization review and update, referrals as needed
Health education and wellness coaching	Preventive and general health maintenance and education provided by a RN/Health Coach, stress and weight management programs, smoking cessation and more
Travel medicine	Travel counseling, country-specific medications and vaccinations, prophylactic antibiotics
Screenings	Skin cancer, cholesterol, blood glucose, visual acuity, body mass index (BMI), blood pressure
Immunization and allergy shots	Tetanus, pneumonia, HPV, chicken pox, shingles, flu and administration of allergy shots
Recommendations to other Morgan Stanley programs	Care.com, second-opinion services, specialists, specialized help for medical conditions, employee assistant program, diagnostic screenings (mammogram, colonoscopy)

Non-Preventive or Sick Visits

Fees apply to employees enrolled in Medical Plan Option C. Employees enrolled in another high deductible health plan with an HSA have the option to be billed. See fee schedule on next page.

Service	Examples
Aches and pains	Abdominal pains and upset stomachs, headaches, muscular strains and sprains
Chronic Condition Management	Medical consultation provided by a MD, Physician Assistant or Nurse Practitioner for ongoing management of a chronic condition, such as diabetes, heart disease, etc.
Cough, cold and flu	Fever, sinus pain, congestion, bronchitis
Ear, nose and throat	Sore throat and strep throat, ear infection, eye irritation
Infections	Upper respiratory, bladder and urinary tract, sexually transmitted diseases (STDs)
First aid	Minor burns, cuts and contusions
Minor rashes and allergy reactions	Food allergies, poison ivy, dermatitis, athlete's foot
Procedures	Airway inhalation (nebulizer) treatment, ear wax removal, skin excisions, drainage of abscesses or hematomas, electrocardiogram (EKG)

¹ Under IRS regulations, receipt of non-preventive services without paying a fee may jeopardize your Health Savings Account.

Fee Schedule

The following fees for Health Center services apply if you are enrolled in the Firm's Medical Plan Option C or another high deductible health plan with an HSA. You may pay at the time of service and use a credit card or HSA debit card, or choose to be billed later.

Service	Cost Under Option C
Wellness and preventive care services	\$0
Nurse or medical assistant visits (screenings, blood pressure checks)	\$0
Onsite lab (specimen collection) ²	\$0
Labs conducted offsite and/or prescriptions delivered from an outside pharmacy	According to plan design
Office visit (sick/symptom care)	\$50 until annual deductible is met (\$10 thereafter) ³
Procedures	\$20 to \$30 until annual deductible is met (\$5 to \$6 thereafter)

Learn More about Morgan Stanley's three Onsite Health Centers

From the office, type **healthcenters** in your browser. Or, from home, visit mybenefits.morganstanley.com.

² Charges from lab for processing specimens may still apply.

³ If you participate in a non-Morgan Stanley health plan, your share of the cost after meeting your annual deductible is determined under the terms of your plan. The amount you pay may be more or less than the payment amount shown.