

Onsite Health Center Fee Schedule

Per IRS guidelines, employees who enroll in a High-Deductible Health Plan with a Health Savings Account (HSA) must pay a reasonable fee for any non-preventive services received through the onsite health centers. These fees count toward your deductible and out-of-pocket maximum. Preventive care services will continue to be provided at no charge.

Note: You may use an HSA – a triple tax-advantaged savings account – to pay for eligible health care expenses including services received at the health centers.

This fee schedule applies to employees who are enrolled in Firm sponsored Medical Plan Option C or another high deductible health plan with an HSA through a spouse/partner or parent, but no matter your health plan enrollment, you will receive the same confidential and quality care at the Firm's health centers.

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/PCP, stress and weight management programs, smoking cessation and more (Ex. Healthy Heart Program)
Travel medicine	Travel counseling, country-specific medications and vaccinations, prophylactic antibiotics
Screenings	Cholesterol, blood glucose, visual acuity, body mass index (BMI), blood pressure
Immunizations	Tetanus, pneumonia, HPV, chicken pox, shingles, flu etc

Non-Preventive or Sick Visits

Fees apply to employees enrolled in Firm sponsored Medical Plan Option C and employees enrolled in another High Deductible Health Plan through a spouse/partner or parent. 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)

Fee Schedule

The following fees for health center services apply to those enrolled in the Firm's Medical Plan Option C or another High Deductible Health Plan. You may pay at the time of service with a credit card, use an HSA debit card or choose to be billed at a future date.

Service	Cost Under Option C
Wellness and preventive care services	\$0
Nurse visits (screenings, blood pressure checks)	\$0
Onsite lab (specimen collection) done in conjunction with preventive care visit ¹	\$0
Onsite lab (specimen collection) done in conjunction with non-preventive care visit (or outside lab order) ²	\$5
Labs conducted offsite and/or prescriptions delivered from an outside pharmacy	According to plan design
Office/Remote visit (sick/symptom care)	\$50 until annual deductible is met (\$10 thereafter)
Urgent Video Chat ² , Treat Me Now, Rx Renewal Request (via One Medical App)	\$0
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.

¹ Charges from the lab (Labcorp or Quest) for processing specimens may still apply

² Urgent Video Chats via the One Medical App are not pre-scheduled and do not incur a cost, unlike Remote Visits which are pre-scheduled with an onsite primary care provider