

Parental Leave Checklist and Resources

Congratulations on the upcoming arrival of your child. The Firm is pleased to offer a generous and flexible paid leave policy, as well as a host of benefits and resources to help you during this exciting time. Employees are eligible to take leave for the birth, adoption, foster care placement or legal guardianship placement of a new child. The Firm also offers financial support to help defray the cost of fertility treatments, adoption and surrogacy, and travel and lodging benefits to ensure access to quality care across the country. This checklist will help you transition to and from your parental leave and includes important information and resources available before, during and after you welcome your child.

We wish you and your family a lifetime of health and happiness.

Contacts

At any point, call on these resources for assistance.

Accolade Health Assistants

Get personalized help understanding your health care benefits and insurance options – and connecting with Firm resources. Health Assistants can also guide you through complex health issues and help resolve billing issues

866-386-0076

8 am to 8 pm ET, M-F

Secure messaging from Accolade [member portal](#) or app

HR Services Representatives

Get answers to your questions about policies, payroll, the retirement plan and beneficiaries

877-MSHR-411

877-674-7411 | Web Chat

9 am to 7 pm ET, M-F

[mybenefits.morganstanley.com](#)

Review your benefits options from the office, home or mobile device (no password required)

TYPE IN BROWSER

[mybenefits](#)

From home: [mybenefits.ms.com](#)

Benefit Center Website

Enroll in or change your benefits (password required)

TYPE IN BROWSER

[benefits](#)

From home: [ms.com/benefits](#)

Your HR Business Partner

Contact with general questions

TYPE IN BROWSER

[hrpartner](#)

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Before You Go on Leave

Know the Firm's Policies

When adding a child to your family, you may be eligible for several types of paid leaves and other programs to help manage the transition. Eligibility will vary based on individual circumstances and include:

- **Paid Parental Leave** for all new parents
- **Short-Term Disability** before and/or after a delivery
- **NICU and Pregnancy Loss Leaves**
- **Family Building Benefit** providing financial support for fertility treatments, adoption and/or surrogacy
- **Lactation Resources**
- **Family Support with Maven**



Paid Parental Leave

Starting April 1, 2022, the Firm's enhanced US Paid Parental Leave policy went into effect, giving all parents 16 weeks of paid leave when they welcome a new child. Employees who give birth are eligible for an additional 6 to 8 weeks of paid medical (short-term disability) leave following pregnancy – resulting in at least 22 weeks of paid leave for the parent who is giving birth. (Short-term disability for pregnancy is typically 8 weeks for those who deliver a baby by C-section or 6 weeks for all other deliveries.)

Who may take paid parental leave?

US employees – regardless of length of service with the Firm – who become parents following the birth, adoption, foster care placement or court order of legal guardianship placement of a new child.

Will I accrue vacation while on parental leave?

Yes, you will continue to accrue vacation.

US PARENTAL LEAVE POLICY: AN OVERVIEW

All parents

16 weeks of paid parental leave

- May use up to 2 weeks before the child's arrival
- May split remaining time into 3 intervals – each must be at least 2 weeks
- All leave must be taken within 12 months of the child's arrival

Parent who gives birth

6-8 weeks of paid medical (short-term disability) leave

- Must be taken at one time, immediately following the birth
- Medical leave for pregnancy is in addition to paid parental leave
- Medical leave (short-term disability) for pregnancy is typically:
 - 8 weeks for those who deliver a baby by C-section; or
 - 6 weeks for all other deliveries

Note: Paid parental leave begins after medical leave (short-term disability) – for a total of at least 22 weeks of paid leave related to pregnancy

NICU Leave. Employees may take additional paid leave if their baby requires care in a hospital's newborn intensive care unit for more than 10 days immediately following birth (up to 4 weeks based on the length of time in NICU). This leave is to support parents and help them bond with their child during a difficult time.

Pregnancy Loss Leave. Employees may take additional paid leave (up to 8 weeks) following short-term disability following the stillbirth of their child. This policy defines stillbirth as the loss of the baby on or after 20 weeks of gestation.

OTHER BENEFITS AND LEAVES



Family Building Benefit

Recognizing there are many ways to grow a family, Morgan Stanley is proud to offer employees a \$75,000 lifetime maximum* benefit to cover the cost of:

- **Fertility** – Medical and prescription drug costs for treatment such as IVF, egg- and sperm-freezing, and 12 months of storage. **Note:** A medical diagnosis of infertility is **not** required
- **Adoption** – Covers adoption, attorney and court costs, as well as travel and lodging expenses
- **Surrogacy** – Covers health care expenses for the surrogate, agency fees, legal fees, plus travel and lodging expenses

The fertility portion of benefit is available only to employees and covered dependents in the Firm’s medical plan through Cigna or UnitedHealthcare**. The adoption-surrogacy benefit is available to all employees. For details about each component of the benefit, see the respective Summary Plan Description:

- [Health and Insurance Summary Plan Description](#)
- [Adoption and Surrogacy Summary Plan Description](#)

Did you know? The legal plan covers up to 20 hours of reproductive law assistance, including surrogacy. To learn more, see page 7.

[Learn More](#)

UHC Fertility Solutions
 UnitedHealthcare requires members to enroll in its Fertility Solutions Program when seeking fertility treatments and services. The program includes specialized fertility center of excellence, which provides best-in-class care from practitioners, as well as a fertility nurse to help you make informed decisions.

To enroll, be paired with a nurse and identify a UHC center of excellence near you, call **866-774-4626**.



Short-Term Disability

A disability resulting from a pregnancy is treated like any other disabling medical condition. If your doctor, for example, prescribes bed rest before giving birth, contact MetLife, the Firm’s leave administrator, who must authorize the additional time-off.

[Read Full Policy](#)



Lactation

To support breastfeeding mothers in the workplace, the Firm provides onsite lactation rooms. If you expect to breast feed, familiarize yourself with the location of the lactation room in your location and the scheduling process before you give birth.

Note: If your location does not have a designated lactation room or you have questions, email lactation@ms.com so the Firm can arrange for a private space.

[Read Full Policy](#)

For additional information on office lactation rooms, see page 13.

Note: The Firm complies with all applicable state and local leave laws, which may differ by jurisdiction. For information about applicable leave laws in your state, call MetLife at 800-498-5306.

Note: Parental, short-term disability and any state leaves will run at the same time as your parental leave and count against your Family Medical Leave Act (FMLA) time, where applicable. For details, contact MetLife.

* If you have previously used the Morgan Stanley fertility, adoption or surrogacy benefits, any amounts you received count against the \$75,000 lifetime maximum, which was introduced on Jan. 1, 2022.

** Kaiser and HMSA and Global Cigna members have separate fertility coverage and maximums through their respective medical plan. For details, contact your plan administrator.

OTHER BENEFITS AND LEAVES



Family Support with Maven

Morgan Stanley is pleased to offer an additional family support program for employees and their spouse/partner through Maven, which provides 24/7 unlimited virtual consultations and messaging with top-rated specialists in 35+ disciplines. Consult with a dedicated care advocate who will connect you to resources and stay with you throughout your journey. Plus, enjoy on-demand access and live classes, research-based educational content and peer communities.

- **Adoption and Surrogacy** – Support for individuals and families considering or navigating adoption and surrogacy, including guidance from coaches, agency referrals, genetic counseling, expense management and more
- **Maternity and Newborn Care** – Support for parents during pregnancy, leave preparation, birth, postpartum and return-to-work, including the ability to connect with professional coaches, specialists and virtual group classes
- **Parenting and Pediatrics** – Help for parents with children ages 1 to 19, connecting you to pediatric providers, advocates, child care consulting and more

- OB GYNs
- Midwives and doulas
- Lactation consultants
- Physical therapists
- Pediatricians
- Adoption and surrogacy coaches
- Child sleep specialists
- Many more

Note: Participation in the Firm's medical plan is not required.

[Learn More](#)

Download the [Maven app](#) or visit mavenclinic.com/join/morganstanley-support@mavenclinic.com

Get Ready



Advise Your Manager

As soon as possible, meet with your manager to discuss:

- Your planned leave dates.
- Who will perform your job duties in your absence.
- Your preferences for interactions with the office while on leave (frequency, by phone or email, type of information you'd like to receive, etc.).

Develop a plan to delegate your work to others:

- Assess your workload and consider, in conjunction with your manager, who should assume responsibility for various aspects of your role.
- Contact internal and external stakeholders to inform them of your leave and your temporary point of contact while you are away.
- Give your team a list of key contacts and the status of your work in progress.

Note: If you would like help preparing for the conversation with your manager, contact your [HR Business Partner](#).

Also, see the detailed suggested timeline on the next page.

TYPE IN BROWSER
hrpartner



Apply for Leave

About at least 2 weeks before you expect to go on leave, you must call MetLife.

- **For a pregnancy:** MetLife will require your due date and contact information for your health care provider. You will be assigned a case manager who will assist you while you're on leave.
- **For an adoption or foster care placement, or legal guardianship placement:** MetLife will require proof of placement or other appropriate documentation, which is usually the order from family court naming the child, parents and date the child is placed, or that legal guardianship status has been granted.

METLIFE
800-498-5306



Transitioning Your Work: A Suggested Timeline

WEEKS 30 TO 31 OF YOUR PREGNANCY

Create Your Backup Plan

- List any projects, clients or transactions – and determine approximately when you anticipate being away on leave
- Assess who should assume responsibility for any ongoing work (consider allocations to your manager, a colleague or a junior team member)
- Provide a summary document listing out your proposed allocation of each project, client or transaction
- Following the summary document, include detailed information about any assignments such as:
 - Key contacts (internal and external)
 - Key decision-makers (internal and external)
 - Background information on the client, project or transaction
 - Status of work underway
 - Upcoming or anticipated needs for the client, project or transaction during your leave

WEEKS 32 TO 33

Meet with Manager

- Review your proposed backup plan with your manager
- If you would like help preparing for any conversations with your manager, contact HR
- Obtain approval from your manager on any proposed plans and assignments
- Discuss with your manager a communication plan to your backups

WEEKS 34 TO 35

Meet with Backups

- Meet with your backups to review assignments and expectations
- Review key decision makers and contacts
- Review the status of current work and discuss a transition plan
- Review upcoming needs and discuss expectations for any work while you are away

WEEKS 36 TO 37

Communicate Backup Plan

- Draft an email for your team that outlines your backup plan
- Provide relevant documents or information to your team and backups
- Notify internal and external clients (by e-mail, phone or in-person meeting) of coverage plans
- Transition work to your identified colleagues (e.g., copy backups on emails, include them on calls, invite them to meetings, hold follow-up meetings as needed)

WEEKS 38 TO 40

Finalize Plans

- Set up your out-of-office and update your voicemail message (see next page)
- Follow up with HR and MetLife

Key Firm Resources



Exceptional Primary Care for Your Family by One Medical

If you're enrolled in the medical plan through Cigna or UnitedHealthcare, the Firm covers the cost of your family's membership to One Medical, a national primary care practice that supports a wide range of health care needs for adults and children of all ages. Use One Medical as your ongoing primary care provider and/or for 24/7 care (or even at the office if you're in New York metro) – whatever works best for you. One Medical has 125+ locations in 17 US cities, including these **family-practice locations**.

Adult Care

From annual physicals and sick visits, to helping you manage stress, make healthy lifestyle changes, or control chronic conditions like diabetes or hypertension, One Medical can help.

Good to know

- One Medical offices also include onsite labs, as well as fast, easy COVID-19 testing
- Employees in New York City or Purchase, NY, may use one of the Firm's three **onsite health centers**, which are staffed by One Medical

Child Care

One Medical also offers a comprehensive slate of care for newborns to teens:

- Well-child visits and vaccinations
- Sleep and potty-training guidance
- Lactation and bottle-feeding support
- Growth and nutrition
- Colds, flus, fevers and illnesses
- Earaches, allergies and asthma
- Rashes and skin issues
- Minor injuries
- Behavioral issues
- Chronic conditions
- School, camp and sports forms

24/7 Virtual Care

Every parent knows kids don't get sick on a schedule. Speak or videoconference with a One Medical provider, day or night, about common medical conditions such as ear infections, rashes and allergies.

Providers can send prescriptions to your local pharmacy, as needed.

Good to know: Most virtual services are free of charge.



Additional Items

Remote Computing

If you plan to connect to the office remotely while on leave, be sure to set up your technology beforehand.

BU's EXCEPT WM WM ONLY
888-255-6829 **866-401-8324**

Also, remember to write down your username and password for online resources such as:

- Benefit Center website: ms.com/benefits
- YouDecide (discounted group benefits): youdecide.com/morganstanley
- Bright Horizons (child and adult care, and education): clients.brighthouse.com/morganstanley
- Perks at Work: perksatwork.com

Out-of-Office and Voicemail Messages

Here is a sample greeting:

I am out of office on parental leave. For assistance while I am away, please contact [colleague's name] at [phone number] or [email address].

*Thank you,
[Your name]*

Commuter Benefits Contributions

If you are enrolled in the Commuter Benefits program and have set up automatic paycheck deductions to pay for public transit or parking, your contributions will be automatically suspended as of the first day of your official leave date.

Note: You must reenroll once you return from leave to restart your contributions.

WAGeworks.com or
877-924-3967

BENEFITS ENROLLMENT

During benefits enrollment in the fall, you may want to elect these two coverages for the following year.



Hospital Indemnity Insurance

This coverage through Aflac pays a lump-sum amount if you or a covered dependent (e.g., your spouse or partner) is hospitalized, including for pregnancy. The benefit is in addition to any coverage you receive from your medical plan or other supplemental insurance, and there are no restrictions on how you use the funds.

Amount You'll Receive: \$1,500 for first hospital admission annually – plus \$200 per day (\$400 if in the ICU or \$300 if in an intermediate intensive care step-down unit). **Note:** The baby also receives the \$200/\$300/\$400 per diem, as applicable.

TYPE IN BROWSER
hospitalinsurance

From home:
mybenefits.ms.com
Then search for
Hospital Insurance

Questions?

Aflac
800-433-3036



Legal Plan

The legal plan provides affordable, easy access to a network of experienced attorneys nationwide. If you enroll, the plan covers in-network attorneys' fees for a wide range of personal legal matters – including adoption (you will receive unlimited telephone and office consultations when using a network attorney) and up to 20 hours of reproductive law assistance relating to and including surrogacy, egg or sperm donation, gamete donation, embryo donation and embryo adoption.

Note: Other services covered by the plan include consumer protection and court appearances, debt matters, defense of civil lawsuits, document preparation, immigration, family law, real estate matters, traffic matters, wills and estate planning.

Good to know: You may cover your parents your parents-in-laws.

TYPE IN BROWSER
legalplan

From home: mybenefits.ms.com
Then search for **Legal Plan**

Questions?

MetLife Legal Plans
800-821-6400
members.legalplans.com/home

HOSPITAL PARTNERSHIPS

The Firm partners with leading hospitals to ensure employees receive the best experience:

Nationwide Relationships through One Medical

Employees and their dependents enjoy free Firm-provided membership to [One Medical](#), a leading primary care practice with 125+ locations across the US, as well as 24/7 virtual care. One Medical providers have trained at some of the world's best institutions and practice high-quality medicine for adults and children of all ages. One Medical partners with leading hospitals and medical centers in the 17 cities where they operate, affording members priority access to exceptional care at those institutions.

Note: For medical services other than preventative care, standard deductibles and coinsurance apply when you see a One Medica provider in-person or for a remote visit. Treat Me Now Virtual care using the One Medical app is free of charge.

NewYork-Presbyterian Hospital

Physician Referral Service

Enjoy priority access to over 5,000 attending physicians and 25,000 staff, who provide state-of-the-art inpatient, ambulatory and preventive care in all areas of medicine at six major centers, including the Morgan Stanley Children's hospital, throughout the tristate area (New York, New Jersey, Connecticut). To learn more, call 646-697-2467.

Emergency Response

Employees in Manhattan may call the hospital's 24/7 immediate emergency care service at 212-472-8222.

For Wealth Management Financial Advisors and Trainees



Request and Estimate of Your Leave Benefit Payment

How will I be compensated during my leave? The benefit payments you receive while on paid parental leave and/or short-term disability are based on how you're paid as a financial advisor.

- Salaried Financial Advisors receive 100% of their current salary
- Commission based Financial Advisors receive 75% of their average trailing 12-month compensation (salary, excess draw and incentive comp)*
- Salaried and commission based Financial Advisors will receive 100% of their current salary and 75% of their average trailing 12-month compensation (salary, excess draw and incentive comp)**

Any deficit resulting from the monthly leave benefit payment is written off each month. Your [HR Business Partner](#) can obtain an estimate of the monthly leave benefit amount based on your T-12 compensation.

**Incentive compensation over leave payment is paid to the employee.*

***Incentive compensation exceeding the 75% of T-12 compensation is released to the employee.*



Announce Your Leave

When should I tell my Branch Manager and/or my clients about my leave? Deciding when and to whom you will announce your leave in connection with pregnancy, adoption or foster care placement is a personal decision. Once you are ready to announce your leave, notify your Branch Manager of your planned leave dates and discuss your preferred approach about when to notify your clients of your leave.

Note: If you would like help preparing for the conversation with your manager, contact your [HR Business Partner](#).



Arrange for Client Coverage

Who will take care of my book while I am on leave? If your clients are part of a joint production agreement (JPA), your partner should assume full coverage responsibilities in your absence. For clients not in a JPA, your Branch Manager will generally oversee your book in your absence and handle inquiries from your clients. If you prefer more active management of your book during your leave, you may want to enter into a JPA with another advisor for the term of your leave and agree with the advisor about appropriate revenue-sharing.:

After Welcoming Your Child



Let Us Know About Your New Addition

1 Report mother and child's hospital stay to your medical plan administrator

If you are enrolled in the firm's medical plan, call the number on your medical ID card within **48 hours** of the birth of your child.

2 Notify MetLife

Call **800-498-5306** within **5 days** following the birth, adoption or foster care placement of your child to report the addition to your family.



Add Your Child to Your Benefits

To add your new child to your Morgan Stanley benefits, call **HR Services at 877-674-7411** (9 am to 7 pm ET, M-F) – within **31 days** of the birth, adoption or foster care placement.

You may elect or change coverage for these benefits:

- Medical (includes Prescription Drug), Dental and Vision
- Flexible Spending Accounts (Health Care and Dependent Day Care)
- Legal
- Disability, Life and Accident Insurance (may be subject to evidence of insurability)



Submit Birth Certificate or Other Documentation

If you enroll your child in Morgan Stanley benefits, you must submit a copy of the birth certificate, adoption or other paperwork within **45 days** of the coverage effective date:

Mail

Dependent Verification Center
PO Box 1401
Lincolnshire, IL 60069-1401

Online

Upload a copy of the birth certificate to the Benefit Center website at morganstanley.com/benefits

Not sure which benefits are right for you and your growing family? For individualized help selecting the right benefits for you and your family, contact an **Accolade Health Assistant** who will explain your options:

866-386-0076 | [Member Portal](#)
8 am to 8 pm ET, M-F

Note: Find a menu of the Firm's benefits and details about each on the My Benefits site, which you may access from home or any mobile device at mybenefits.ms.com.

A Gift for Baby

To celebrate new additions to the **Morgan Stanley family**, the Firm mails parents a silver baby spoon engraved with your child's name. When you add your child to your benefits (see above), the spoon is ordered automatically.

Note: If you do **not** enroll your child for medical coverage through the Firm, you'll need to order your spoon by calling HR Services at 877-674-7411 or **web chat** from MSToday (9 am to 7 pm ET, M-F).

Money-saving tips: To save on cribs, strollers, car seats, diapers, baby food, toys and other supplies for your child, visit the Perks at Work site for discounts from 30,000+ vendors and a loyalty-points program.

Also, save 10% on remerchandise with the Morgan Stanley logo including a onesie for the baby.

TYPE IN BROWSER
[perksatwork](#)

TYPE IN BROWSER
[msmerch](#)



Apply for Your Child’s Social Security Number

You will need a Social Security number to claim your child as a dependent on your income tax return. Your child may also need a Social Security number to open a bank account.

- The Social Security Administration recommends you apply for your child’s Social Security number at the hospital when you apply for your child’s birth certificate.
- For adoptions, the Social Security Administration can assign your child a Social Security number before the adoption is complete, but you may want to wait. Then, you may apply for the number using your child’s new name, with your name as the parent.

To learn more, review [Social Security Numbers for Children](#), a government publication.



Review Your Tax Withholdings, Beneficiaries and Will

Tax Withholdings

If you want to adjust your federal and/or state tax withholdings to reflect your new child, visit the Payroll website.

TYPE IN BROWSER
payroll

Then click **My Forms**

Beneficiaries

Ensure your assets are distributed as you intend by updating your beneficiaries:

- Retirement programs and optional disability, life and accident insurance

TYPE IN BROWSER
benefits

From home: morganstanley.com/benefits

- Executive or deferred compensation awards

TYPE IN BROWSER
execcomp

- Products through a Morgan Stanley Financial Advisor – contact your advisor.

Wills

- If you purchased supplemental life insurance through the Firm, your coverage includes will preparation and estate planning services through MetLife Legal Plans, at no additional cost. To prepare or update your will, call **800-821-6400**.
- Or, if you are enrolled in the Firm’s legal plan, will preparation and estate planning (as well as many other services) are covered. To prepare or update your will, call **800-821-6400**.

Note: If you are not enrolled in either of the above programs, you may enroll when you add your new child to your benefits (see previous page) or during benefits enrollment each fall. Life insurance may be subject to evidence of insurability.

TYPE IN BROWSER
wills

From home:

- 1: Go to mybenefits.morganstanley.com
- 2: Search for **wills**

Managing Your Finances with Morgan Stanley

TYPE IN BROWSER
myfinances

Call **877-674-7411**; or
Email EmployeeConcierge@ms.com

As you embark on this new, exciting stage in your life, you might be thinking through your day-to-day financial needs and long-term financial goals and challenges. Among the many benefits of working at Morgan Stanley, you have access – through a Financial Advisor – to a wide array of investments, lending products and cash management services. Depending on the size and complexity of your wealth management needs, you may work with a Financial Advisor.

Morgan Stanley provides employees access to a concierge service to help you find a Financial Advisor either at one of our 600 branch locations or through the Virtual Advisor program. Your Financial Advisor can help you open a Morgan Stanley brokerage account.

Did you know? Open a Morgan Stanley 529 tax-advantaged educational savings account and the Firm will match the first \$100 you deposit. To learn more, type **educationsaving** in your browser.

Returning to Work



Before You Return

Notify your manager of the day you anticipate returning to work.



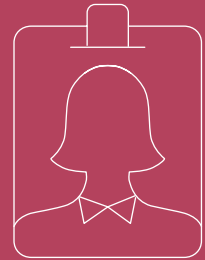
Your First Day Back

- Call MetLife at **800-498-5306**.
- Notify your **HR Business Partner**.



Your First Week Back

- Meet with your manager to discuss expectations, the status of specific projects and any noteworthy changes to the team, department or the Firm.
- Hold follow-up meetings, as needed.
- Call HealthEquity at **877-924-3967** to resume your commuter benefits paycheck contributions (if applicable). **Note:** It typically takes 7 to 10 business days for the change to take effect.



Firm Resources to Help Along the Way

The “top picks for parents” on the next few pages are programs to support you and your growing family through all stages of parenthood. To learn about all of the resources for employees, see Life Resources on [MSToday](#) – or from home, visit [mybenefits.ms.com](#).

Before You Welcome Your New Child



Family Support with Maven

You and your spouse/partner may consult virtually with top-rated specialists over 35+ disciplines, at no cost 24/7. Speak with a dedicated care advocate who will guide you through your journey of adoption and surrogacy, maternity and newborn care, and parenting and pediatrics.

TYPE IN BROWSER
[mavenfamily](#)



New Parent Classes

In partnership with Maven, the Firm offers on-demand and live virtual classes to expecting parents and their partners. Classes cover childbirth education, newborn care, breastfeeding, infant CPR and more.

TYPE IN BROWSER
[newparentclasses](#)



Find In-Network Doctors, Get Cost Estimates and More

If you’re enrolled in the Firm’s medical plan through Cigna or UnitedHealthcare, access tools and resources to help manage your family’s medical care:

Cigna: From [myCigna.com](#) and the myCigna app (download from the Apple or Google store):

- Find in-network doctors and other health care providers
- See cost estimates for doctor’s visits and medical procedures
- Compare quality information for doctors and hospitals
- Track your account balances and deductibles
- Manage and track claims
- Use health and wellness tools

UnitedHealthcare: From [myuhc.com](#) or the UnitedHealthcare app (download from the Apple or Google store), you can:

- Find in-network doctors and other health care providers
- See cost estimate for doctor’s visits and common procedures
- Read reviews and ratings for doctors
- View claims and account balances
- View your copay, annual deductible and out-of-pocket expenses

Note: The medical plan includes a \$10k lifetime [travel and lodging](#) benefit when in-network care or designated facilities are not locally available.



Onsite Health Centers (New York Metro)

Employees in New York metro are encouraged to take advantage of the Firm’s three onsite health centers, which offer a range of medical services, including a same-day prescription drop-off service, lab and blood work. Throughout your pregnancy and beyond, the health center team can work with your OB/GYN to coordinate your care.

TYPE IN BROWSER
[healthcenters](#)

The Firm also provides onsite physical therapy services at 1585 Broadway and Purchase, NY.

TYPE IN BROWSER
[physicaltherapy](#)



Lactation Rooms

The Firm has lactation rooms in nearly two dozen locations for nursing mothers. For a complete list and how to reserve time, type [lactation](#) in your browser. You should also review the Firm's [lactation policy](#).

Important: If you expect to breastfeed and your location does *not* have a designated lactation room, email lactation@ms.com before your leave, so the Firm can arrange for a private space upon your return.

Most rooms are equipped with a Medela Lactina Select or a Medela Symphony hospital-grade breast pump, a refrigerator and backup bottles.

Important: You must purchase your own personal kit for use with the pump in the lactation room:

- For the Medela Lactina Select: Kit #67094 or #67116
- For the Medela Symphony: Lactina to Symphony Conversion Kit #67091 or Dbl Breast Pump Kit #67099

Note: Under the Affordable Care Act, you may be eligible to receive – at no cost to you – one pump per pregnancy. For details, see the instructions on page 20 – or, call your health plan administrator:

Cigna	UnitedHealthcare
800-CIGNA24	888-332-8891
(800-244-6224)	

Lactation Resources

To learn more about nursing or local support meetings:

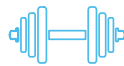
- Visit cdc.gov/breastfeeding; or
- Call La Leche League International at **800-La-Leche (525-3243)**.

TYPE IN BROWSER
lactation



Breast Milk Shipping with Maven

If you're traveling on business and breastfeeding, enroll in [Maven Milk](#), a service that provides convenient, refrigerated, express shipping or easy toting of breast milk to your baby back home. Morgan Stanley covers the cost for employees.



Fitness Subsidy

Staying healthy for yourself and your family is paramount for parents – especially before, during and after a pregnancy. To support you, the Firm covers 50% of the cost of a membership – up to \$50 a month or \$600 a year – when you join [Gympass](#), a national network of 10,000+ gyms and studios.

[Gympass](#) has 8 membership tiers that cost from \$6 to \$230 a month after you apply the Firm subsidy. Once you join, use any of the facilities in your level and below for weightlifting, barre, CrossFit, cycling, yoga, Pilates, dance and more. There's also a free digital-only option. Enjoy a 7-day free trial and the flexibility to end or change membership levels at any time. There are no joining or cancellation fees.

In addition to in-person gyms and studios, your [Gympass](#) membership includes live and recorded virtual classes, making it easy to work out at home, plus a range of wellbeing apps. And most levels include virtual services like personal training, health coaching and nutrition planning.

VISIT GYMPASS SITE
Click Here

Can't-Be-Beat Equinox Pricing

In addition to [Gympass](#), the Firm offers discounted and subsidized access to [Equinox](#). You – and members of your household – may choose an annual single- or multi-facility membership. Like [Gympass](#), the Firm will contribute \$50 per month (\$600 per year) to employees' memberships. See pricing and learn about what's included in an [Equinox membership](#). Questions? Email cathy.cook@equinox.com.

Note: You may receive a Firm subsidy for only [Gympass](#) or [Equinox](#) (not both).



Baby Announcements

With discounts at stationers [Crane & Co.](#) and [Simply to Impress](#), save on the cost of baby announcements.

TYPE IN BROWSER
crane or simplytoimpress

Transitioning Back to Work



Day Care and Pre-School

The Firm has partnered with four national day care providers. Morgan Stanley employees receive a discount on tuition, priority enrollment and access to backup care services.

- **Cadence Day Care** is a premier early childhood educator with over 170 private pre-schools across the country. Employees can enroll their children ages 6 weeks to 12 years old and receive a 10% discount on tuition, priority access and free registration.

cadence-education.com

- **KinderCare.** Enroll your child – ages 6-weeks to 12-years-old – in a KinderCare Learning Center and receive 10% off tuition.

kindercare.com/employee-benefits/morgan-stanley
888-525-2780

- The **Learning Care Group** accepts children ages 2 to 12 years old and has more than 900 corporate and franchise schools across the US.

mylearningcaregroup.com/morganstanley
877-747-2492

- The **Learning Experience** offers complete child development centers committed to the quality care and education of your child and accepts children ages 6 weeks to 6 years old.

thelearningexperience.com
877-844-9110 CT, NJ, NY, PA
888-278-5715 Other locations
[10% off coupon](#)

Primary Child Care: Bright Horizons

In addition to providing backup child care, Bright Horizons partners with 2,500 child care centers across the US. Morgan Stanley employees enjoy priority enrollment and a 10% discount at select centers.

clients.brighthouse.com/morganstanley
(New to Bright Horizons? Create your account with your Firm email address)
Family concierge: 888-874-0420



Au Pairs and Nannies

Au Pairs. Enjoy a \$575 discount with Cultural Care, which places domestic assistants from foreign countries who work for and live with a host family, providing full- or part-time child and household care.

culturalcare.com/youdecide
Code: PCCORP575
800-333-6056, extension 2300
aupairbenefits@culturalcare.com
Read [flier](#)

CollegeNannies is a full-service nanny solution through Bright Horizons. Receive a \$300 discount on the placement fee and 10% off hourly rates.

clients.brighthouse.com/morganstanley
(New to Bright Horizons? Create your account with your Firm email address)
Family concierge: 888-874-0420



Help at Home

With your free SitterCity membership through Bright Horizons, hire baby-sitters, housekeepers and professional organizers, as well as pet caregivers to help with feeding, walks, sitting and specialized care for any family pet. Sittercity connects you with caregivers in 95% of US ZIP codes.

clients.brighthouse.com/morganstanley
(New to Bright Horizons? Create your account with your Firm email address)
Family concierge: 888-874-0420



Backup Child Care

When your regular child care falls through, call on Bright Horizons' nationwide network of backup in-home or care center providers. You are eligible for up to 40 uses per year, with a copay of \$20 per child or \$35 per family.

Note: Preregistration is required.

clients.brighthouse.com/morganstanley
(New to Bright Horizons? Create your account with your Firm email address)
Family concierge: 888-874-0420
24/7 support: 877-242-2737



Children with Special Needs

Applied Behavior Analysis Therapy

Specialized, personal attention can be the key to the successful diagnosis and treatment of autism and other conditions that may affect how a child learns. Applied Behavior Analysis (ABA) Therapy, which is available through the Firm’s medical plan, uses principles like positive reinforcement as a learning and behavior change technique. Prior authorization is required before treatment.

Cigna **UnitedHealthcare**
800-244-6224 888-332-8891

Kaiser California **Kaiser Hawaii**
800-464-4000 1-800-966-5955

HMSA
800-776-4672

Additional Resources

The Bright Horizons Special Needs program helps you better understand, advocate for and support your child, from birth to young adulthood. Take advantage of free online resources, individual counseling sessions, live webinars and additional programs to help your child overcome educational and developmental hurdles.

morganstanley-brighthorizons.torchlight.care/



For Your Parents

Member of the Sandwich Generation taking care of your children and your parents? Bright Horizons offers these two resources to help:

- **Elder Care Planning.** Caring for aging relatives can be overwhelming to navigate alone. Bright Horizons’ care coaches will help you create and manage a care plan for your loved one. Your care coach can connect you to resources and specialized providers at every caregiving stage – including no-cost onsite assessments and elder law and financial consultations. You’ll also have access to online legal, financial and other support tools.
- **Backup In-Home Adult/Elder Care.** Arrange for in-home care subsidized by the Firm, through Bright Horizons. Employees are eligible for up to 40 uses of backup child day or elder care per year. Cost of backup adult care: \$8 per hour.

clients.brighthorizons.com/morganstanley
(New to Bright Horizons? Create your account with your Firm email address)
Family concierge: 888-874-0420
24/7 support: 877-242-2737

Additional Resources

- Expert [medical second opinions](#)
- [Legal plan](#)
- Discounted [prescription drug](#) program



Family Caregiver Leave

Employees may take up to 4 weeks of paid leave to care for a seriously ill family member (spouse, domestic partner, child or parent).

[Read Policy](#)



Connecting with Other Morgan Stanley Parents

Join the Firm’s Family Network Group.

TYPE IN BROWSER
[family](#)

Resources for Children at Every Age

HEALTH CARE



Medical Second Opinions

At no cost to you, receive an independent, expert medical second opinion on your diagnosis or treatment through 2nd.MD. This service is available to employees, their dependents, adult children, parents and parents-in-law.

866-841-2575

2nd.md/morganstanley

Also see: One Medical for primary care for adults and children, page 7.



Capsule Pharmacy

The Firm's medical plan includes free access to Capsule, a virtual pharmacy that will courier your medications to you at no cost. This same-day service also includes an exclusive 10% discount on over-the-counter medications and is available in most major cities and suburbs.

capsule.com/morganstanley

646-362-3092 (call or text)

morganstanley@capsule.com

MENTAL HEALTH



Mental Health Benefit by Lyra

A growing family can be exciting and stressful. Through Lyra, employees, their spouses/partners and children under age 26 each have 16 free, confidential sessions per year with experienced mental health therapists and coaches. Lyra offers evidence-based individual, couples and family therapy to help you handle the challenges parents face and feel your best. All providers are accepting new clients – and many have appointments as soon as the next day. Lyra doctors can prescribe and manage mental health medications through the Firm's medical plan (Cigna or UHC).

For NYC employees: The onsite health center at 1585 Broadway offers counseling.

To get started:

- Visit Lyra's [confidential website](#); or
- Call the 24/7 support team at [844-926-2648](tel:844-926-2648)



Headspace Mindful and Meditation App

Stress less. Move more. Sleep soundly. The Firm makes Headspace, a leading mindfulness app, available to employees worldwide at no cost. Headspace's short exercises reduce stress and anxiety, improve your mood, energy levels, sleep and performance.

Tip to parents: Headspace partners with Sesame Street to offer Monster Meditations for children.

To create your free account or move your personal account to the Firm's umbrella account, type [headspace](#) in your browser.

For technical support [email](#) Headspace or visit their [help site](#).

EDUCATION



Education Savings Accounts

With costs rising for college and private K-12 school, it's never too early to start saving for your child's education with a tax-advantaged 529 College Savings Plan or Coverdell Education Savings Account.

529 Matching Program. Open a Morgan Stanley 529 tax-advantaged educational savings account and the Firm will match the first \$100 you deposit. To learn more, type [educationsavings](#) in your browser.

- Have a Morgan Stanley Financial Advisor? Contact your FA
- Looking to get started? 877-674-7411



Preparing for College

College Coach offers free webinars, as well as one-on-one counseling and a virtual learning center to help families save for, select, apply to and finance college. Programs are geared for parents and their children from newborns through high school. Did you know? College Coach reviews your child's application for up to 10 times for free.

clients.brighthorizons.com/morganstanley
833-224-7075



Test Preparation and Tutoring

Discounted tutoring and test preparation (SAT, ACT, TOEFL, ISEE, SSAT, etc.) through Revolution Prep.

855-415-0367

collegecoach@revolutionprep.com

Mention you're a Morgan Stanley employee referred by College Coach

NEW Use your backup care days for one-on-one tutoring through Varsity Tutors to supplement your child's learning in 300+ subjects including math, reading, homework and many more. When you exchange your backup days (you are allotted 40 days each year to use for backup center-based child care or in-home child or adult care), 1 day equals 4 hours, and will cost you \$20. For children ages 6 to 18 years.

Early Education
Explore the world with the MarcoPolo World School App. It features 3,000+ STEAM (science, tech, engineering, art, math) and literacy video lessons and learning activities for children ages 3 to 7 years old. Enjoy an annual subscription at the Firm's discounted rate of \$24.50. [Learn more](#)

Virtual Enrichment
Help your child broaden their horizons with online classes that range from small to large and that cover everything from art, social studies, languages, technology and more. Clubs and free StarCourses led by science and entertainment heroes are also available. Visit [Varsity Tutors](#) to learn more.



Summer Camps
Finding the right summer camp for your child at the right price can be challenging. The Firm is pleased to offer resources – including exclusive discounts, a concierge service and online listings – to help you find quality, affordable summer camp options to keep your child happy and engaged all summer long.

TYPE IN BROWSER
summercamps

ARTS AND LEISURE



Museums, Zoos, Aquariums and More
As part of our commitment to the arts, the Firm has corporate memberships at nearly 50 of the country's leading cultural institutions, giving you and your guests free or discounted admission. Here are some kid-friendly highlights:

- Bronx Zoo NEW YORK
- Field Museum CHICAGO
- Franklin Institute PHILADELPHIA
- Liberty Science Center JERSEY CITY, NJ
- Museum of Mathematics NEW YORK
- Museum of Natural History NEW YORK
- National Aquarium BALTIMORE

TYPE IN BROWSER
museums



Family Fun
Discounted tickets to theater, sporting events, theme parks, movies, family attractions, concerts and more.

plumbenefits.com
Enroll with Morgan Stanley email



Travel
Personal travel deals from American Express, American and Delta Airlines, Starwood Hotels, Hotel Engine, etc.

TYPE IN BROWSER
personaltravel

Also, many hotels with which the Firm has negotiated corporate rates for business travel may also offer employees discounted rates for personal travel.

TYPE IN BROWSER
travelport

Rental car discount codes:

- **Avis** – AWD# D015790
- **National and Enterprise** – XZ24MS2
- **Zip Car** – Sign up with your Morgan Stanley email for a \$25 special annual rate, saving you \$60

DEALS AND DISCOUNTS



Insurance
Receive discounted rates on different types of insurance:

- Auto
- Homeowners and renters
- Personal excess liability (aka umbrella)
- Identity theft
- Pet

youdecide.com/morganstanley
Client ID: MS858
800-864-1539



Cell Phones
Save between 15% and 22% on your personal cell phone service with AT&T, Sprint, T-Mobile and Verizon Wireless.

TYPE IN BROWSER
cellphones



Verizon FiOS
New and existing customers who are Morgan Stanley employees can save on Verizon FiOS TV, high-speed internet and home phone services.

verizon.com/connections
Enter your Morgan Stanley email address
Questions? 215-498-0078



Computers, Electronics & Software

Don't miss out on deals from Apple, Dell, HP, Lenovo, Microsoft Office and more.

TYPE IN BROWSER
computerdeals



School and Office Supplies

Save when buying back-to-school supplies at Staples with the Firm's discounted rates. To learn about either the online or the in-store option:

- Visit mybenefits.ms.com.
- In the Find It Fast bar, type **Office Supplies**.



Perks at Work

For big or small purchases, enjoy discounts from 30,000+ vendors and earn WOW loyalty points to use on future purchases. Invite family and friends to save, as well.

Electronics • Home • Auto
Food Flowers • Travel
Apparel • More

Popular vendors: Best Buy, Brooks Brothers, Costco, Fitbit, GE appliances, Home Depot, Macy's, Nordstrom, Patagonia, Restaurant.com, Samsung, SeaWorld, Teleflora, TrueCar, Walmart, Zales and many others.

Create an account at perksatwork.com, using your Morgan Stanley email.



Reserved Living and Giving

Sign up for the perks recognition program for the Firm's top clients. Membership for employees is free – join by entering your email address.

Benefits of the program include:

- Access to exclusive offers and discounts from over 60 premium brands
- Curated lifestyle articles from our partners and Morgan Stanley thought leaders
- Inspirational stories and educational insights that help you and your family give back

msreserved.com

Appendix: Interview Guides for Pediatricians, In-Home Caregivers and Day Care Centers

FINDING A PEDIATRICIAN

To find in-network doctors, visit mycigna.com or myuhc.com. [Accolade Health Assistants](#) can also help. New York metro employees may call NY-Presbyterian Hospital's [physician referral program](#) at 646-697-2467. Many One Medical locations offer [pediatric services](#).

Things to Consider

- Does the pediatrician accept your insurance?
- Is the location convenient and what are the office hours?
- Are there separate waiting rooms for sick and well children?
- What is the office's vaccination policy?
- Are there weekend appointments for urgent care?
- What are after-hours procedures?
- Does the doctor make same-day sick baby appointments?
- What hospitals does the office admit to?
- Will your child see the same pediatrician each time, or are there multiple doctors?
- Who returns phone calls and when are they typically made?
- Are there facilities onsite (x-ray, laboratory, etc.)?

Interview Questions for the Doctor

- Will you come to see my baby in the hospital?
- How often will you see my child in the first 6 months?
- Are you a pediatric generalist, or do you have a subspecialty?
- What is your policy on the use of antibiotics?
- Do you offer early, late and weekend appointments?
- How does your office handle emergency calls?
- May I email you?
- Will you, another doctor or a nurse practitioner handle my well-baby visits?
- What immunizations are recommended for my child?
- What is the normal blood pressure for my child's age group?
- What conditions would put my child at risk for lead poisoning?
- What should my child be eating and how often?
- Do you have a preference in formula?
- What should my child's activity be like?
- How would you suggest I treat my child when they have a viral infection and there is not a bacterial infection?
- What age do you treat children until?
- Are well-check on certain days and times?
- Are you agreeable to providing references?

FINDING A DAY CARE CENTER

For help finding child care, call Bright Horizons' family concierge. The number is 888-874-0420.

The Firm also offers a range of child care options: from advanced placement and/or special discounts at four national child care centers to free access to caregiver job boards. For details, see [Transitioning Back to Work](#), starting on page 15.

Things to Consider

- Curriculum requirements
- Classroom and facility safety
- Student-teacher ratio
- Daily activity reports – and pictures or videos on an app or other source
- Teacher accessibility
- Hours

Interview Questions

- Is the center licensed?
- What background checks are conducted on staff?
- What are the staff's education requirements?
- Is there a food service? If yes, what is the cost?
- Are cribs shared?
- What is the average teacher turnover?
- Is there a forum for parents to communicate?
- What materials and/or chemicals are used for cleaning?
- Is each child assigned to a primary caregiver?
- How many children do you serve, and what are their ages?
- What types of activities do children participate in?
- Is there a vaccination requirement?
- Do you administer medications?
- What happens if I need to bring my child early or pick up late?
- Do you let kids attend if they're not potty-trained or if they have a runny nose or a cough?
- How do you discipline kids?
- Do you ever take children on outings offsite?
- Will I be charged if I take a vacation or my child is sick?
- Are staff trained in first aid, CPR and child-development?
- What is your first-aid protocol?

FINDING AN IN-HOME CAREGIVER

If you need to hire a child caregiver, housekeeper, pet care provider or other person to work in your home, call Bright Horizons' family concierge for help with the search – at no cost. The number is 888-874-0420.

Employees also have a free membership to Sittercity, an online job board that specializes in connecting families and caregivers. Learn more on page 15.

The Firm offers discounts of nannies and au pairs. See page 15.

Interview Questions

- Tell me about your experience taking care of children. Why did you decide to get into child care? How many years and what type of experience do you have? How long were you at each position? What ages were the children? Infants?
- Tell me about your most recent position. How long were you there? Why did you leave?
- What have you enjoyed most and least in your previous jobs?
- What if any type of formal training do you have (baby nurse, CPR certification, etc.)?
- Are you up to date on your vaccinations (annual flu shot, TDAP, MMR, etc.)?
- Given my child's age, what types of activities would you do with them during the day?
- What types of developmental and educational activities will you do with my child to help them meet their milestones?
- What types of meals do you prepare for children (if applicable) and are you comfortable making bottles and homemade baby food?
- What is your view on discipline?
- What type of safety measures/precautions do you take? Indoors? Outdoors?
- Tell me about a time you had to deal with a child's meltdown (if toddler or school aged) and how you handled the situation. Have you worked with a colicky baby – and how?
- Have you ever handled an emergency? What did you do?
- Are you comfortable receiving open feedback from parents?
- Are you flexible to work earlier or later than the agreed-on hours if necessary?
- Can you ever stay the night?
- Do you have the flexibility to travel with us?
- How would you travel to and from our home?
- If you have children yourself, what do you do for child care? What is the protocol for your family if your child needs to stay home sick from school, etc.?
- Are you comfortable with pets?
- Are you comfortable doing light housekeeping or cooking (If that is important to you)?
- Do you have any medical conditions that will interfere with your work?
- Can you please share references?

Additional things to Consider

- How many hours do you need per day and what is a general schedule?
- Will you offer paid time-off for vacation and sick leave?
- What is the maximum hourly and overtime rate you can pay?
- Will you pay for transportation home if nanny stays after hours?
- Will you cover the caregiver's monthly transportation costs?
- Will you be responsible for the cost of a background check?

Appendix: Ordering a Free Breast Pumps

CIGNA | Flier

Once you or your covered dependent reaches the 28th week of pregnancy, the Firm's medical plan through Cigna covers a breast pump when you order it from one of Cigna's approved vendors:

AdaptHealth (formerly McKesson)

adapthealth.com
844-993-3740

Aeroflow

aeroflowbreastpumps-com
844-867-9890

Edgepark

edgepark-com
855-504-2099

Healthy Baby Essentials

breastpumps-com
888-495-7491

Medline Industries

medline-com
800-633-5463

Yummy Mummy

yummysummystore-com
212-879-8669

Pumping Essentials

pumpingessentials-com
866-688-4203

United Healthcare | Flier

UnitedHealthcare members may order a free breast pump by contacting a participating doctor or one of the approved suppliers below. You may order the pump either up to 30 days before your due date or 365 days after you deliver the baby. The doctor or breast pump supplier will bill the Firm directly for reimbursement. No prescription is needed when contacting an approved breast pump supplier.

Byram Health Care – Mail Order

877-902-9726
Fax: 866-811-4500
byramhealthcare.com

Edgepark Medical Supplies – Mail Order

800-321-0591
Fax: 330-425-4355
edgepark.com

McKesson/Target Breast Pump Program –

Pick-Up or Mail Order
855-406-7867
Fax: 855-716-2212

Note: You may pick up your breast pump at a local Target store only if you place the order by phone using the toll-free number above.

Medline Industries – Online or Phone

breastpumpsmedline.com
833-718-2229
motherandbaby@medline.com

Walmart – Phone

800-273-3455

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.