

# U.S. Benefits FAQ

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## Onboarding Questions

### 1. Where can I find information regarding benefits?

You can locate all benefit summaries, SPDs, pharmacy details and contact numbers on the benefit platform, [Benefits@MSCI](#). The site is open 24/7/365, mobile-ready, and available to you and your dependents, so they too can enjoy streamlined access to the details they need.

### 2. Where should I go when I visit Benefits@MSCI?

When you are visiting [Benefits@MSCI](#) please read through the [New Hire Guide](#) in which you can learn about all of MSCI's benefit offerings. Please ensure to [compare both medical plans](#) offerings and learn about which plan works best for you and your family. To learn more about MSCI's benefit plans in more details, please ensure to visit the [resource page](#).

### 3. Where can I find the premium rates for health insurance benefit plans?

You can locate the [monthly rates and contributions](#) for MSCI's health insurance plans on [Benefits@MSCI](#), specifically in the [resource page](#) section of the platform.

### 4. How do I enroll for benefits?

- Log in to Workday by typing "WD" in your browser.
- Open your Inbox to access the New Hire Benefits task (click to launch and elect your benefits).
- Follow the onscreen prompts to select your benefits.
- Confirm or add a valid phone number and physical home address.
- Read and check the box next to "I Agree" and submit your elections.
- Print a confirmation of your elections.

### 5. How long do I have to enroll for benefits?

You have 31 days from your date of hire to enroll in MSCI Inc. benefits. If you do not enroll within that timeframe, you will only have MSCI Inc. provided basic life and accident insurance, short-term disability (STD) insurance, and long-term disability (LTD) insurance.

### 6. When will my insurance coverage be active?

Insurance coverage is effective as of your date of hire. Benefit elections feed over to all vendors on Thursday evenings and your benefit information will be available on Friday afternoon, retroactive as of your date of hire. You will then receive your benefit cards in the mail within 7-10 business days.

### 7. Why do I have to elect spousal surcharge if I am single?

In Workday, you must elect the Spousal Surcharge benefit in order to waive it. When you elect this benefit, you may elect "Does not apply under the coverage option".

## **Medical Questions**

**8. Why is my gender not specified in United Healthcare's website?**

*Please note that you must specify your gender in Workday for this update to remain on UHC. Currently on Workday, you have "do not wish to disclose" for gender, in which this information feeds over to the vendors weekly and it updates on their end.*

**9. I just moved and I need to update my home address, how do I update my address with United Healthcare?**

*You will have to update your home address in Workday in which this will then feed over to all the benefit carriers. You can click on the Personal Information tile, then into Contact Information, and Edit to update your home address.*

**10. Can I add my parents to benefits?**

*No, eligible dependents that can be added to your benefit plans are spouses, children, or domestic partners.*

**11. I forgot to enroll for a benefit, can I enroll now?**

*You cannot make any changes to your benefit plans during the year unless you have a qualifying life event. The next time you can make a change to benefits will be during Open Enrollment in November for the following plan year.*

## **Health Savings Account Questions**

**12. Why is the HSA employer contribution amount pro-rated in Workday?**

*If you are electing HSA from February through December in Workday, please note that the HSA employer contribution will appear as a pro-rated amount. However, MSCI will contribute the full employer match of \$600 for Employee Only tier or \$1,200 for tier above Employee Only.*

**13. Do I have to elect HSA in Workday if I am enrolling in the Saver Medical plan?**

*Yes, you must elect the HSA benefit in Workday to receive the employer contribution. Please note that you do not have to contribute to your HSA to receive the employer contribution.*

**14. How do I increase my HSA contribution?**

*Please send an email to [askbenefits@msci.com](mailto:askbenefits@msci.com), in which the team will provide instructions to make changes in Workday.*

**15. How do I invest my HSA balance?**

*This is done directly through [Optum Financial portal](#), once you are signed on. On the home screen of their HSA account, you will go to the "I want to..." drop down and then click Manage HSA Investments. From there you will click on Open HSA Investment Account.*

## **Commuter Benefits Questions**

### **16. How do I enroll for commuter benefits?**

*You can enroll for commuter benefits by register on the Optum portal, [www.optumfinancial.com](http://www.optumfinancial.com). Once you have logged on, you can click on the Commuter Benefits tab to access the Commuter Portal. Please note that the cut-off date to make changes to your commuter benefit order is the 10th of every month for the following month. You may elect or change commuter benefits at any time during the year. Under current IRS and applicable Treasury regulations, compensations reduction amounts are not returnable or refundable.*

## **Retirement Questions**

### **17. How do I get access to my 401(k)?**

*You can register for the 401(k) on Principal's website, [principal.com/welcome](http://principal.com/welcome), and you can select **Get started**. New participants will be auto enrolled at 3% base salary pay on a pre-tax basis. In order to change this auto-enrollment percentage, you can login into the Principal website or contact Principal directly at 800-547-7754.*

### **18. How do I increase/decrease my 401(k)-deferral contribution?**

*You can update your contributions by logging onto the Principal website, [principal.com/welcome](http://principal.com/welcome). Go to the Contributions tab and click on Manage Contributions, in which you will then have access to update your contribution percentage.*

## **Leave of Absence Questions**

### **19. How much time do I get for paternity leave?**

*You are eligible for 10 consecutive business days. You must submit and receive approval for your leave from Unum, MSCI's third party leave administrator. Unum's contact number is 1-866-779-1054. You have 3 months from the birth of a new child to take this paternity leave. Please make sure to let the US Benefits Team know when you plan to take your leave once the claim is approved.*

### **20. How much time do I get for maternity leave?**

*The total period of paid time off will be 16 weeks (Short term disability + Primary caregiver leave). You can also extend your leave beyond the 16 weeks, using vacation days and/or an unpaid leave (up to a maximum of 30 consecutive days). You must open your maternity leave claim with Unum, MSCI's third party leave administrator. Unum's contact number is 1-866-779-1054. You will need to have your estimated "first day out" (due date) when requesting this claim. Please make sure to let the US Benefits Team know when you plan to take your leave once the claim has been processed.*

### **21. How do I add my newborn onto benefits?**

*You have up to 31 days from the birth of the child to make changes to your benefits. You will need to initiate a benefit change in Workday (Birth of a Child). Please send an email to*

[askbenefits@msci.com](mailto:askbenefits@msci.com) for instructions on adding your dependent. If the dependent is not added within the 31 days, the next opportunity to enroll the child will be during Open Enrollment in November with an effective date of January of the following year.

## **Charitable Match Questions**

### **22. How much does MSCI match on a charitable donation?**

MSCI will match 25% of each charitable gift to eligible organizations. For each eligible employee, the maximum match MSCI will make is \$4,000 per calendar year.

You can locate a blank charitable match form and the policy in the U.S. Policies section of the Sharepoint, <https://onemsci.sharepoint.com/sites/HumanResources/SitePages/Policies.aspx>.

## **Reimbursement**

### **23. Does MSCI offer Certification or Tuition Reimbursement?**

Please follow up with your Regional HRG and they will confirm the policy.

### **24. Does MSCI offer a gym reimbursement?**

MSCI does not offer any gym reimbursements currently.

### **25. Does MSCI have any discounts on WFH furniture?**

Please visit the MSCI Hub, [Ergonomic Equipment \(sharepoint.com\)](#), in which there are details for ergonomic furniture and reimbursement. If you have any questions, please reach out to America's Ergonomics team at [msci\\_ergonomics\\_AMERICAS@msci.com](mailto:msci_ergonomics_AMERICAS@msci.com).

## **Employee Perks**

### **26. Does MSCI offer any discounts for ticketed events?**

ComPsych, MSCI's employee assistance program, has a partnership with Working Advantage to provide users with access to their discount site. You will just need to make sure you are accessing the Working Advantage website through the extension link provided on [ComPsych Corporation - GuidanceResources Online](#).

You can register for Working Advantage through this link: [Working Advantage - Employee Discounts](#).