



# 2025 Benefits Guide

YOU MUST ENROLL WITHIN 31 DAYS



At MSCI, we recognize that our company’s success depends on your hard work and productivity, and that requires you to be at your personal best—each and every day. We offer a comprehensive and competitive benefits program designed to help ensure your health, wellbeing and financial security so you can be at your best professionally and personally. We strive to provide benefits that empower you to **Be Well and Stay Well** in all aspects of your life.

Choosing the right benefits coverage for your needs — and making informed buying decisions year-round — allows us to provide one of the most valuable benefits programs in our industry. We invite you to:



## LEARN

about your benefit choices for 2025



## COMPARE

your options before choosing coverage



## ENROLL

in your benefits

## WELCOME TO YOUR BENEFITS



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

**NOTE:** Your benefits will be effective retroactively to your date of hire. Please see page X for step-by-step enrollment instructions.

### BEFORE YOU ENROLL

- Review your medical plan options, including benefit levels and monthly employee payroll contributions.
- Gather Social Security numbers and dates of birth for any dependents you wish to cover.
- Review any other medical coverage available to your spouse/domestic partner, and be prepared to compare that coverage to MSCI medical coverage. Remember, a surcharge will apply if you enroll a spouse/domestic partner in an MSCI medical option when other employer-sponsored coverage is available.
- Be prepared to designate beneficiaries for any coverages that require them (for example, life insurance).

Visit **Benefits@MSCI** (<http://benefitsatMSCI.com>) for details about all our benefit offerings. 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.

Note: You will enroll using the New Hire Benefits task in Workday.



WELCOME

2025 BENEFITS HIGHLIGHTS

BENEFIT DETAILS

ENROLLMENT INFORMATION

# BE WELL, STAY WELL

At MSCI, the health and well-being of our employees is a top priority. We continue to provide benefits that empower you to be well – physically, emotionally, and financially. While reviewing your benefits, below are some considerations to ensure you and your family will **be well and stay well**, in 2025 and beyond.



## PHYSICAL

- Review your health benefits and ensure you have the right coverage options in place for your needs.
- Think about your medical needs in the upcoming year, and ensure you're contributing enough to your HSA or FSA.



## EMOTIONAL

- Consider reaching out to our Here For You – Employee Assistance Program through ComPsych, where clinicians can help address a variety of personal and work life issues.



## FINANCIAL

- Take the time to review your beneficiaries for your 401(k) and life insurance, as well as update your 401(k) deferral rate.
- Meet with a Principal Retire Secure<sup>SM</sup> professional in a virtual one-on-one setting to determine personal goals and needs and learn next steps to help you stay on track – at no additional cost. Sign up for your meeting at [principal.com/virtualoneonone](https://principal.com/virtualoneonone).
- Consider enrolling in a group Home and Auto plan to save money on home and auto policies.
- Protect your identity with our Identity Theft Protection program.
- Enroll in the ARAG Legal Plan and gain access to a network of attorneys and legal support.



## COMMUNITY

- If you are in need of back-up care for children or adults, sign up with Care@Work for assistance securing qualified sitters and care-givers for in-home or center-based care.
- Join one of our many Employee Resource Groups.



# PARTNERING WITH YOU TO SUCCEED: OUR HEALTH CARE STRATEGY

## VALUABLE AND AFFORDABLE HEALTH CARE COVERAGE



**OUR GOAL**  
Maintain highly competitive level of health benefits while keeping our plans above market



**OUR PLAN**  
Continue to target above-market position in plan value and cost sharing, and gradually implement change



**OUR GOAL**  
Manage changes in employee and Company costs



**OUR PLAN**  
Offer plans and programs that provide access to high value, low cost care and emphasize preventive care and well-being



**OUR GOAL**  
Engage and support YOU in making informed health care decisions



**OUR PLAN**  
Provide support and tools that give you greater insight into key health care buying factors, including cost and quality



**MSCI's health plan lineup is designed to:**

- Provide competitive, affordable and comprehensive coverage
- Promote preventive care and well-being
- Encourage informed health care buying decisions



## 2025 BENEFITS HIGHLIGHTS

Benefit	Highlights
<b>Medical</b> <b>UnitedHealthcare</b>	<ul style="list-style-type: none"> <li>• Two PPO options with in-network and out-of-network benefits                             <ul style="list-style-type: none"> <li>– The Saver PPO has lower monthly employee payroll contributions, higher deductible and employee out-of-pocket costs, and a Health Savings Account (HSA), prefunded with an employer contribution, to help you pay for care</li> <li>– The Classic PPO has higher monthly employee payroll contributions and lower employee out-of-pocket costs</li> </ul> </li> <li>• Preventive care covered at 100% in-network, no deductible</li> <li>• Prescription drug coverage included in all plans</li> </ul>
<b>Dental</b> <b>Delta Dental</b>	<ul style="list-style-type: none"> <li>• Two options with in-network and out-of-network benefits                             <ul style="list-style-type: none"> <li>– Option 1 has lower monthly employee payroll contributions and higher out-of-pocket costs</li> <li>– Option 2 has higher monthly employee payroll contributions and lower out-of-pocket costs</li> </ul> </li> <li>• Preventive services covered at 100% in-network, no deductible</li> </ul>
<b>Vision</b> <b>EyeMed</b>	<ul style="list-style-type: none"> <li>• Plan covers exams, eyeglasses, and contact lenses</li> <li>• Discount on LASIK or PRK vision correction services in-network</li> </ul>
<b>Health Savings Account (HSA)</b> <b>Optum Financial</b>	<ul style="list-style-type: none"> <li>• Tax-free savings account with contributions from MSCI and you; available with the Saver PPO</li> <li>• MSCI contributes \$600 for individual coverage and \$1,200 if you cover dependents</li> <li>• You may contribute up to \$3,700 for single coverage and \$7,350 if you cover dependents, and an additional \$1,000 if you are age 55 or older</li> <li>• You may begin, end, or change your HSA contributions any time during the plan year</li> <li>• Use to pay eligible health care expenses now and in the future</li> </ul>
<b>Flexible Spending Accounts (FSAs)</b> <b>Optum Financial</b>	<ul style="list-style-type: none"> <li>• Tax-free savings account with contributions from you; available with the Classic PPO</li> <li>• You may contribute up to \$3,300 pre-tax per year to a Health Care FSA, as well as contribute pre-tax dollars to a Dependent Care FSA</li> <li>• Under current IRS and applicable Treasury regulations, compensation reduction amounts are not returnable or refundable</li> </ul>
<b>Supplemental Life and Accident Insurance</b> <b>UNUM</b>	<ul style="list-style-type: none"> <li>• Basic life and accident coverage of two times your annual salary is provided automatically at no cost to you (\$500,000 maximum)</li> <li>• You may purchase additional life and accident insurance for yourself, your spouse/domestic partner, and eligible children</li> </ul>
<b>Group Legal</b> <b>ARAG</b>	<ul style="list-style-type: none"> <li>• Provides access to a nationwide network of attorneys and legal resources for commonly used legal services</li> <li>• Services available to you and your eligible dependents</li> </ul>

These benefits can only be elected or changed during your New Hire benefits enrollment or during any Open Enrollment unless you have a qualifying life event during the year, such as marriage or the birth of a child. Note: Group legal benefits can only be elected during your New Hire benefits enrollment or during Open Enrollment (you cannot change this benefit with a qualifying life event).



Benefit	Highlights
<b>Auto &amp; Home Insurance Farmers GroupSelect®</b>	<ul style="list-style-type: none"> <li>• Valuable group discounts on auto and home policies</li> <li>• Many policies available, including condo, renter's, recreational vehicle coverage, and more</li> </ul>
<b>Pet Insurance Nationwide</b>	<ul style="list-style-type: none"> <li>• Assistance in covering the costs of pet care</li> <li>• Coverage includes surgeries, lab fees, x-rays, prescriptions, and more</li> <li>• Access to a 24-hour vet helpline for veterinary care</li> </ul>
<b>Identity Theft ID Watchdog</b>	<ul style="list-style-type: none"> <li>• Protection against identity theft</li> <li>• Credit monitoring and identity restoration for you and your family members (based on your election)</li> </ul>
<b>Commuter Benefits Optum Financial</b>	<ul style="list-style-type: none"> <li>• Set aside up to \$325 per month for transit and/or \$325 for parking expenses</li> <li>• Contributions are pre-tax</li> <li>• Under current IRS and applicable Treasury regulations, compensation reduction amounts are not returnable or refundable.</li> </ul>
<b>Back-Up Child Care Care@Work</b>	<ul style="list-style-type: none"> <li>• Up to 15 days of back-up care per year, at a cost of \$15 per child</li> <li>• Up to \$25 per family for center-based care; in-home care costs \$6 per hour</li> <li>• Access to special needs in-home backup child caregivers</li> </ul>
<b>Here For You – Employee Assistance Program ComPsych</b>	<ul style="list-style-type: none"> <li>• Confidential no cost counseling service available 24 hours a day</li> <li>• Professional and experienced clinicians can help address a variety of personal issues, including work/life balance, family and relationships, depression and stress management, alcohol/substance abuse, and more</li> <li>• Referrals to local professionals and services to fit your needs</li> </ul>
<b>401(k) Plan Principal</b>	<ul style="list-style-type: none"> <li>• A convenient, tax-advantaged way to save for retirement</li> <li>• MSCI matches 80% of your contributions, up to the first 6% of of eligible pay you contribute</li> <li>• MSCI provides a safe harbor contribution of 3% of total eligible cash compensation</li> <li>• You are 100% vested in employer contributions after completing two years of service</li> </ul>
<b>Life Insurance UNUM</b>	<ul style="list-style-type: none"> <li>• Basic life and accident coverage of two times your annual salary is provided automatically at no cost to you (\$500,000 maximum)</li> </ul>
<b>Disability UNUM</b>	<ul style="list-style-type: none"> <li>• Disability coverage is provided automatically:                             <ul style="list-style-type: none"> <li>– Short-term disability (STD) provides 100% base salary continuation for up to 26 weeks once medically certified</li> <li>– Long-term disability (LTD) pays 66-2/3% of monthly pay when STD ends (up to plan limit)</li> </ul> </li> </ul>

 You may elect these benefits at any time during the year.

 You do not need to enroll in the Life and Disability benefits, which are provided automatically and at no cost to you.



## MEDICAL BENEFITS OVERVIEW

MSCI offers a choice of two medical plan options through UnitedHealthcare.

1. **Saver PPO** with Health Savings Account (prefunded with an MSCI contribution)
2. **Classic PPO** with the option to participate in a Health Care Flexible Spending Account

Both plans cover the same broad range of medical and prescription drug services. They differ in how much you pay for coverage and your out-of-pocket costs when you need care. Only the Saver PPO features a tax-advantaged HSA with a Company contribution to help you cover your out-of-pocket costs.

**SAVER PPO**

has lower monthly employee payroll contributions and higher employee out-of-pocket costs for services. These costs may be offset by tax savings through the HSA

- Employee Payroll Contributions
- Employee Out-of-Pocket Costs for Services

**CLASSIC PPO**

has higher monthly employee payroll contributions and lower employee out-of-pocket costs for services.

- Employee Payroll Contributions
- Employee Out-of-Pocket Costs for Services

**Find your best fit.** Choosing the right medical option is an important and personal decision. See [page 13](#) for your medical rates, and see [pages 21-22](#) for examples and factors to consider when making your choice.





# MEDICAL BENEFITS PLAN COMPARISON

## HOW ARE YOUR MEDICAL OPTIONS THE SAME?

- Both medical options cover in-network preventive care at 100%.
- They use the same strong network of UnitedHealthcare (UHC) doctors and hospitals.
- Both have deductibles, coinsurance, and an out-of-pocket maximum to protect you against catastrophic costs.

## HOW ARE THEY DIFFERENT?

	Saver PPO	Classic PPO
<b>Tax-Advantaged Accounts</b>	<ul style="list-style-type: none"> <li>• You are enrolled in an HSA</li> <li>• You may contribute tax-free</li> <li>• MSCI also contributes to your HSA</li> <li>• Use your HSA for health care expenses in 2025 and beyond</li> <li>• The HSA money is yours to spend, invest, or save; any unused amounts roll over from year to year</li> <li>• HSA funds are available as your contributions are made</li> </ul>	<ul style="list-style-type: none"> <li>• You may not enroll in an HSA</li> <li>• You may contribute tax-free to a Health Care FSA</li> <li>• MSCI does not contribute to your FSA</li> <li>• Use your FSA for health care expenses in 2025 only</li> <li>• Unused FSA money is forfeited; use it or lose it</li> <li>• Full FSA election amount available on day 1</li> </ul>
<b>Cost of Coverage</b>	<ul style="list-style-type: none"> <li>• Lower monthly employee payroll contributions</li> </ul>	<ul style="list-style-type: none"> <li>• Higher monthly employee payroll contributions</li> </ul>
<b>Annual Deductible</b>	<ul style="list-style-type: none"> <li>• Higher deductible</li> <li>• True family deductible: you must meet the entire family deductible before coinsurance begins for anyone covered under the plan</li> </ul>	<ul style="list-style-type: none"> <li>• Lower deductible</li> <li>• Coinsurance for each individual begins once he or she reaches the individual deductible</li> </ul>
<b>Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• You pay the full cost until you meet the annual medical plan deductible, except for medications on the UnitedHealthcare Preventive Drug List</li> </ul>	<ul style="list-style-type: none"> <li>• No deductible for Tier 1; you pay copays immediately</li> <li>• For Tier 2 and Tier 3, you must meet the deductible, then you pay copays per fill</li> </ul>



### Saver PPO and prescription drugs

With consumer directed health plans like the Saver PPO, the IRS requires that you meet the deductible before you pay copays for your prescription drugs. However, exceptions are made for certain preventive medications. To see the UnitedHealthcare Preventive Drug list, visit the Medical section of Benefits@MSCI. Both medical plan options give you access to UnitedHealthcare tools and resources year-round at [www.myuhc.com](http://www.myuhc.com).



## MEDICAL BENEFITS PLAN COMPARISON

	SAVER PPO		CLASSIC PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>	\$1,650 individual \$3,300 family Combined medical and prescription drug	\$3,000 individual \$6,000 family	\$500 individual \$1,250 family	\$1,200 individual \$3,000 family
<b>Office Visit</b>	Subject to deductible and coinsurance			
<b>Coinsurance</b>	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%
<b>Out-of-Pocket Maximum (includes deductible)</b>	\$3,000 individual \$6,000 family	\$6,000 individual \$12,000 family	\$3,000 individual \$6,000 family	\$6,000 individual \$12,000 family
<b>Company HSA Contribution</b>	\$600 individual \$1,200 if you cover dependent(s)		N/A	
<b>Outpatient Services</b>				
<b>Preventive Care Office Visits</b>	Covered at 100%, no deductible	After deductible: Plan pays 60% You pay 40%	Covered at 100%, no deductible	After deductible: Plan pays 60% You pay 40%
<b>Office Visits for Illness or Injury</b>	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%
<b>Emergency Room</b>	After in-network deductible: Plan pays 80% You pay 20%		After in-network deductible: Plan pays 80% You pay 20%	
<b>Urgent Care Center</b>	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%
<b>Laboratory Tests</b>	After deductible: Plan pays 80% You pay 20%	Not covered	After deductible: Plan pays 80% You pay 20%	Not covered
<b>Outpatient Surgery and X-rays</b>	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%



	SAVER PPO		CLASSIC PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Hospital Inpatient Services</b>				
<b>Semi-private Room and Board, Physician, Surgery, X-rays, and Lab Tests</b>	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%
<b>Mental Health and Substance Abuse</b>				
<b>Outpatient</b>	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%
<b>Inpatient</b>	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%	After deductible: Plan pays 80% You pay 20%	After deductible: Plan pays 60% You pay 40%
<b>Prescription Drugs</b>				
<b>Deductible</b>	Applies to medical deductible		\$50 individual / \$100 family (Tier 2 and 3)	
<b>Retail (30-day supply)</b>				
<b>Tier 1</b>	\$10 copay after deductible		\$10 copay	
<b>Tier 2</b>	\$25 copay after deductible		\$25 copay after deductible	
<b>Tier 3</b>	\$50 copay after deductible		\$50 copay after deductible	
<b>Mail Order (90-day supply)</b>				
<b>Tier 1</b>	\$20 copay after deductible	Not covered	\$20 copay	Not covered
<b>Tier 2</b>	\$50 copay after deductible	Not covered	\$50 copay after deductible	Not covered
<b>Tier 3</b>	\$100 copay after deductible	Not covered	\$100 copay after deductible	Not covered



# MEDICAL BENEFITS COST OF COVERAGE

2025 Medical Plan Monthly Employee Payroll Contributions\*

	Saver PPO	Classic PPO
<b>Employee Only</b>	\$123.50	\$146.98
<b>Employee &amp; Spouse / Domestic Partner</b>	\$241.74	\$287.71
<b>Employee &amp; Child(ren)</b>	\$203.80	\$242.56
<b>Employee &amp; Family</b>	\$344.73	\$410.28

\*Rates do not include spouse/domestic partner surcharge. Domestic partner coverage is subject to imputed income.

REMEMBER: If your spouse/domestic partner is eligible for other employer-offered coverage but chooses MSCI coverage instead, you'll pay an additional \$100 per month on a pre-tax basis.



MSCI employees continue to pay a lower percentage of total medical plan premium costs than employees at other high-tech and financial services firms.

During a year in which significant health care cost increases and inflation are the norm, we're pleased to continue providing the same competitive benefits package – and continue to fund approximately 85% of your medical premiums. We are proud to maintain best-in-class plans and funding that remains well-above market trends.



## MEDICAL BENEFITS FEATURES AND DETAILS

### YOUR COST OF CARE

You and the Company share the cost of medical services through deductibles, copayments, coinsurance, and out-of-pocket maximums. Here is how those features work together:

- **Deductible** – This is the amount you pay out of your own pocket each year before the plan begins to pay benefits toward non-preventive medical expenses. If you participate in the Saver PPO, you can use your Health Savings Account (HSA) to help cover the deductible.
- **Preventive care** – This is NOT subject to the deductible, meaning that your in-network annual checkups and well-child visits (including immunizations) are paid in full even if you have not met your deductible. (**Note:** Some care may be preventive in nature but not included in the Affordable Care Act list of fully covered preventive care services.)
- **Coinsurance** – You and the Company each pay a percentage of the cost for most medical services after the deductible is met. Your percentage is called coinsurance.
- **Copayment** – This is a flat dollar amount that you pay when you fill a prescription.
- **Out-of-pocket maximum** – This is the most you would have to pay for covered medical services each year, including the deductible and your share of coinsurance. It protects you from very high costs by capping the total amount you have to spend on health care out of your own pocket. Once you have reached the out-of-pocket maximum, the Company pays 100% of covered expenses for the rest of the year.
- **Balance bill** – This is the difference between an out-of-network provider's billed amount and the UHC allowed amount. Providers may bill members directly for this amount, and it will not count toward the deductible or out-of-pocket maximum. Note that there is a separate deductible and out-of-pocket maximum for in-network services and out-of-network services.
- **Health Savings Account (HSA)** – Available only with the Saver PPO, the HSA provides a tax-advantaged way to cover your deductible and other out-of-pocket costs. MSCI contributes to your HSA, and you can also contribute tax-free.



#### Try Virtual Visits!

All UHC medical plan options cover Virtual Visits for access to care online. A Virtual Visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes. Virtual Visit doctors can diagnose, treat, and write prescriptions for a wide range of non-emergency conditions. To learn more, log in to [www.myuhc.com](http://www.myuhc.com), or use the MyUHC app to access Teladoc telemedicine services

# MEDICAL BENEFITS FEATURES AND DETAILS

Take charge of your health care dollars with the Saver PPO. The Saver PPO combines PPO medical coverage with a Health Savings Account (HSA) that helps you manage your out-of-pocket costs and save for the future.



## THREE REASONS TO CONSIDER THE SAVER PPO

- 1. Comprehensive coverage.** The Saver PPO covers the same services as the Classic PPO. From office visits and hospital care to prescription drugs and more, you know you have comprehensive coverage.
- 2. Lower payroll contributions.** Monthly employee payroll contributions for the Saver PPO are lower than for the Classic PPO. This means you can direct your health care dollars to the actual cost of services when you need them, rather than pay more for coverage you may not use.
- 3. Additional way to save for health care expenses** – now and in the future. With the Saver PPO, your individual HSA lets you save for health care expenses tax-free. MSCI will pre-fund your HSA with an MSCI contribution (based on your coverage election) to help you cover your medical costs. Plus, your unused funds roll over from year to year, even into retirement.



The Saver PPO offers a Health Savings Account with an MSCI tax-free contribution.



# MEDICAL BENEFITS FEATURES AND DETAILS

## HEALTH SAVINGS ACCOUNT (HSA): KEY FEATURES

An HSA is a tax-advantaged savings account where you and MSCI contribute money to cover your out-of-pocket health care costs.



**Company Contributions.** For 2025, MSCI will contribute:

- Employee Only coverage: \$600
- Other coverage tiers: \$1,200

Note: 100% of MSCI's contribution will be available through your HSA On Demand account as of January 1, 2025. Actual MSCI contributions will be made to your HSA account on a semi-monthly basis.



**Tax-free Savings.** You can contribute your own money to the HSA on a pre-tax basis, up to IRS limits. The 2025 limits (including MSCI's and your contributions) are:

- Employee Only coverage: \$4,300 (\$150 increase for 2025)
- Other coverage tiers: \$8,550 (\$250 increase for 2025)

**Note:** If you are age 55 or older during 2025, you may contribute an additional \$1,000.



**Triple-tax Advantage.** You pay no taxes on contributions, interest, earnings, or amounts used to pay for qualified health care expenses.

**Account Ownership.** The money that you and MSCI contribute is yours to keep, even after your MSCI employment ends.

**No "Use It or Lose It."** Unused money rolls over from year to year, even into retirement.

### Good news.

MSCI automatically contributes to your HSA when you enroll in the Saver PPO plan.  
Individual coverage: \$600 Family coverage: \$1,200

## MEDICAL BENEFITS FEATURES AND DETAILS

### HSA ON DEMAND: USING YOUR HSA TO PAY FOR CARE

If you are paying for an eligible expense with your HSA payment card, and you do not have enough HSA funds to cover it, HSA On Demand will automatically advance funds, up to your advance limit (100% of MSCI’s contribution, plus 50% of your 2025 employee contribution amount), at the point of sale. If you choose to pay for an eligible expense with personal funds and request reimbursement at a later date, funds will be advanced automatically as a reimbursement. Unlike an FSA, HSA contributions accrue over time and you can only spend what is in your HSA.

To pay back the advance, HSA contributions are deducted from your pay as scheduled and applied against the amount you owe until it is paid back.

#### How HSA On Demand Works



To help you cover health care expenses early in the year, **HSA On Demand** gives you access to your full MSCI HSA contribution and half of your 2025 employee contribution amount at the beginning of the year, if needed, to cover eligible expenses. With HSA On Demand, you are borrowing against your future HSA contributions.

**Note:** HSA On Demand funds are only available at point of service or after a claim is incurred. You may not access additional funds if there is no claim to pay.



## MEDICAL BENEFITS FEATURES AND DETAILS

### HEALTH SAVINGS ACCOUNTS: WHO MAY CONTRIBUTE

Because HSAs offer tax advantages, the IRS regulates who may contribute:

- You must be covered by a consumer directed health plan such as the Saver PPO in order to establish and use an HSA.
- You may not have an HSA if:
  - You can be claimed as a tax dependent of another individual
  - You are enrolled in Medicare or TRICARE
  - You have medical plan coverage other than a consumer directed health plan, including coverage under your spouse or domestic partner's plan
  - You or your spouse participate in a Health Care FSA.

**Note:** You are responsible for determining your HSA eligibility.

### SETTING UP YOUR HSA

- If you choose the Saver PPO option, MSCI will open an HSA in your name with Optum Financial, our HSA administrator.
- You can decide how much you want to contribute each pay period (you are encouraged, but not required, to contribute). If you already participate, your current HSA contribution will roll over to 2025 unless you change it.
- You can change your contribution amount any time during the year, but not more than once per pay period.

For details on setting up and using your HSA, refer to your Optum Financial welcome package. You can elect to receive free monthly electronic statements. If you opt to receive quarterly paper statements, you will be charged a fee. For more information and a list of eligible expenses, visit

<https://www.optum.com/contact-us/financial-customer-service.html>.



## MEDICAL BENEFITS FEATURES AND DETAILS

### HSA CONTRIBUTIONS AND THE DEDUCTIBLE

- You must pay the Saver PPO deductible out of your own pocket before medical benefits are paid. You can use your HSA to help cover it, so be sure to contribute enough based on your anticipated health care expenses.
- MSCI will contribute \$600 if you have individual coverage or \$1,200 if you cover dependents.
- 100% of MSCI’s contribution will be posted to your HSA On Demand account for use on the day your coverage begins. Actual MSCI contributions will be made to your HSA account on a semi-monthly basis.

### HSAs AND FSAs

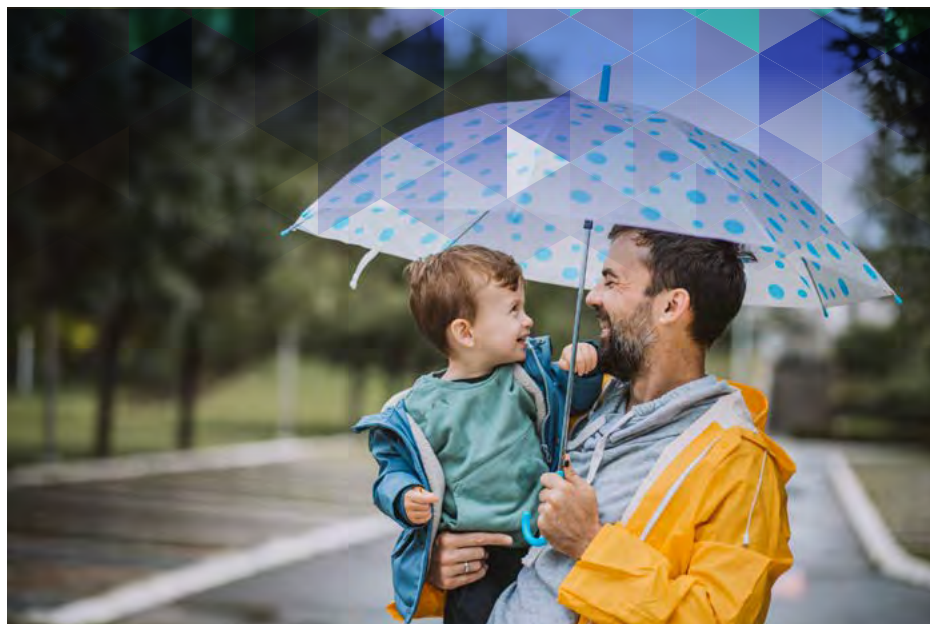
- You may not have an HSA and a Health Care FSA at the same time. So, if you have Saver PPO coverage in 2025 you may not contribute to a Health Care FSA.
- You may not contribute to an HSA if your spouse/domestic partner has a Health Care FSA through his or her employer.

### OTHER REMINDERS

- If you currently participate in the Saver PPO, keep your HSA payment card; you will not receive a new one for 2025.
- You must have a valid phone number and physical home address on Workday.
- Take advantage of monthly electronic HSA statements to avoid paper statement fees. Visit <https://www.optum.com/contact-us/financial-customer-service.html> to select your statement preference.
- You can invest your HSA funds once your balance reaches \$1,000. To learn more, access your HSA Handbook, available on [Benefits@MSCI](mailto:Benefits@MSCI) in the Savings & Spending Accounts section.
- If you invest your HSA funds, a \$24 annual administrative fee will apply

### IMPORTANT HSA REMINDERS

Be sure to read the HSA terms and conditions included in your Optum Financial Welcome Kit.




# MEDICAL BENEFITS FEATURES AND DETAILS

## PRESCRIPTION DRUGS


Prescription drugs are covered under both medical plan options. MSCI uses a three-tier prescription drug benefit design:



**TIER 1**  
**Generic drugs** have the lowest cost active ingredients as brand-name drugs



**TIER 2**  
**Preferred brand-name drugs** have a midrange cost and have been carefully reviewed and selected by medical professionals. These are reviewed and recommended by UHC and accepted by MSCI.



**TIER 3**  
**Non-preferred brand-name drugs** have the highest cost. There are often tier 1 and tier 2 equivalents available and you can speak with your doctor, pharmacist or UHC for assistance with selecting lower cost equivalents.

## IMPORTANT FEATURES THAT PROMOTE QUALITY AND VALUE

Two prescription drug features help us manage costs while providing safe and effective drug therapy.

**Step Therapy Program.** Prescription drug Step Therapy helps ensure that you receive appropriate, safe, and cost-effective drug therapy when you receive some new prescriptions. Step Therapy encourages the use of therapies that should be tried first, before other treatments are covered, based on clinical practice guidelines and cost-effectiveness. Visit [www.myuhc.com](http://www.myuhc.com) to see which medications are subject to step therapy.

**Ancillary Charge (Generic Incentive) Program.** This program enables you to continue to access brand-name drugs when a generic equivalent is available. However, if you make this personal choice, you will pay the generic copayment plus the different in cost between the generic and brand name drug.

There are no changes to prescription drug benefits in 2025.

## MEDICAL BENEFITS: CHOOSING A MEDICAL PLAN OPTION



### STEP 1

**Calculate how much you're spending on medical care.**

Log in to your personal account to access all of your claims data – just click “Manage My Claims” by knowing how much you’ve spent on health care this year, you can get a sense of how much coverage you’ll need next year. For example, if you participate in the Classic PPO and are not close to meeting your deductible, you might want to consider the Saver PPO with its MSCI-funded, tax-advantaged HSA.



### STEP 2

**Estimate the services you'll need in 2025.**

The services and amount you’ve spent on health care this year are a good starting point. Then consider the following:

- Which services will you use again next year (e.g., maintenance prescription drugs, treatment that will continue)?
- Did you use services this year that you will not need again?
- Do you expect to receive certain medical care next year that you did not need this year?
- Do you see opportunities to lower your costs (e.g., switching from an out-of-network provider to one who is in-network, or using the generic alternative to a brand-name drug)?



### STEP 3

**View examples of health care costs.**

To better gauge your health care costs, read through our hypothetical employee health care profiles (see [pages 21-22](#)).

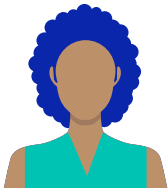
These illustrative examples can help you understand how costs vary depending on your personal health situation and your plan choice.

**MSCI provides tools and resources to help you understand your health care needs and select the right medical option for you and your family.**

Choosing the right health coverage for your needs, and making informed buying decisions year-round, helps us to continue to provide one of the most valuable benefits programs in our industry.



# MEDICAL BENEFITS: CHOOSING A MEDICAL PLAN OPTION



## MEET ANDREA

- Age 36
- Covers spouse and two children
- Child has severe allergies and Andrea will need knee surgery
- Uses health care frequently

<b>Expected Health Care Usage</b> (utilized by Andrea and her covered family members)	\$400	2 non-preventive medical exams
	\$175	1 well-woman exam
	\$1,500	10 PCP visits
	\$16,000	40 specialist visits
	\$2,000	2 emergency room visits
	\$10,000	Knee surgery
	\$240	8 generic prescriptions (retail)
	\$500	2 Tier 2 prescriptions (retail)
	<b>\$30,815</b>	<b>Total</b>
<b>Estimated in-network annual costs under each medical plan option</b>		
<b>Saver PPO</b>	\$4,137	Employee contributions
	+ \$6,000	Out-of-pocket costs (Andrea's family collectively met the out-of-pocket maximum)
	<u>- \$1,200</u>	<u>MSCI HSA contribution</u>
	<b>\$8,937</b>	<b>Total Employee Cost</b>
<b>Classic PPO</b>	\$4,923	Employee contributions
	+ \$6,000	<u>Out-of-pocket costs</u> (Andrea's family collectively met the out-of-pocket maximum)
	<b>\$10,923</b>	<b>Total Employee Cost</b>
<b>Which Plan Is Best?</b>	For Andrea, the <b>Saver PPO</b> is the most cost-effective medical plan option.	

These hypothetical employee profiles show how costs may vary based on your personal situation and the plan you choose. Remember, these profiles are illustrative only.



# MEDICAL BENEFITS: CHOOSING A MEDICAL PLAN OPTION



## MEET NICHOLAS

- Age 28
- Covers self and spouse
- Uses health care frequently – wife has diabetes
- Nicholas has counseling and meets with a therapist for anxiety

<b>Expected Health Care Usage</b> (utilized by both Nicholas and his spouse)	\$400 2 non-preventive medical exams \$1,200 8 PCP visits \$6,400 16 specialist visits \$1,000 1 emergency room visit \$0 5 counseling sessions through EAP \$240 8 generic prescriptions (3 preventive) (retail) \$1,500 6 Tier 2 prescriptions (2 preventive) (retail)
	<b>\$10,740 Total</b>
<b>Estimated in-network annual costs under each medical plan option</b>	
<b>Saver PPO</b>	\$2,901 Employee contributions +\$4,730 Out-of-pocket costs - \$1,200 MSCI HSA contribution <b>\$6,431 Total Employee Cost</b>
<b>Classic PPO</b>	\$3,453 Employee contributions + \$3,080 Out-of-pocket costs <b>\$6,533 Total Employee Cost</b>
<b>Which Plan Is Best?</b>	For Nicholas, the <b>Saver PPO</b> is the most cost-effective medical plan. However, he is willing to pay higher monthly employee payroll contributions in exchange for lower out-of-pocket costs plus employee contributions, so he chooses the <b>Classic PPO</b> .

These hypothetical employee profiles show how costs may vary based on your personal situation and the plan you choose. Remember, these profiles are illustrative only.

## HEALTH AND WELLNESS RESOURCES

At MSCI, we believe your mental and emotional health are critical to your overall well-being. So when life gets you down, we are here to help you up. MSCI offers a wide range of free, confidential resources to help you through life’s challenges and to feel your best.



### EMPLOYEE ASSISTANCE PROGRAM (EAP)

**Here For You**, our EAP provided through ComPsych, is available 24/7 and provides services free of charge for personal and work-life issues including:

- Confidential counseling (up to five visits per eligible issue)
- Legal Support
- Financial Information
- Interactive Digital Tools including health and well-being tools and resources
- GuidanceResources® Online: Easy access to information regarding thousands of health and financial wellness topics
- Program details can be found on [Benefits@MSCI](mailto:Benefits@MSCI).

**A healthy alternative to accessing your Medical Plan benefits:**  
Our health and wellness resources can help you get and stay healthy.

## MSK DIRECT

MSCI has partnered with Memorial Sloan Kettering Cancer Center (MSK) to offer a benefit called MSK Direct. MSK Direct is a unique program that provides guided access to exceptional cancer treatment for MSCI employees and their family members by contacting an MSK Care Advisor directly at (844) 506-0589 Monday through Friday between 8:30 a.m. and 5:30 p.m. ET.

The MSK Direct benefit allows all US employees and their families the ability to obtain assistance with the following:

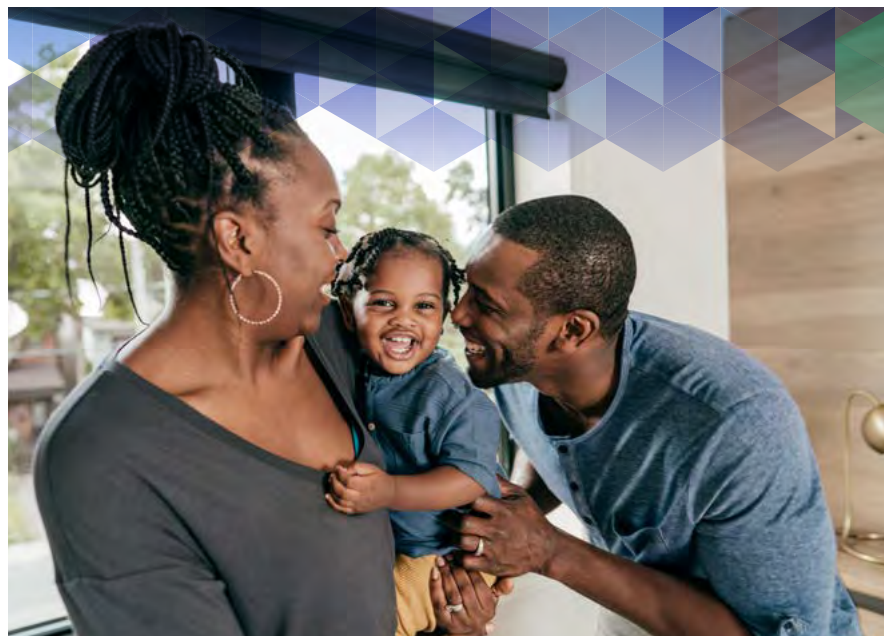
- Scheduling an initial appointment at MSK, usually within two business days;
- Help in gathering the necessary medical records for the initial appointment;
- Meeting patients at their initial appointment to provide support, logistical assistance, and introductions, to members of the patient’s clinical team;
- Recommending a local facility for those who live far from MSK and prefer to be treated closer to home; and
- Facilitating remote second opinions for those who are unable to travel to MSK (out-of-pocket fees apply).

Under this partnership, you will now have access to a team from one of the top hospitals for cancer care in the country, including experienced nurses, social workers and care advisors who can provide practical and emotional support as needed. **You do not need to live near an MSK facility to get care!** For remote care close to home, MSK doctors and nurses will:

- Collaborate with your local doctors to provide a comprehensive diagnosis from pathologists and radiologists specialized in your specific type of cancer, based on tissue samples, original imaging, and genetic testing (when clinically appropriate),
- Recommend the best hospitals close to where you live, using a proprietary tool only available from MSK,
- Develop a treatment plan informed by a multidisciplinary team, that may include subspecialized MSK medical, surgical, and radiation oncologists,
- Provide education and support to help identify clinical trials that could open up new treatment options, and

- Provide expert care through phone or video consultations between you, your MSKdoctors, and your local doctors at key decision points in your care.

Eligibility is automatic and there is no additional charge to use the MSK Direct guided access program regardless of your medical plan enrollment with MSCI or if you are enrolled in a spouse’s plan. However, you are still responsible for standard out-of-pocket costs (i.e. copays, deductibles and coinsurance) based on your health plan enrollment. You should contact your health plan to determine your coverage for care at MSK.



MSK Direct provides cancer treatment and meaningful support for employees and family members who are managing a cancer diagnosis or treatment.



# DENTAL BENEFITS

Both plans cover the same range of dental services and offer access to the same dental networks. The difference is your payroll contribution amount for coverage and your out-of-pocket costs when you need dental care.



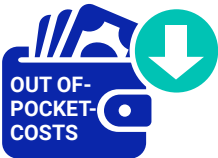
### OPTION 1

has lower monthly employee payroll contributions and higher out-of-pocket costs.



### OPTION 2

has higher monthly employee payroll contributions and lower out-of-pocket costs.



In-network and out-of-network benefits are available under both plans.

- Using dentists in the Delta Dental PPO Network or the Delta Dental Premier Network lowers your out-of-pocket costs.
- Out-of-network, you have more flexibility to choose your dentist but you will pay more for the cost of care.

Delta Dental PPO dentists generally offer the lowest contracted rates and greatest cost savings. Delta Dental Premier dentists are your next best bet, with discounted rates that help you save.

MSCI offers two dental plan options through Delta Dental. There are no changes to dental benefit levels for 2025.



## DENTAL BENEFIT COMPARISON

	Option 1		Option 2	
	In-Network*	Out-of-Network**	In-Network*	Out-of-Network**
<b>Annual Deductible</b>	\$75 individual \$225 family	\$100 individual \$300 family	\$75 individual \$225 family	\$100 individual \$300 family
<b>Preventive Services</b>	<b>Plan pays 100%</b>			
<b>Basic Services (subject to deductible)</b>	Plan pays 70% You pay 30%	Plan pays 60% You pay 40%	Plan pays 90% You pay 10%	Plan pays 80% You pay 20%
<b>Major Services (subject to deductible)</b>	Plan pays 50% You pay 50%	Plan pays 50% You pay 50%	Plan pays 60% You pay 40%	Plan pays 50% You pay 50%
<b>Annual Maximum Benefit</b>	\$1,500	\$1,500	\$3,000	\$3,000
<b>Orthodontia Services</b>	Plan pays 50%*** You pay 50%	Plan pays 50%*** You pay 50%	Plan pays 50%*** You pay 50%	Plan pays 50%*** You pay 50%
<b>Orthodontia Lifetime Maximum Benefit</b>	\$1,500	\$1,500	\$2,500	\$2,500

\* In-network benefits apply to Delta Dental PPO Network and Delta Dental Premier Network. Delta Dental PPO dentists generally offer the lowest rates.

\*\* Out-of-network benefits are payable up to Plan limits.

\*\*\* Up to the orthodontia lifetime maximum benefit.

## 2025 DENTAL PLAN MONTHLY EMPLOYEE PAYROLL CONTRIBUTIONS

Option 1		Option 2	
Plan Coverage Level	Monthly Employee Contribution	Plan Coverage Level	Monthly Employee Contribution
<b>Employee Only</b>	\$13.49	<b>Employee Only</b>	\$25.49
<b>Employee &amp; Spouse / Domestic Partner*</b>	\$29.71	<b>Employee &amp; Spouse / Domestic Partner*</b>	\$56.09
<b>Employee &amp; Child(ren)</b>	\$33.92	<b>Employee &amp; Child(ren)</b>	\$62.83
<b>Employee &amp; Family</b>	\$56.38	<b>Employee &amp; Family</b>	\$103.45

\* Domestic partner coverage is subject to imputed income.



## VISION BENEFITS

Benefits are provided through EyeMed. In-network and out-of-network benefits are available.

	In-Network	Out-of-Network
<b>Eye Exam (every 12 months)</b>	\$10 copay	Plan pays up to \$52
<b>Frames (every 12 months)</b>	\$150 allowance	Plan pays up to \$65
<b>Lenses (every 12 months)</b>		
<b>Single Vision</b>	\$25 copay	Plan pays up to \$55
<b>Bifocal</b>	\$25 copay	Plan pays up to \$75
<b>Trifocal</b>	\$25 copay	Plan pays up to \$92
<b>Lenticular</b>	\$25 copay	Plan pays up to \$125
<b>Progressive</b>	\$90 copay	Plan pays up to \$75
<b>Contact Lenses (every 12 months)</b>		
<b>Elective</b>	\$150 allowance	Plan pays up to \$140
<b>Medically Necessary</b>	Paid in full	Plan pays up to \$210
<b>LASIK or PRK Vision Correction</b>	15% off retail price or 5% off promotional pricing	Not covered

## 2025 VISION PLAN MONTHLY EMPLOYEE PAYROLL CONTRIBUTIONS

Plan Coverage Level	Monthly Employee Contribution
<b>Employee Only</b>	\$1.42
<b>Employee &amp; Spouse / Domestic Partner</b>	\$2.69
<b>Employee &amp; Child(ren)</b>	\$2.83
<b>Employee &amp; Family</b>	\$4.17

\* Domestic partner coverage is subject to imputed income.

Vision benefits are provided through EyeMed. There are no changes to vision benefits for 2025.



# FLEXIBLE SPENDING ACCOUNTS

FSAs are a great way to save money on taxes and budget for predictable expenses. You may contribute to a Health Care FSA, a Dependent Care FSA, or both.

	Health Care FSA	Dependent Care FSA
<b>Eligible Expenses</b>	<p>Medical, dental, and vision expenses including:</p> <ul style="list-style-type: none"> <li>• Amounts you pay out of pocket, including deductibles, coinsurance, and copays</li> <li>• Prescription drugs</li> <li>• Medical, dental, and vision expenses not covered by health insurance but allowed by the IRS.</li> </ul> <p>You will receive a Health Care FSA payment card that works like a credit card, deducting funds directly from your FSA. This plan is not available if you enroll in the Saver PPO.</p>	<p>Day care expenses you incur while you and your spouse are at work, looking for work, or attending school full time.</p> <p>Eligible dependents include children under age 13 and older dependents who rely on you for support and cannot care for themselves.</p> <p>Eligible day care providers include day care centers and non-family members who provide care in your home.</p> <p>Dependent Care FSAs are available regardless of your plan or if you waive coverage.</p>
<b>How Much You Can Contribute</b>	Visit Workday to view 2025 contribution limits.	Visit Workday to view 2025 contribution limits.

**Plan Carefully!**

- Because of the tax savings they offer, the IRS places restrictions on FSAs:
- You must use all of the money you contribute in 2025 for expenses incurred during 2025.
  - Unused balances at the end of the year will be forfeited.
  - You cannot use a Dependent Care FSA for health care expenses or a Health Care FSA for dependent care expenses, per IRS rules.
  - Under current IRS and applicable Treasury regulations, compensation reduction amounts are not returnable or refundable.

To learn more, visit <https://www.optum.com/contact-us/financial-customer-service.html>.

Flexible spending accounts (FSAs) let you set aside pretax dollars to pay for eligible health care or dependent care expenses for you and your eligible dependents.

Under IRS rules, you may not contribute in the same year to both a Health Care FSA and an HSA. **Therefore, if you participate in the Saver PPO, you may not enroll in the Health Care FSA.**



# LIFE AND ACCIDENT INSURANCE

MSCI offers several types of life and accident insurance, including basic coverage at no cost to you. Additional coverage is available for you and your eligible dependents.

Benefit	Details
<b>Basic Life and Accident Insurance (Company-paid)</b>	<ul style="list-style-type: none"> <li>• Coverage equal to two times your annual salary, to a maximum of \$500,000</li> <li>• You can cap your benefit at \$50,000 to avoid imputed income tax</li> <li>• Coverage is automatic</li> </ul>
<b>Supplemental Life and Accident Insurance for You (employee-paid)</b>	<ul style="list-style-type: none"> <li>• Additional coverage of one to six times your annual salary</li> <li>• Maximum combined basic and supplemental coverage: \$1,500,000</li> <li>• Evidence of Insurability may be required</li> </ul>
<b>Life and Accident Insurance for Your Spouse/Domestic Partner (employee-paid)</b>	<ul style="list-style-type: none"> <li>• Coverage in \$5,000 increments</li> <li>• Maximum coverage: 50% of your supplemental life and accident coverage or \$100,000, whichever is less</li> <li>• Evidence of Insurability may be required</li> </ul>
<b>Life Insurance for Your Child(ren) (employee-paid)</b>	<ul style="list-style-type: none"> <li>• Coverage of \$10,000 per child</li> <li>• Dependent children up to age 26 are eligible</li> </ul>

## COST OF COVERAGE

Your cost is based on your age (and, if you elect to cover your spouse/domestic partner, the age of your spouse/domestic partner) and the amount of coverage you choose. Rates will be displayed in Workday when you enroll.

Planning ahead to protect the people we care about is vitally important. You may elect or change life insurance benefits during New Hire or Open Enrollment only, unless you have a qualifying life event change. **Remember to update your beneficiaries when you enroll!**





# OTHER VALUABLE BENEFITS

## PET INSURANCE

With our Pet Insurance benefit, available through Nationwide, you'll have peace of mind knowing you can get help paying for pet care. You can use any veterinarian, anywhere in the world. Coverage includes surgeries, lab fees, x-rays, prescriptions and more, and offers unlimited access to a 24-hour vet helpline for veterinary care. Optional wellness coverage is available and includes spay/neuter, dental cleaning, exams, vaccinations and more. To enroll, visit [www.petinsurance.com/msci](http://www.petinsurance.com/msci). You will not enroll for Pet Insurance through Workday.

You may elect Pet Insurance at any time during the year, but please note:

If you elect Pet Insurance in 2025 your coverage date and payroll deductions will occur based on when you elect coverage, as follows:

If election is made...	Coverage is effective...	Payroll deduction appears...
Before the 16th of the current month	The first day of the following month	In the first paycheck of the next month
<b>EXAMPLE</b>		
January 14, 2025	February 1, 2025	February 15, 2025

If election is made...	Coverage is effective...	Payroll deduction appears...
Between the 16 <sup>th</sup> of the current month and the 15 <sup>th</sup> of the next month	The first day of the second following month	In the first paycheck of the second following month
<b>EXAMPLE</b>		
January 17, 2025	March 1, 2025	March 15, 2025

You may elect or change these benefits at any time during the year.



# OTHER VALUABLE BENEFITS

## AUTO & HOME INSURANCE

Auto & Home coverage is available to MSCI employees through Farmers GroupSelect. This benefit offers valuable group discounts on auto and home policies, along with special benefits and enhanced coverages. A variety of policies are available, including:

- Condo insurance
- Renter's insurance
- Recreational vehicle coverage

...and many more. Additionally, you can bundle your home and auto policies and enjoy greater savings and conveniences.

To enroll, visit [myautohome.farmers.com](https://myautohome.farmers.com). You will not enroll for Auto & Home Insurance through Workday.

You may elect Auto & Home Insurance at any time during the year, but please note: If you elect Auto Insurance in 2025 your coverage date and payroll deductions will occur based on when you elect coverage, as follows:

If election is made...	Coverage is effective...	Payroll deduction appears...
Before the 16th of the current month	On the date of your choice*	In the first paycheck of the next month
<b>EXAMPLE</b>		
January 14, 2025	February 1, 2025	February 15, 2025

If election is made...	Coverage is effective...	Payroll deduction appears...
Between the 16 <sup>th</sup> of the current month and the 15 <sup>th</sup> of the next month	On the date of your choice*	In the first paycheck of the following month
<b>EXAMPLE</b>		
January 17, 2025	February 1, 2025	March 15, 2025

\* Any policy elected after December 15, 2024 allows the flexibility to select any 2025 effective date within 3 months for an auto policy and within 6 months for a home policy.

You may elect or change these benefits at any time during the year.



## OTHER VALUABLE BENEFITS

### BACK UP CARE WITH CARE@WORK

Caring for your family while you are at work can often be a challenge. Whether it's after-school care, caring for a child who is home ill or the responsibility for aging parents, sometimes you need additional support, even at a moment's notice. MSCI knows that life can be unpredictable, so to help alleviate life's unexpected challenges, we have benefits through Care@Work to support a productive work-life balance for our employees.


In addition to backup care for children and adults you can use Care.com to find care and help for pets, yourself and your household! Use Care.com even outside of work hours to find dog walkers, sitters & groomers, personal assistants, house cleaners, tutors, transportation assistance and so much more!

For more information, visit <https://msci.care.com>.

### IDENTITY THEFT BENEFITS

ID Watchdog is a group benefit that protects your personal and financial information from identity thieves, and helps you restore your identity if you become a victim. Services include:

- Credit report monitoring
- Monitoring of public and private databases for activity associated with your personal information
- Monitoring of illicit online sources that buy and sell personal information
- Identity restoration services if you are the victim of identity theft

 **Cost of Coverage**

The monthly cost of ID Watchdog is \$7.95 for single coverage and \$9.95 for family coverage, deducted from your pay on an after-tax basis.

### COMMUTER BENEFITS

MSCI's transportation reimbursement program helps you save money on commuting, including transit and parking expenses. It works much like a flexible spending account, as you elect to have a portion of your pre-tax income transferred to an account for future reimbursement for transportation expenses.

There are separate contribution limits for transit and parking expenses:

- Transit: up to \$325 per month
- Parking: up to \$325 per month

You may elect to participate or change your contribution amounts any time during the year directly at <https://www.optum.com/contact-us/financial-customer-service.html>.

Under current IRS and applicable Treasury regulations, compensation reduction amounts are not returnable or refundable.



You may elect or change identity theft and commuter benefits at any time during the year.



## OTHER VALUABLE BENEFITS

### GROUP LEGAL BENEFITS

MSCI's group legal plan provides unlimited access and referrals to professional, credentialed attorneys. The plan covers a wide range of commonly used legal services and is administered through ARAG. When you use ARAG network attorneys, most services are covered at 100%.

Our enhanced benefit includes:

- Consumer protection
- Property protection
- Identity theft protection
- Estate planning
- Family law
- Real estate
- Taxes
- Debt
- Traffic



#### Cost of Coverage

The cost of group legal plan coverage is \$24.24 per month, deducted from your pay on an after-tax basis.



You may only elect or change group legal benefits within 31 days of your date of hire, or during Open Enrollment.

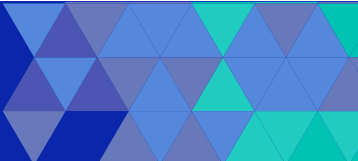


# DISABILITY BENEFITS

MSCI's disability benefits are designed to protect your income if you cannot work due to illness, injury, or pregnancy. You are automatically covered for these benefits.

<b>Short-term Disability (STD)</b>	<ul style="list-style-type: none"> <li>• Provides 100% base salary continuation for up to 26 weeks once medically certified</li> <li>• May be coordinated with state disability benefits in New York, New Jersey, and California</li> <li>• Your leave must be certified as medically necessary by the plan administrator</li> </ul>
<b>Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>• Pays a benefit of 66-2/3% of your base salary, maximum benefit \$15,000 per month</li> <li>• Benefits begin after 180 days of continuous disability</li> <li>• Pre-existing conditions limitation may apply if you become disabled during your first year of coverage</li> <li>• Benefits continue based on the provisions of the LTD benefit as provided by the insurance carrier</li> </ul>

MSCI automatically provides these benefits to protect your income in the event you cannot work due to an approved personal medical leave.





## MSCI 401(k) RETIREMENT SAVINGS PLAN

MSCI's retirement savings plan helps you save for your future with automatic contributions invested in an age-appropriate target retirement fund.

- **Automatic Enrollment:** 3% of your base salary on a pre-tax basis (begins with second paycheck)
- **Employee Contribution:** You may contribute up to 75% of your base salary, as well as 100% of any future bonuses you may be eligible for, up to IRS limits (\$23,500 for 2025); you may contribute on a pre-tax or after-tax (Roth) basis; the compensation limit is \$350,000 for 2025
- **Employer Match:** MSCI matches 80% of your contributions (up to the first 6% of your contribution); employer match goes into your account each time you make an eligible contribution
- **Safe Harbor Contribution:** MSCI contributes 3% of total eligible cash compensation for all eligible employees
- **Catch-up Contributions:** Available to participants age 50 and older; you may make an additional contribution up to the IRS limit each year (\$7,500 in 2025). If you are age 60 - 63 in 2025, your catch-up contribution limit is \$11,250.
- **Vesting:** You become 100% vested in all employer contributions after two years of service
- **Participant Statements:** Statements are sent quarterly to your home address; you may request electronic statements by signing up for electronic communications
- **Rollovers:** If you have other qualified retirement accounts, consider consolidating them; call the Retirement Center at 800-547-7754 to request additional information and necessary forms

For more information visit [principal.com/welcome](https://principal.com/welcome).

You are automatically enrolled in the 401(k) plan, but you can change your elections at any time during the year.

### Beneficiary Election:

Remember to name your beneficiary directly on your retirement account. This designation is not held by MSCI and is separate and distinct from your life insurance beneficiary designation.





# LEARN, COMPARE AND ENROLL

## GET STARTED



### LEARN

about your medical plan options:

- Review this enrollment guide.
- Visit [Benefits@MSCI](mailto:Benefits@MSCI) to read more about your choices.



### COMPARE

your medical plan options carefully and choose the one that best meets your health care needs and family budget:

- Carefully consider your needs for 2025 using the steps provided on [page 20](#).
- See the examples beginning on [page 21](#).
- Consider the lower premium and tax advantages of the Saver PPO.



### ENROLL

within 31 days of your date of hire:

- If desired, enroll in the medical, dental, and/or vision plans.
- If you do not enroll within 31 days, you will only have MSCI-provided basic life and accident insurance, short-term disability (STD) insurance, and long-term disability (LTD) insurance.
- Review your dependents and certify your spouse's eligibility.
- Elect other benefits, including FSAs, auto and home insurance, pet insurance, optional life insurance, group legal, and identity theft.

## LEARN, COMPARE AND ENROLL

### HOW TO ENROLL

- 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).
- Users will need to click on each individual benefit tile to review and/or change your benefit election(s).
- Before you enroll in medical benefits for yourself, you must first elect the Spousal Surcharge benefit, even if you do not have a spouse or domestic partner.
- Next, select one of the five spousal coverage options as it applies to you.
- Once you select your spousal option, you will then have access to elect medical coverage.
- Confirm or add a valid phone number and physical home address.
- Once you have elected your benefits for 2025, please click "Review and Sign" and then "I accept". Then, click "Submit" on the bottom left-hand side of the enrollment page to submit your elections.
- Print a confirmation of your elections.

If you elect the Saver PPO medical option, your Health Savings Account (HSA) will automatically be established through Optum Financial. See [page 17](#) for details.

If you newly elect supplemental life insurance or increase your coverage amount, you will need to complete the Evidence of Insurability process. You will receive an email with instructions after the enrollment period closes. Your new coverage will not take effect and you will not be charged premiums for these elections until your coverage request has been approved by the insurance carrier and Workday has been updated.

You will enroll using the New Hire Benefits task in Workday.

If you do not enroll within 31 days, you will only have MSCI-provided basic life and accident insurance, short-term disability (STD) insurance, and long-term disability (LTD) insurance.

### CHANGING BENEFITS DURING THE YEAR

You may change your health care, flexible spending account and life insurance elections during the year only if you have a qualifying life event change, including:

- Marriage
- Divorce or legal separation
- Birth or adoption of a child
- Gain or loss of spouse’s coverage due to a change in job status
- Death of a dependent

If you experience a qualifying life event and need to change your benefits, please contact the US Benefits Team as soon as possible. Changes must be made in Workday within 31 days of the qualifying life event date.

For more information, contact the US Benefits Team at [askbenefits@msci.com](mailto:askbenefits@msci.com).



## ELIGIBILITY

The following dependents are eligible for medical, dental, and vision coverage:

- Your legal spouse or eligible same-sex or opposite-sex domestic partner
- Your children until they reach age 26 (eligible children include natural children, stepchildren, legally adopted children, children placed for adoption, children under legal guardianship, and children covered under a Qualified Medical Child Support Order [QMSCO])
- Your disabled children of any age
- Your legal spouse/domestic partner and children up to age 26 are also eligible for optional life insurance.

### SPOUSE/DOMESTIC PARTNER SURCHARGE

If your spouse/domestic partner is eligible for other employer-provided medical coverage and you elect to cover him or her under your MSCI medical option, you will pay an additional \$100 per month, deducted on a pre-tax basis. The surcharge applies to medical coverage only.

The surcharge will be waived if your spouse/domestic partner is:

- Eligible for coverage as an MSCI employee;
- Unemployed; or
- Self-employed.

When you enroll, you will be asked to certify whether your spouse/domestic partner is eligible for coverage elsewhere. Please check your spouse/domestic partner's eligibility carefully before enrolling him or her for MSCI coverage. MSCI reserves the right to conduct a dependent audit to verify certifications.



You are eligible for benefits if you are a regular, active employee scheduled to work at least 24 hours per week.

Ensure your personal information is up to date on Workday:

- If you enroll in a Health Savings Account (HSA), your phone number and home address must be provided.
- IRS Form 1095-C requires dependent Social Security numbers. Be sure to verify or provide this important information for all of your covered dependents.

## ELIGIBILITY

### DOMESTIC PARTNER ELIGIBILITY

Your same-sex or opposite-sex domestic partner is eligible for medical, dental, vision, and life insurance coverage if both you and your domestic partner:

- Have shared a primary residence for at least six months and are responsible to each other for the direction and management of your household;
- Are legally entitled to reside in your household under applicable immigration laws;
- Have a committed relationship of mutual caring, which has existed for at least six months prior to enrollment in MSCI's benefit plans;
- Have a relationship that is expected to be long term;
- Are 18 years of age or older and mentally competent;
- Are not married to someone else and do not have another domestic partner;
- Are not blood relatives; and
- Have not been married to each other at any time within the past 12 months.

Under federal tax law, you will pay for domestic partner coverage on an after-tax basis, and the value of the coverage will be taxed as imputed income.

If you are enrolling your domestic partner for the first time under MSCI health insurance benefits, you must complete the Domestic Partner Certification form. Please contact the US Benefits team for the certification form at [askbenefits@msci.com](mailto:askbenefits@msci.com).





## CONTACT DETAILS

If you have questions about eligibility or enrollment, email the US Benefits Team at [askbenefits@msci.com](mailto:askbenefits@msci.com). If you have questions about claims or coverage throughout the year, please contact the plan administrator using the contact information shown below. Additional contact information is available via [Benefits@MSCI](mailto:Benefits@MSCI).

Benefit	Provider	Telephone	Web Address
Medical	UnitedHealthcare	866-633-2446	<a href="http://www.myuhc.com">www.myuhc.com</a>
Health Savings Accounts (HSAs)	Optum Financial	877-292-4040	<a href="https://www.optum.com/contact-us/financial-customer-service.html">https://www.optum.com/contact-us/financial-customer-service.html</a>
Dental	Delta Dental	800-932-0783	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Vision	EyeMed	866-939-3633	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>
Life and Accident	UNUM	866-779-1054	<a href="http://www.unum.com">www.unum.com</a>
Disability	UNUM	866-779-1054	<a href="http://www.unum.com">www.unum.com</a>
Flexible Spending Accounts (FSAs)	Optum Financial	877-292-4040	<a href="https://www.optum.com/contact-us/financial-customer-service.html">https://www.optum.com/contact-us/financial-customer-service.html</a>
Group Legal	ARAG	800-247-4184	<a href="http://www.araglegalcenter.com">www.araglegalcenter.com</a>
Identity Theft	ID Watchdog	866-513-1518	<a href="http://www.idwatchdog.com">www.idwatchdog.com</a>
Commuter Benefits	Optum Financial	877-292-4040	<a href="https://www.optum.com/contact-us/financial-customer-service.html">https://www.optum.com/contact-us/financial-customer-service.html</a>
Auto & Home Insurance	Farmers GroupSelect	800-438-6381	<a href="http://myautohome.farmers.com">myautohome.farmers.com</a>
Pet Insurance	Nationwide	877-738-7874	<a href="http://www.petinsurance.com/msci">www.petinsurance.com/msci</a>
401(k)	Principal Financial Group	800-547-7754	<a href="http://principal.com/welcome">principal.com/welcome</a>
Back-Up Child Care	Care@Work	855-781-1303	<a href="https://msci.care.com">https://msci.care.com</a>
Here For You – Employee Assistance Program	ComPsych	800-272-7255	<a href="http://guidanceresources.com">guidanceresources.com</a> (Web ID: MSCI)
MSK Direct	Memorial Sloan Kettering Cancer Center	844-506-0589	n/a





## REQUIRED NOTICES

### WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 ENROLLMENT NOTICE

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your plan administrator at 212-804-5283.

### SPECIAL ENROLLMENT NOTICE

As you know, if you have declined enrollment in MSCI's health plan for you or your dependents (including your spouse) because of other health insurance coverage, you or your dependents may be able to enroll in some coverages under this plan without waiting for the next Open Enrollment period, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your eligible dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. MSCI will also allow a special enrollment opportunity if you or your eligible dependents either:

- Lose Medicaid or Children's Health Insurance Program (CHIP) coverage because you are no longer eligible, or
- Become eligible for a state's premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days – instead of 30 – from the date of the Medicaid/CHIP eligibility change to request enrollment in the MSCI group health plan. Note that this new 60-day extension doesn't apply to enrollment opportunities other than due to the Medicaid/CHIP eligibility change.

Note: If your dependent becomes eligible for a special enrollment right, you may add the dependent to your current coverage or change to another health plan.

### NEWBORNS' ACT DISCLOSURE

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section.

However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your plan administrator at 212-804-5283.



## PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1 (877) KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1 (866) 444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility.

### ALABAMA – Medicaid

Website: <http://myalhipp.com/>  
Phone: 1-855-692-5447

### ALASKA – Medicaid

The AK Health Insurance Premium Payment Program  
Website: <http://myakhipp.com/>  
Phone: 1-866-251-4861  
Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility:  
<https://health.alaska.gov/dpa/Pages/default.aspx>

### ARKANSAS – Medicaid

Website: <http://myarhipp.com/>  
Phone: 1-855-MyARHIPP (855-692-7447)

### CALIFORNIA – Medicaid

Health Insurance Premium Payment (HIPP) Program  
Website: <http://dhcs.ca.gov/hipp>  
Phone: 916-445-8322  
Fax: 916-440-5676  
Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

### COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)

Health First Colorado Website:  
<https://www.healthfirstcolorado.com/>  
Health First Colorado Member Contact Center:  
1-800-221-3943/State Relay 711  
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>  
CHP+ Customer Service: 1-800-359-1991/State Relay 711  
Health Insurance Buy-In Program (HIBI):  
<https://www.mycohibi.com/>  
HIBI Customer Service: 1-855-692-6442

### FLORIDA – Medicaid

Website: <https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>  
Phone: 1-877-357-3268

### GEORGIA – Medicaid

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>  
Phone: 678-564-1162, Press 1  
GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>  
Phone: 678-564-1162, Press 2



**INDIANA – Medicaid**

Health Insurance Premium Payment Program  
 All other Medicaid  
 Website: <https://www.in.gov/medicaid/>  
<http://www.in.gov/fssa/df/>  
 Family and Social Services Administration  
 Phone: 1-800-403-0864  
 Member Services Phone: 1-800-457-4584

**IOWA – Medicaid and CHIP (Hawki)**

Medicaid Website:  
[Iowa Medicaid | Health & Human Services](http://iowa.Medicaid | Health & Human Services)  
 Medicaid Phone: 1-800-338-8366  
 Hawki Website: [Hawki - Healthy and Well Kids in Iowa | Health & Human Services](http://Hawki - Healthy and Well Kids in Iowa | Health & Human Services)  
 Hawki Phone: 1-800-257-8563  
 HIPP Website: [Health Insurance Premium Payment \(HIPP\) | Health & Human Services \(iowa.gov\)](http://Health Insurance Premium Payment (HIPP) | Health & Human Services (iowa.gov))  
 HIPP Phone: 1-888-346-9562

**KANSAS – Medicaid**

Website: <https://www.kancare.ks.gov/>  
 Phone: 1-800-792-4884  
 HIPP Phone: 1-800-967-4660

**KENTUCKY – Medicaid**

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>  
 Phone: 1-855-459-6328  
 Email: [KIHIPPPROGRAM@ky.gov](mailto:KIHIPPPROGRAM@ky.gov)  
 KCHIP Website: <https://kynect.ky.gov>  
 Phone: 1-877-524-4718  
 Kentucky Medicaid Website:  
<https://chfs.ky.gov/agencies/dms>

**LOUISIANA – Medicaid**

Website: [www.medicaid.la.gov](http://www.medicaid.la.gov) or [www.ldh.la.gov/lahipp](http://www.ldh.la.gov/lahipp)  
 Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

**MAINE – Medicaid**

Enrollment Website: [https://www.mymaineconnection.gov/benefits/s/?language=en\\_US](https://www.mymaineconnection.gov/benefits/s/?language=en_US)  
 Phone: 1-800-442-6003  
 TTY: Maine relay 711  
 Private Health Insurance Premium Webpage:  
<https://www.maine.gov/dhhs/ofi/applications-forms>  
 Phone: 1-800-977-6740  
 TTY: Maine relay 711

**MASSACHUSETTS – Medicaid and CHIP**

Website: <https://www.mass.gov/masshealth/pa>  
 Phone: 1-800-862-4840  
 TTY: 711  
 Email: [masspremassistance@accenture.com](mailto:masspremassistance@accenture.com)

**MINNESOTA – Medicaid**

Website: <https://mn.gov/dhs/health-care-coverage/>  
 Phone: 1-800-657-3672

**MISSOURI – Medicaid**

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>  
 Phone: 573-751-2005

**MONTANA – Medicaid**

Website:  
<http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>  
 Phone: 1-800-694-3084  
 Email: [HSHIPPPProgram@mt.gov](mailto:HSHIPPPProgram@mt.gov)

**NEBRASKA – Medicaid**

Website: <http://www.ACCESSNebraska.ne.gov>  
 Phone: 1-855-632-7633  
 Lincoln: 402-473-7000  
 Omaha: 402-595-1178

**NEVADA – Medicaid**

Medicaid Website: <http://dhcftp.nv.gov>  
 Medicaid Phone: 1-800-992-0900

**NEW HAMPSHIRE – Medicaid**

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>  
 Phone: 603-271-5218  
 Toll free number for the HIPP program: 1-800-852-3345, ext. 15218  
 Email: [DHHS.ThirdPartyLiabi@dhhs.nh.gov](mailto:DHHS.ThirdPartyLiabi@dhhs.nh.gov)

**NEW JERSEY – Medicaid and CHIP**

Medicaid Website:  
<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>  
 Phone: 1-800-356-1561  
 CHIP Premium Assistance Phone: 609-631-2392  
 CHIP Website: <http://www.njfamilycare.org/index.html>  
 CHIP Phone: 1-800-701-0710 (TTY: 711)

**NEW YORK – Medicaid**

Website:  
[https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)  
 Phone: 1-800-541-2831

**NORTH CAROLINA – Medicaid**

Website: <https://medicaid.ncdhhs.gov/>  
 Phone: 919-855-4100

**NORTH DAKOTA – Medicaid**

Website: <https://www.hhs.nd.gov/healthcare>  
 Phone: 1-844-854-4825

**OKLAHOMA – Medicaid and CHIP**

Website: <http://www.insureoklahoma.org>  
 Phone: 1-888-365-3742

**OREGON – Medicaid and CHIP**

Website: <http://healthcare.oregon.gov/Pages/index.aspx>  
 Phone: 1-800-699-9075



**PENNSYLVANIA – Medicaid and CHIP**

Website: <https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html>

Phone: 1-800-692-7462

CHIP Website:

[Children's Health Insurance Program \(CHIP\) \(pa.gov\)](#)

CHIP Phone: 1-800-986-KIDS (5437)

**RHODE ISLAND – Medicaid and CHIP**

Website: <http://www.eohhs.ri.gov/>

Phone: 1-855-697-4347, or

401-462-0311 (Direct RlTe Share Line)

**SOUTH CAROLINA – Medicaid**

Website: <https://www.scdhhs.gov>

Phone: 1-888-549-0820

**SOUTH DAKOTA - Medicaid**

Website: <http://dss.sd.gov>

Phone: 1-888-828-0059

**TEXAS – Medicaid**

Website: [Health Insurance Premium Payment \(HIPP\) Program | Texas Health and Human Services](#)

Phone: 1-800-440-0493

**UTAH – Medicaid and CHIP**

Utah's Premium Partnership for Health Insurance (UPP)

Website: <https://medicaid.utah.gov/upp/>

Email: [upp@utah.gov](mailto:upp@utah.gov)

Phone: 1-888-222-2542

Adult Expansion Website:

<https://medicaid.utah.gov/expansion/>

Utah Medicaid Buyout Program Website:

<https://medicaid.utah.gov/buyout-program/>

CHIP Website: <https://chip.utah.gov/>

**VERMONT– Medicaid**

Website: [Health Insurance Premium Payment \(HIPP\) Program | Department of Vermont Health Access](#)

Phone: 1-800-250-8427

**VIRGINIA – Medicaid and CHIP**

Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>

<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>

Medicaid/CHIP Phone: 1-800-432-5924

**WASHINGTON – Medicaid**

Website: <https://www.hca.wa.gov/>

Phone: 1-800-562-3022

**WEST VIRGINIA – Medicaid and CHIP**

Website: <https://dhhr.wv.gov/bms/>

<http://mywvhipp.com/>

Medicaid Phone: 304-558-1700

CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

**WISCONSIN – Medicaid and CHIP**

Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>

Phone: 1-800-362-3002

**WYOMING – Medicaid**

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>

Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1 (866) 444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1 (877) 267-2323, Menu Option 4, Ext. 61565



## MICHELLE’S LAW NOTICE – EXTENDED DEPENDENT MEDICAL COVERAGE DURING STUDENT MEDICAL LEAVES

The MSCI plan may extend medical coverage for dependent children if they lose eligibility for coverage because of a medically necessary leave of absence from a post-secondary educational institution (including a college or university). Coverage may continue for up to a year, unless the child’s eligibility would end earlier for another reason.

Extended coverage is available if a child’s leave of absence from school – or change in school enrollment status (for example, switching from full-time to part-time status) – starts while the child has a serious illness or injury, is medically necessary and otherwise causes eligibility for student coverage under the plan to end. Written certification from the child’s physician stating that the child suffers from a serious illness or injury and the leave of absence is medically necessary may be required.

If the coverage provided by the plan is changed during this one-year period, the plan will provide the changed coverage for the remainder of the leave of absence.

If your child will lose eligibility for coverage because of a medically necessary leave of absence from school and you want his or her coverage to be extended, contact HR at MSCI as soon as the need for the leave is recognized to MSCI. In addition, contact MSCI to see if any state laws requiring extended coverage may apply to his or her benefits.

## IMPORTANT NOTICE FROM MSCI INC. ABOUT CREDITABLE PRESCRIPTION DRUG COVERAGE AND MEDICARE

This notice may not apply to you if you or your covered dependents are not eligible for Medicare (or will not become eligible for Medicare in the next 12 months). Employers who offer medical coverage that include prescription drug benefits are required by the federal government to send this notice annually.

The purpose of this notice is to advise you that the prescription drug coverage listed below under the MSCI Inc. medical plans are expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2025. This is known as “creditable coverage.”

If you or your family members aren’t currently covered by Medicare and won’t become covered by Medicare in the next 12 months, this notice doesn’t apply to you.

**Why this is important.** If you or your covered dependent(s) are enrolled in any prescription drug coverage during 2025 and are or become covered by Medicare, you may decide to enroll in a Medicare prescription drug plan later and not be subject to a late enrollment penalty – as long as you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment. You should keep this notice with your important records.

Please read the notice below carefully. It has information about prescription drug coverage with MSCI Inc. and prescription drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

### Notice of creditable coverage

You may have heard about Medicare’s prescription drug coverage (called Part D), and wondered how it would affect you. Prescription drug coverage is available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans also offer more coverage for a higher monthly premium.



Individuals can enroll in a Medicare prescription drug plan when they first become eligible, and each year from October 15 through December 7. Individuals leaving employer/union coverage may be eligible for a Medicare Special Enrollment Period.

If you are covered by one of the MSCI's prescription drug plans listed below, you'll be interested to know that coverage is, on average, at least as good as standard Medicare prescription drug coverage for 2025. This is called creditable coverage. Coverage under one of these plans will help you avoid a late Part D enrollment penalty if you are or become eligible for Medicare and later decide to enroll in a Medicare prescription drug plan.

- UnitedHealthcare PPO plan
- UnitedHealthcare CDHP Plan (Saver PPO)
- Priority Health HMO
- Kaiser HMO

If you decide to enroll in a Medicare prescription drug plan and you are an active employee or family member of an active employee, you may also continue your employer coverage. In this case, the employer plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. If you waive or drop C coverage, Medicare will be your only payer. You can re-enroll in MSCI Inc. the employer plan at annual enrollment or if you have a special enrollment event for the MSCI Inc. plan(s).

You should know that if you waive or leave coverage with MSCI and you go 63 days or longer without creditable prescription drug coverage (once your applicable Medicare enrollment period ends), your monthly Part D premium will go up at least 1% per month for every month that you did not have creditable coverage. For example, if you go 19 months without coverage, your Medicare prescription drug plan premium will always be at least 19% higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll in Part D.

You may receive this notice at other times in the future – such as before the next period you can enroll in Medicare prescription drug coverage, if this MSCI coverage changes, or upon your request.

### **For more information about your options under Medicare prescription drug coverage**

More detailed information about Medicare plans that offer prescription drug coverage is in the Medicare & You handbook. Medicare participants will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. Here's how to get more information about Medicare prescription drug plans:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help.
- Call your State Health Insurance Assistance Program (see a copy of the Medicare & You handbook for the telephone number).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this notice. If you enroll in a Medicare prescription drug plan after your applicable Medicare enrollment period ends, you may need to provide a copy of this notice when you join a Part D plan to show that you are not required to pay a higher Part D premium amount.