



# LIVE WELL. BE WELL.

2021-2022 EMPLOYEE BENEFITS GUIDE

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# WELCOME TO OPEN ENROLLMENT

At Moss Adams, our West mindset means we're all in. Especially when it comes to your health. That's why we take a holistic approach to well-being, recognizing that for people to be healthy, their minds, bodies, careers, and lives need to thrive.

Open enrollment is your annual opportunity to review and change your benefits. It runs **August 10 through August 24 for the benefits plan year of October 1, 2021 through September 30, 2022.**

## What's Changing This Year

### PREMIUMS

Premiums on the Aetna HSA I and HSA II medical plans increased by 3%.

Aetna Premier and Kaiser medical plan premiums increased by 8%.

### GROUP LONG TERM CARE (LTC) PROGRAM

We're introducing a new Group LTC program, through Moss Adams, to help cover the cost of a nursing home or home health aide if you become unable to care for yourself in future years.

Advantages of our Group LTC program versus individual policies include competitive premiums, portability for use in other states, more comprehensive coverage for an LTC need, guaranteed acceptance for most employees, and spousal coverage options.

Stay tuned for enrollment emails from our vendor, Trustmark, in mid-August.

### AETNA SPECIALTY PHARMACY

If you take a specialty medication and receive co-pay assistance, you'll receive deductible and out-of-pocket maximum credit for the true cost of the medication, versus the full cost of your medication. Additionally, if you're on the Premier medical plan, your co-pay will increase to 30% for specialty medications if you opt out of co-pay assistance.

Aetna will mail you additional details specific to the medications you're taking. View the Aetna formulary or call (855) 521-6756 to learn more.

## Make the Most of Open Enrollment

- 1 **REVIEW** this guide and your current elections. If you want to make a change, now is the time.
- 2 **DECIDE** what works best for you and your family.
- 3 **ENROLL** via MA Connect > Myself > MA Benefits by **August 24**.

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### NEED HELP?

Contact TRI-AD, our benefits administrator.

**EMAIL:** [MAbenefits@tri-ad.com](mailto:MAbenefits@tri-ad.com) ►

**PHONE:** (844) 292-1793  
weekdays from 5:00 a.m. to 6:00 p.m. PT

# MEDICAL BENEFITS

People who use health care services are in the best position to manage costs. This is why we offer great coverage and choices that allow you to turn positive health choices into future financial savings.

**All plans take effect  
October 1, 2021.**

## IN THIS SECTION:

- ▶ Plan Comparisons
- ▶ Health Savings Accounts
- ▶ Flexible Savings Accounts

## Aetna HSA I and HSA II Plans

You benefit from negotiated rates when seeing an in-network provider. **Preventive care and prescription drugs that Aetna defines as preventive are completely covered from day one, but other medical expenses aren't covered until you meet your deductible.**

The HSA I has the lowest premiums with coinsurance at 20% for in-network providers; while the HSA II has a 10% coinsurance for in-network providers once the deductible is met. If you were on the HSA II and have an existing balance in your savings account, take a closer look at the HSA I and take advantage of the lower premiums.

The firm contributes to your health savings account, and you can use those dollars to pay for expenses toward your deductible or save and watch the dollars grow.

## Aetna Premier Plan

This plan allows you to receive care from in-network and out-of-network providers. You'll pay less when you choose an in-network provider.

**Aetna Plans**  
**aetna.com**  
(855) 521-6756  
Network: Aetna Choice Pos II

## Kaiser Permanente HMO Plan

*(California only)*

This plan requires you to receive care from in-network providers and is only available to individuals residing in the state of California.

**Kaiser**  
**kp.org**  
(800) 464-4000

## GET THE MOST FROM YOUR MEDICAL PLAN

Regardless of the plan you choose, your medical coverage offers a lot of value, but it's up to you to get the most from your plan. Here's how:

- ▶ **Get regular preventive care.**  
It's covered at 100% on all plans.
- ▶ **Get prescriptions by mail.**  
Pay 33% less with a 90-day supply.
- ▶ **Obtain generic drugs.**  
They cost less.

## RETIRING?

You may be able to continue your group coverage if you meet eligibility requirements.

For more information, contact [benefits@mossadams.com](mailto:benefits@mossadams.com) ▶

# Plan Comparison

## BENEFITS OVERVIEW

Plan Feature	AETNA HSA I PLAN		AETNA HSA II PLAN		AETNA PREMIER PLAN		KAISER HMO PLAN <sup>2</sup>
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK ONLY
Your annual deductible	\$2,000 if enrolled as an employee only or \$4,000 if enrolled as a family		\$2,000 if enrolled as an employee only or \$4,000 if enrolled as a family		\$1,000 per individual or \$2,000 per family	\$2,000 per individual or \$4,000 per family	\$1,000 per individual or \$2,000 per family
Annual firm HSA contribution <sup>1</sup>	\$1,000		\$1,000		NA		NA
Coinsurance <i>(your portion after deductible)</i>	20%	40%	10%	40%	20%	40%	20%
Out-of-pocket maximum	\$5,100 if enrolled as an employee only or \$10,200 <sup>3</sup> if enrolled as a family		\$4,000 if enrolled as an employee only or \$8,000 <sup>3</sup> if enrolled as a family		\$2,500 per individual or \$7,500 per family	\$5,000 per individual or \$15,000 per family	\$3,000 per individual or \$6,000 per family

1. The listed HSA contribution is prorated throughout the year.
2. The Kaiser plan is only available to California residents.
3. Individuals enrolled in family coverage will be capped at \$6,850.

### NOT SURE WHICH PLAN TO CHOOSE?

Use our benefits decision tool, [ALEX](#), to help you decide.

## BENEFITS FOR COMMON SERVICES<sup>1</sup>

Plan Feature		AETNA HSA I PLAN		AETNA HSA II PLAN		AETNA PREMIER PLAN		KAISER HMO PLAN <sup>2</sup>	
		IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK ONLY	
Preventive care		Covered in full (no cost share)		Covered in full (no cost share)		Covered in full (no cost share)		Covered in full (no cost share)	
Office visit <i>(nonpreventive)</i>		20% after deductible	40% after deductible	10% after deductible	40% after deductible	\$20 co-pay, deductible waived	40% after deductible	\$20 co-pay, deductible waived	
Outpatient lab and radiology services <i>(nonpreventive services)</i>		20% after deductible	40% after deductible	10% after deductible	40% after deductible	20% after deductible	40% after deductible	\$10 co-pay (most X-rays and lab tests) 20% co-insurance up to \$50 (MRI, most CT and PET scans)	
Hospital visit	INPATIENT	20% after deductible	40% after deductible	10% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	
	OUTPATIENT	20% after deductible	40% after deductible	10% after deductible	40% after deductible	20% after deductible	40% after deductible	20% after deductible	
Emergency room		20% after deductible		10% after deductible		\$200 co-pay, 20% after deductible (co-pay waived if admitted)		20% after deductible	
Prescription drugs <sup>3</sup>		RETAIL (30-day supply)	MAIL ORDER (90-day supply)	RETAIL (30-day supply)	MAIL ORDER (90-day supply)	RETAIL (30-day supply)	MAIL ORDER (90-day supply)	RETAIL (30-day supply)	MAIL ORDER (90-day supply)
- Generic		10% after deductible		10% after deductible		\$15 co-pay	\$30 co-pay	\$10 co-pay	\$20 co-pay
- Brand name, formulary		20% after deductible		10% after deductible		\$30 co-pay	\$60 co-pay	\$30 co-pay	\$60 co-pay
- Brand name, nonformulary		30% after deductible		-		\$50 co-pay	\$100 co-pay	-	-
- Specialty		-		-		\$75 co-pay	-	20% coinsurance	

1. This chart isn't intended to be comprehensive. Benefit summaries are available on Marvin.

2. The Kaiser plan is only available to California residents.

3. The HSA deductible is waived for certain preventive medications. A list of these drugs can be found at [aetna.com](http://aetna.com).

# Health Savings Accounts

A health savings account (HSA) is a way to lower your share of health care costs while saving for future medical expenses.

## What's an HSA?

An HSA is a tax-advantaged medical savings account available to individuals enrolled in a high-deductible health plan.

## Why Enroll in an HSA?

An HSA is a great way to take control of your health care expenses and needs.

- **You own all the money.** You can take the money with you if your employment ends or you retire. It's that simple.
- **It's free money.** You'll receive the firm's contribution of \$1,000.
- **The premiums are lower on the Aetna HSA I and HSA II medical plans.**
- **Unused balances roll over.** If you end the year with money in your HSA, it will still be there the following year.
- **Savings can add up.** You can use your HSA as a savings vehicle for future medical costs, not drawing on your funds until after you retire.
- **You can change your HSA contributions at any time.**

## Who's Eligible?

You're eligible if you meet the following criteria:

- You select either the Aetna HSA I or HSA II plan as your medical coverage.
- You aren't enrolled in Medicare.
- You can't be claimed as a dependent on someone else's tax return.

Please note you aren't eligible to participate in an HSA if your spouse is enrolled in a health care flexible spending account (FSA) or if you're covered by a medical plan with a deductible less than \$1,400 for individual coverage or \$2,800 for family coverage.

## Who Can Contribute?

You, your eligible dependents, and Moss Adams can contribute to your account, up to the IRS limit. Contribution limits are based on the calendar year, and if you're 55 or older, you may add a catch-up contribution of \$1,000. Because our plan crosses the calendar year, make sure you adjust your contributions to maximize your pretax benefit. See table below.

## Using Your HSA

An HSA offers you flexibility in deciding how to spend or save your health care dollars.

### PAY ELIGIBLE MEDICAL EXPENSES

To be eligible, expenses must be incurred on or after the date you opened your HSA. Be sure to keep all your receipts in case you need to show proof that an expense was an eligible medical expense.

HSA funds are portable, just like a 401(k). Any unused balances remain in the account until spent; they don't expire at the end of the plan year.

### GROW YOUR MONEY TAX FREE

If your HSA balance reaches \$1,000, you'll have the option to transfer those funds into an investment account, where you can choose from a variety of mutual funds. Here, your money will grow tax free.

## YOUR HSA CONTRIBUTION MAXIMUMS

Contributions <sup>1</sup>	EMPLOYEE ONLY		EMPLOYEE +1	
	2021	2022	2021	2022
Employee maximum	\$2,600	\$2,650	\$6,200	\$6,300
Moss Adams	\$1,000	\$1,000	\$1,000 <sup>2</sup>	\$1,000
<b>Total maximum</b>	<b>\$3,600</b>	<b>\$3,650</b>	<b>\$7,200</b>	<b>\$7,300</b>

1. Doesn't include the catch-up contribution of \$1,000 for those age 55 and older.
2. Effective October 1, 2020, the firm contribution is \$1,000.

# Flexible Spending Accounts

A flexible spending account (FSA) enables you to reduce your taxes by paying for certain qualified expenses with pretax dollars.

<b>HCFA</b> Health Care FSA	<b>LFSA</b> Limited-Purpose Health Care FSA	<b>DCFSA</b> Dependent Care FSA
For eligible out-of-pocket medical, dental, and vision expenses (available only if you, your spouse, or employers aren't actively contributing to an HSA)	For reimbursement of out-of-pocket vision and dental expenses	For eligible day-care expenses for children under the age of 13 or dependent elders
\$2,750 limit	\$2,750 limit	\$5,000 limit
<b>EXAMPLES:</b> <ul style="list-style-type: none"> <li>• Medical expenses (co-pay and coinsurance)</li> <li>• Dental expenses (noncosmetic)</li> <li>• Prescription drugs</li> <li>• Eyeglasses</li> <li>• Psychiatric care</li> </ul>	<b>EXAMPLES:</b> <ul style="list-style-type: none"> <li>• Eyeglasses</li> <li>• Contact lenses</li> <li>• Out-of-pocket expenses for Lasik</li> <li>• Dental expenses</li> <li>• Out-of-pocket expenses for braces</li> </ul>	<b>EXAMPLES:</b> <ul style="list-style-type: none"> <li>• Preschool expenses</li> <li>• Nursery school expenses</li> <li>• Childcare provided in your home</li> <li>• Senior day-care facility needs</li> <li>• Licensed home childcare</li> </ul>

For a complete list of eligible expenses, visit [www.irs.gov](http://www.irs.gov) and review publications 502 and 503.

Remember that you must use all FSA dollars within the plan year or they're forfeited.

# 2021–2022 Premiums

## MEDICAL PREMIUMS

Coverage	AETNA HSA I PLAN		AETNA HSA II PLAN		AETNA PREMIER PLAN		KAISER HMO PLAN <sup>1</sup>	
	MONTHLY COST	COST PER-PAY-PERIOD	MONTHLY COST	COST PER-PAY-PERIOD	MONTHLY COST	COST PER-PAY-PERIOD	MONTHLY COST	COST PER-PAY-PERIOD
Self only	\$28	\$14	\$94	\$47	\$205	\$102.50	\$205	\$102.50
Self and spouse or domestic partner	\$133	\$66.50	\$314	\$157	\$550	\$275	\$550	\$275
Self and children	\$81	\$40.50	\$230	\$115	\$416	\$208	\$416	\$208
Self and family	\$199	\$99.50	\$462	\$231	\$774	\$387	\$774	\$387

1. The Kaiser plan is only available to California residents.

## DENTAL PREMIUMS

Coverage	DELTA DENTAL <sup>1</sup>	
	MONTHLY COST	COST PER-PAY-PERIOD
Self only	\$10	\$5
Self and spouse or domestic partner	\$24	\$12
Self and children	\$28	\$14
Self and family	\$41	\$20.50

1. Coverage for all states is provided through Delta Dental of Washington.

## VISION PREMIUMS

Coverage	VSP VISION	
	MONTHLY COST	COST PER-PAY-PERIOD
Self only	\$0	\$0
Self and spouse or domestic partner	\$0	\$0
Self and children	\$0	\$0
Self and family	\$0	\$0

## LIFE AND AD&D INSURANCE

Coverage	COVERAGE AMOUNT	YOUR MONTHLY COST
Employee basic	\$50,000	\$0 (firm pays 100%)
Child	Increments of \$2,500 up to \$10,000	\$0.26 per \$2,500

## STAND ALONE AD&D

Coverage	COVERAGE AMOUNT	YOUR MONTHLY COST
Employee	\$25,000-\$300,000	\$0.75 per \$25,000
Spouse or domestic partner	Increments of \$5,000 up to 100% of your coverage	\$0.75 per \$25,000
Child	Increments of \$2,500 up to 10% of your coverage	\$1.00 per \$25,000

## LONG-TERM DISABILITY

Coverage	COVERAGE AMOUNT	YOUR MONTHLY COST <sup>1</sup>
Employee	60% of your pre-disability earnings up to \$15,000 per month	Base salary x \$0.277 / \$100 / 12

1. For hourly employees, multiply your hourly rate by your annual hours worked to get your base salary.

## COMBINED LIFE AND AD&D INSURANCE

Employee, spouse, or domestic partner age on October 1, 2021	MONTHLY RATE PER \$1,000	
	EMPLOYEE	SPOUSE OR DOMESTIC PARTNER
Under age 25	\$0.08	\$0.09
25-29	\$0.09	\$0.09
30-34	\$0.10	\$0.09
35-39	\$0.11	\$0.12
40-44	\$0.11	\$0.19
45-49	\$0.115	\$0.34
50-54	\$0.12	\$0.56
55-59	\$0.12	\$0.81
60-64	\$0.15	\$1.32
65-69	\$0.18	\$1.91
70-74	\$0.21	\$2.72
75+	\$0.28	\$2.72

# VISION & DENTAL BENEFITS

## VSP LASIK OR PRK

VSP offers a broad network of doctors and laser vision providers that offer complimentary screenings to help you determine if laser vision surgery is the right type of treatment for you. You can also receive a discounted rate on your care at a VSP-contracted laser center.

For more information about your vision care benefits, please review the VSP summary on Marvin or visit VSP.

**VSP**  
**vsp.com**  
 (800) 877-7195  
 Network: VSP Choice

## Dental Coverage

Delta Dental provides access to its national Delta PPO network and the Delta Premier network.

For more information or to find a provider, please visit Delta Dental online.

**Delta Dental of Washington**  
**deltadental.com**  
 (800) 238-3107

## VISION

Services & Features	VSP CHOICE		
	BENEFIT	COVERAGE AMOUNT	CO-PAY
Well-vision exam	Annual	Free	\$10
Glasses	Annual choice of either option	\$175 plus 20% discount over allowance	\$25
Contacts and fitting exam		\$175	Up to \$60
Lasik or PRK	Lifetime	\$250 per eye	-

## DENTAL

Services & Features	PPO DENTIST		PREMIER DENTIST		NONPARTICIPATING DENTIST	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Preventive care	0%		20%		20% of UCR <sup>1</sup> fee	
Routine care	20%		20%		20% of UCR <sup>1</sup> fee	
Major services	50%		50%		50% of UCR <sup>1</sup> fee	
<b>Deductible</b>	\$0		\$50	\$100	\$50	\$100
Orthodontia	50%		50%		50% of UCR <sup>1</sup> fee	
Maximums	PER PERSON		PER PERSON		PER PERSON	
Plan year benefit	\$1,750		\$1,750		\$1,750	
Lifetime orthodontia benefit	\$2,500		\$2,500		\$2,500	

1. UCR: Usual, customary, and reasonable

# FINANCIAL BENEFITS

To help you save for retirement, Moss Adams offers diverse investment options and access to financial tools. You're eligible to contribute immediately.

## IN THIS SECTION:

- ▶ 401(k)
- ▶ Profit Sharing

## 401(k)

### YOUR CONTRIBUTIONS

Each year, you can contribute to your 401(k) up to the IRS limit, which is \$19,500 for 2021. If you turn age 50 in 2020 or are older, you may also contribute an additional catch-up contribution, currently up to \$6,500.

### EMPLOYER MATCH

Moss Adams will match 25% of your 401(k) contribution for the first 6% of eligible compensation you contribute. After four years with the firm, you'll be eligible for a 50% match on the first 6% of eligible compensation you contribute. Employer-match contributions will be made on a per-pay-period basis and are subject to a four-year vesting schedule.

### ENROLLMENT

Enroll anytime or change your contributions by contacting our administrator.

#### Vanguard

[vanguard.com/retirementplans](https://vanguard.com/retirementplans)  
(800) 523-1188

### TAX SAVINGS

Contributing pretax dollars to a 401(k) can lower your taxable income. For example, 10% of a \$50,000 salary at a 28.75% tax rate would lower your tax burden from \$14,375 to \$12,938.

## Profit Sharing

Profit sharing is a way for you to participate in the firm's success. You'll become eligible starting either in January or July after your hire date. All contributions are discretionary and typically made in July.

Profit sharing contributions are subject to a four-year vesting schedule.

# FAMILY-FRIENDLY BENEFITS

Your family is important. That's why we offer family-friendly benefits to help you manage your work-life balance. Whether you're welcoming a child or need backup care for a loved one, these valuable benefits offer support during important times.

## IN THIS SECTION:

- ▶ Maven New Parent Support Program
- ▶ Backup and Emergency Care
- ▶ Adoption Assistance
- ▶ Parental Leave

## Maven New Parent Support Program

Maven provides 24/7 on-demand maternity, postpartum, and return-to-work support for eligible employees and their partners. The benefit is fully covered by Moss Adams and available to expectant parents throughout pregnancy and for six months postpartum. The program includes:

- On-demand access to more than 1,200 health specialists via video chat and messaging
- Pregnancy, postpartum, pediatric, and return-to-work support
- Breast milk shipping within the United States and kits for milk storage during international travel
- Personal concierge assistance
- Helpful resources and a supportive parent community
- Maven Clinic app available for iOS and Android devices

### Maven Clinic

[mavenclinic.com/join/mossadams1](https://mavenclinic.com/join/mossadams1)  
[support@mavenclinic.com](mailto:support@mavenclinic.com)

## Backup and Emergency Care

The firm provides subsidized backup and emergency care through Bright Horizons. Low-cost in-home or center-based coverage is provided for dependent children or adults. You must enroll with Bright Horizons before taking advantage of this benefit. Each employee receives access to 10 visits per calendar year. If you don't anticipate using all your visits, you can gift up to five days to a colleague.

Care recipients can be any age—infants, toddlers, school-age children, adults, and elders—whether healthy, mildly ill, or those with special needs. Center-

based care costs \$15 per child per visit or \$25 per family per visit. In-home care costs \$25 per day.

You can register and set up care with Bright Horizons.

### Bright Horizons

[backup.brighthorizons.com](https://backup.brighthorizons.com)

USERNAME: MossAdams

PASSWORD: backup

(877) BH-CARES

## Adoption Assistance

Moss Adams offers adoption assistance to eligible employees—up to \$5,000 per child for qualified expenses or up to \$6,000 for a child with special needs. Generally, qualified adoption expenses include the adoption fee, related legal expenses, and travel.

To view a complete list of covered adoption expenses, please visit [irs.gov](https://irs.gov).

## Parental Leave

The parental leave benefit offers new parents paid time off within the first 12 months of a birth, adoption, or foster-child placement. Eligible employees will receive either:

- Four weeks of salary paid at 100% for the primary caregiver
- Two weeks of salary paid at 100% for the nonprimary caregiver

# LIFE INSURANCE & DISABILITY BENEFITS

## IN THIS SECTION:

- ▶ Life Insurance
- ▶ Accidental Death and Dismemberment
- ▶ Permanent Life Insurance
- ▶ Disability Benefits

## Life Insurance

You're automatically insured for \$50,000 under the firm's basic life and accidental death and dismemberment (AD&D) plan at no cost to you.

Supplemental combined life insurance above \$50,000 is available through The Hartford. You may elect coverage in increments of \$10,000 to a maximum of \$1,000,000, and you'll be automatically enrolled for the same amount of AD&D insurance.

You may also purchase supplemental insurance for your spouse or domestic partner, up to a maximum of \$100,000. This can't exceed 100% of your own benefit amount. You may also purchase up to \$10,000 coverage for your child.

Rates are determined by your age and the amount of insurance requested. Enrollments or increases are subject to medical underwriting.

## Stand Alone AD&D

We also offer separate AD&D insurance policies for you, your spouse or domestic partner, or your child.

## Permanent Life Insurance

You can increase your financial security with group universal life insurance coverage from Allstate. You can elect up to \$150,000 in coverage for you and your spouse and purchase up to \$20,000 in additional coverage for your children. The coverage is portable—you can take it with you if you leave Moss Adams.

For more information, or to enroll in this benefit, contact Allstate.

**Allstate**  
(866) 828-7699

## Disability Benefits

### SHORT-TERM DISABILITY

After six months of employment in a benefits-eligible role, you're automatically covered. You must wait seven consecutive days before benefits can be paid. With appropriate medical documentation, you may receive benefits through the first six weeks of your disability at 100% of your base salary and the next six weeks at 66.6%.

### LONG-TERM DISABILITY

The voluntary long-term disability plan provides a benefit of 60% of your monthly earnings, up to a maximum benefit of \$15,000 per month. Benefits begin after 90 days of a qualified disability. You pay the premiums with after-tax dollars through payroll deductions. Enrollments is subject to medical underwriting.

# OTHER BENEFITS

## IN THIS SECTION:

- ▶ Pet Insurance
- ▶ Group Legal Benefit
- ▶ Student Loan Refinancing
- ▶ Tobacco Cessation Program
- ▶ Employee Assistance Program

### Pet Insurance

Prefer furry friends to actual people? We've got you (and your pets) covered through Nationwide. Through our group plan, you'll pay less than most individual policies and will have 90% reimbursement after a \$250 deductible. Visit Marvin to learn more or [petinsurance.com/mossadams](https://petinsurance.com/mossadams) to enroll.

### Group Legal Benefit

Be proactive and get protection from MetLaw, our group legal benefit through MetLife for a monthly premium of \$18. It covers representation for many personal legal services for you and your eligible dependents. For a list of services, visit Marvin or contact MetLaw.

**MetLaw**  
[legalplans.com](https://legalplans.com)  
(800) 821-6400

### Student Loan Refinancing

Got student loans? You're certainly not alone. We care about your financial wellness and now offer a free service, through SoFi, to help you or your family members refinance student loan debt. Learn more about the program and how to receive a welcome bonus by visiting Marvin or SoFi's site.

**SoFi**  
[sofi.com](https://sofi.com)

### Tobacco Cessation Program

To help you kick the habit, Moss Adams offers the Quit for Life® Program.

#### BENEFITS INCLUDE:

- Talk or live chat for personal support
- Emails and texts with tips and encouragement
- Track your progress online

**Quit for Life**  
[quitnow.net](https://quitnow.net)  
(866) 784-8454

### Employee Assistance Program

Take advantage of Resources for Living, Aetna's 24/7 support, to help you manage the changes and challenges of daily life.

#### BENEFITS INCLUDE:

- Unlimited phone consultations
- Five face-to-face counseling sessions per year
- Legal assistance
- Financial planning assistance
- Referrals for childcare or elder care
- This service is free, and you don't need to be enrolled in medical coverage.

**Employee Assistance Program**  
[mylifevalues.com](https://mylifevalues.com)  
USERNAME: moss adams  
PASSWORD: eap  
(800) 955-6422

# ENROLLING IN BENEFITS

Open enrollment runs from  
August 10–24 for coverage  
effective October 1, 2021.

## Before You Enroll

- Use our interactive online tool, [ALEX](#), to learn which plan works best for you.
- Plan how much you'd like to put in your FSAs.

## How to Enroll

- Watch for an email launching open enrollment on August 10.
- Log in to MA Connect > Myself > MA Benefits, then click the open enrollment button.

## If You Don't Enroll

If you don't enroll or actively waive coverage, plans will be assigned according to your current election.

IF YOUR CURRENT ELECTION IS:	YOUR PLAN FOR 2020-2021 WILL BE:
HSA I	HSA I
HSA II	HSA II
Premier	Premier
Kaiser HMO	Kaiser HMO
Waived coverage	Waived coverage

Remember, you must reenroll in your FSAs each year.

# CONTACTS & RESOURCES

**Aetna** | *Medical Plans*  
**aetna.com**  
(855) 521-6756

**Allstate** | *Permanent life insurance*  
(866) 828-7699

**Bright Horizons** | *Backup care*  
**backup.brighthouse.com**  
USERNAME: MossAdams  
PASSWORD: backup  
(877) BH-CARES

**Delta Dental of Washington** | *Dental plan*  
**deltadental.com**  
(800) 238-3107

**Employee Assistance Program**  
**mylifevalues.com**  
USERNAME: moss adams  
PASSWORD: eap  
(800) 955-6422

**Kaiser** | *Medical plan*  
**kp.org**  
(800) 464-4000

**Maven** | *New parent support program*  
**mavenclinic.com/join/mossadams2020**  
support@mavenclinic.com

**MetLaw** | *Legal plan*  
**legalplans.com**  
(800) 821-6400

**Quit for Life** | *Tobacco cessation program*  
**quitnow.net**  
(866) 784-8454

**TRI-AD** | *HSA, FSA, and benefits administration*  
**MAbenefits@tri-ad.com**  
(844) 292-1793

**Vanguard** | *401(k) administration*  
**vanguard.com/retirementplans**  
(800) 523-1188

**VSP** | *Vision plan*  
**vsp.com**  
(800) 877-7195

## STILL HAVE QUESTIONS?

Visit the Benefits page under PeopleMatters on Marvin for more information.

## VOCABULARY REFERENCE

**Premium:** The rate you pay to cover the cost of benefits. This is what you contribute on a pretax basis.

**Co-payment or co-pay:** A flat amount paid per visit or prescription.

**Deductible:** The annual amount paid for services prior to receiving a coinsurance benefit.

**Coinsurance:** After the deductible is met, the shared cost on a defined percentage basis between you and the firm.

**Out-of-pocket maximum:** Once this amount is reached, any further eligible costs are covered 100%.

**Network providers:** Physicians and other health care providers that accept the negotiated rates for services from your provider.

**Out-of-network providers:** Those that don't have agreements with your provider. Services from these providers increase your out-of-pocket expenses.

**Eligible child:** This includes a legally adopted child, a stepchild who lives with you, and any child you may foster, under the age of 26 or disabled. If your domestic partner has a child who lives with you, that child can also be included as a dependent.