



CHOOSE WELL. BE WELL.

2017-2018 PARTNER BENEFITS GUIDE

CONTENTS

- 01** WELCOME TO OPEN ENROLLMENT
- 02** MEDICAL BENEFITS
 - Plan Comparisons
 - Health Savings Accounts
- 06** 2017-2018 PREMIUMS
- 08** VISION & DENTAL BENEFITS
- 09** VOLUNTARY BENEFITS
 - Life Insurance
 - Permanent Life Insurance
 - Long-Term Disability Benefits
 - Supplemental Disability Policy
 - Group Legal Benefit
- 10** ENROLLING IN BENEFITS

WELCOME TO OPEN ENROLLMENT

Open enrollment is your annual opportunity to review and change your benefits. It runs **August 16 through August 30 for the benefits plan year of October 1, 2017, through September 30, 2018.**

What's New This Year

AETNA CONCIERGE

Aetna members will be able to pilot the Aetna Concierge program, which provides personalized service for selecting a doctor, asking about a diagnosis or claim, estimating costs before a visit, and more. Look for contact information to arrive in October.

VISION PLAN CHANGES

Our vision plan has changed and now reimburses for glasses and/or contacts every 12 months (instead of 24 months).

PREMIER PLAN CHANGES

You'll notice a few changes to our Premier medical plan. The out-of-pocket maximums have increased and the out-of-network coinsurance has increased from 30% to 40%. Pharmacy co-pays have also changed, including the creation of a new specialty tier.

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 30.



Remember: If you don't actively waive your benefits, you'll be automatically enrolled in a default plan (see **page 10**).

NEED HELP?

Contact TRI-AD, our benefits administrator.

E-MAIL: 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, 2017.**

IN THIS SECTION:

- ▶ Plan Comparisons
- ▶ Health 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, take a closer look at the HSA I to take advantage of the lower premium.

You can use your health savings account dollars to pay for expenses to meet 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

www.aetna.com

(877) 869-4077—HSA I and HSA II plans

(877) 204-9186—Premier plan

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

www.kp.org

(800) 464-4000

RETIRING?

Moss Adams provides the ability for retiring partners to continue coverage under the firm's group medical insurance contract if they meet eligibility requirements. Eligibility doesn't include enrollment in the Kaiser HMO plan. The main requirement states that the partner must have been covered under the firm's primary medical plan (Aetna) either before becoming a partner or for the five years prior to the date of retirement.

Please visit the partner SharePoint site to review the benefit policy, rates for retired partners, and FAQs. Contact John Sheasley or Caitlin Callahan with questions.

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.

Plan Comparison

BENEFITS OVERVIEW

Plan Feature	AETNA HSA I PLAN		AETNA HSA II PLAN		AETNA PREMIER PLAN		KAISER HMO PLAN ¹
	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 a partner only or \$4,000 if enrolled as a family		\$2,000 if enrolled as a partner only or \$4,000 if enrolled as a family		\$500 per individual or \$1,000 per family	\$1,000 per individual or \$2,000 per family	\$500 per individual or \$1,000 per family
Coinsurance <i>(your portion after deductible)</i>	20%	40%	10%	40%	10%	40%	10%
Out-of-pocket maximum	\$5,100 if enrolled as a partner only or \$10,200 ² if enrolled as a family		\$4,000 if enrolled as a partner only or \$8,000 ² 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 Kaiser plan is only available to California residents.
2. 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 SERVICES¹

Plan Feature		AETNA HSA I PLAN		AETNA HSA II PLAN		AETNA PREMIER PLAN		KAISER HMO PLAN ²	
		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	
Diagnostic lab, X-ray, and radiology services <i>(nonpreventive services)</i>		20% after deductible	40% after deductible	10% after deductible	40% after deductible	\$20 co-pay, deductible waived <i>(if billed as part of an office visit)</i>	40% after deductible	\$20 co-pay (most X-rays and lab tests) \$50 co-pay (MRI, most CT and PET scans)	
Hospital visit	INPATIENT	20% after deductible	40% after deductible	10% after deductible	40% after deductible	10% after deductible	40% after deductible	10% after deductible	
	OUTPATIENT	20% after deductible	40% after deductible	10% after deductible	40% after deductible	10% after deductible	40% after deductible	10% after deductible	
Emergency room		20% after deductible		10% after deductible		\$100 co-pay, 10% after deductible (co-pay waived if admitted)		10% after deductible	

Prescription drugs ³	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				\$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 available to California residents only.

3. The HSA deductible is waived for certain preventive medications. A list of these drugs can be found at www.aetna.com.

Health Savings Accounts

A health savings account (HSA) is an increasingly popular way for people to lower their share of health care costs while saving for future medical expenses. Enrolling in an HSA means you save on taxes and gain ownership over how you spend your benefit dollars—whether you use them to pay for medical expenses now or save them to grow for retirement.

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.
- **The premiums are lower on the HSA I and HSA II plans.**
- **Unused balances roll over.** If you end the year with money in your HSA, it’ll 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.

- **Contributions can be deducted from gross income.**

Who’s Eligible?

You’re eligible if you meet the following criteria:

- You select either the 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 \$1,300 for individual coverage or \$2,600 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.

YOUR HSA CONTRIBUTION MAXIMUMS

Contributions ¹	MAXIMUMS	
	2017	2018
Self	\$3,400	\$3,450
Self and family	\$6,750	\$6,900

1. Doesn’t include the catch-up contribution of \$1,000 for those age 55 and older.

If you were enrolled in an HSA the previous plan year, your HSA contribution elections will automatically carry forward into this plan year.

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.

2017–2018 Premiums

MEDICAL PREMIUMS

Coverage	AETNA HSA I PLAN	AETNA HSA II PLAN	AETNA PREMIER PLAN	KAISER HMO PLAN ¹
	MONTHLY COST	MONTHLY COST	MONTHLY COST	MONTHLY COST
Self only	\$509	\$568	\$688	\$688
Self and spouse or domestic partner	\$1,065	\$1,228	\$1,433	\$1,433
Self and children	\$842	\$975	\$1,165	\$1,165
Self and family	\$1,440	\$1,677	\$1,936	\$1,936

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

DENTAL PREMIUMS

Coverage	DELTA DENTAL
	MONTHLY COST
Self only	\$48
Self and spouse or domestic partner	\$93
Self and children	\$108
Self and family	\$153

VISION PREMIUMS

Coverage	VSP VISION
	MONTHLY COST
Self only	\$9
Self and spouse or domestic partner	\$16
Self and children	\$18
Self and family	\$25

LIFE AND AD&D INSURANCE

Coverage	COVERAGE AMOUNT	YOUR COST
Partner basic life and accidental death and dismemberment insurance ¹	\$5,000	\$0.30
Volunteer child life insurance	Increments of \$2,500 up to \$10,000	\$0.26 per \$2,500

1. Partners are required to enroll in a minimum of \$5,000.

VOLUNTARY AD&D

Coverage	COVERAGE AMOUNT	YOUR COST
Partner	\$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

VOLUNTARY LONG-TERM DISABILITY

Coverage	COVERAGE AMOUNT	YOUR COST
Long-term disability coverage	60% of your predisability earnings up to \$15,000 per month	Base salary x \$0.527 / \$100 / 12

SUPPLEMENTAL LIFE AND AD&D INSURANCE

Partner, spouse, or domestic partner age on October 1, 2017	MONTHLY RATE	
	PARTNER	SPOUSE OR DOMESTIC PARTNER
Under age 20	\$0.08	\$0.09
20–24	\$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

VISION & DENTAL BENEFITS

Vision Coverage

Even if you waive medical coverage, you can enroll in vision—either individually or for your whole family—separately.

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

www.vsp.com

(800) 877-7195

Network: VSP Choice

Dental Coverage

Dental coverage remains unchanged from last year. Delta Dental provides access to its national Delta PPO network and the Delta Premier network. The following percentages are your costs in the 2017–2018 plan year with Delta Dental covering the rest.

For more information about your dental benefits or to find a provider, please visit Delta Dental online.

Delta Dental

www.deltadental.com

(800) 238-3107

VISION

Services & Features	VSP CHOICE		
	BENEFIT	COVERAGE AMOUNT	CO-PAY
Well-vision exam	Annual	100%	\$10
Glasses	Annual choice of either option	\$175 and 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		NONPREFERRED DENTIST	
	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY	INDIVIDUAL	FAMILY
Preventive care	0%		20%		20% of UCR ¹ fee	
Routine care	20%		20%		20% of UCR ¹ fee	
Major services	50%		50%		20% of UCR ¹ fee	
Deductible	\$0		\$50	\$100	\$50	\$100
Orthodontia	50%		50%		20% of UCR ¹ 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

VOLUNTARY BENEFITS

IN THIS SECTION:

- ▶ Life Insurance
- ▶ Permanent Life Insurance
- ▶ Long-Term Disability Benefits
- ▶ Supplemental Disability Policy
- ▶ Group Legal Benefit

Life Insurance

As a partner, you're required to elect at least \$5,000 in coverage at a rate of \$0.30 per month.

Supplemental life insurance is available through CIGNA. You may elect coverage in increments of \$10,000 up to a maximum of \$500,000, 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 cannot exceed 100 percent of your benefit amount.

Rates are determined by your age and the amount of voluntary insurance requested. All enrollments or increases outside of your initial new hire period are subject to a medical questionnaire.

Permanent Life Insurance

You can increase your financial security with group universal life insurance coverage from Allstate. This program allows you to purchase additional permanent life insurance coverage for you and your dependents while building a long-term savings account. Here's how it works:

- 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.
- Your premiums are deducted from your paycheck through convenient payroll deductions. The cost of your insurance will vary based on age and the amount of coverage you elect. Contributions (minus the cost of insurance) are deposited into a fund that earns 4% interest.
- Please consult with your tax advisor regarding loans and withdrawals.

- 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

Long-Term Disability

The voluntary long-term disability plan provides a benefit of 60 percent 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. Under current tax law, this means the disability benefit isn't taxed when paid to you. All enrollments outside of new hire enrollment are subject to a medical questionnaire.

Supplemental Disability Policy

If you're eligible to enroll in our supplemental plan (available through Guardian), materials will sent to you in the fall. This policy has a plan year that begins in January.

Group Legal Benefit

Be proactive and get protection from MetLaw, our group legal benefit through MetLife, available to you 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
www.legalplans.com
(800) 821-6400

ENROLLING IN BENEFITS

Open enrollment runs from
August 16 through August 30 for
coverage effective October 1, 2017.

Before You Enroll

- Use our interactive online tool, **ALEX**, to learn which plan works best for you.

How to Enroll

- Watch for an email launching open enrollment on August 16.
- Log in to MA Connect > Myself > MA Benefits, then click the open enrollment button.

If You Don't Enroll

You'll be assigned coverage for the 2017–2018 plan year 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 2017-2018 WILL BE:
HSA I	HSA I
HSA II	HSA II
Waived coverage	Premier
Premier	
Kaiser HMO	Kaiser HMO

CONTACTS

Aetna Plans

www.aetna.com

(877) 869-4077—HSA I and HSA II plans

(877) 204-9186—Premier plan

Allstate | *Permanent life insurance*

(866) 828-7699

Delta Dental

www.deltadental.com

(800) 238-3107

Kaiser

www.kp.org

(800) 464-4000

MetLaw | *Legal plan*

www.legalplans.com

(800) 821-6400

TelaDoc

www.teladoc.com/aetna

TRI-AD | *HSA, FSA, and benefits administration*

MAbenefits@tri-ad.com

(844) 292-1793

VSP | *Vision plan*

www.vsp.com

(800) 877-7195

Network: VSP Choice

STILL HAVE QUESTIONS?

Webcasts are available during open enrollment. Visit the Benefits page under PeopleMatters on Marvin for more information.