

CHOOSE WELL. BE WELL.

2017-2018 EMPLOYEE BENEFITS GUIDE

CONTENTS

- 01** WELCOME TO OPEN ENROLLMENT

- 02** MEDICAL BENEFITS
 - Plan Comparisons
 - Health Savings Accounts
 - Flexible Spending Accounts
- 07** 2017-2018 PREMIUMS
- 09** VISION & DENTAL BENEFITS
- 10** FINANCIAL BENEFITS
 - 401(k)
 - Profit Sharing
- 11** FAMILY-FRIENDLY BENEFITS
 - Backup and Emergency Care
 - Adoption Assistance
 - Parental Leave
 - Employee Assistance Program
- 12** VOLUNTARY BENEFITS
 - Life Insurance
 - Permanent Life Insurance
 - Disability Benefits
 - Group Legal Benefit
 - Smoking Cessation Program

- 14** ENROLLING IN BENEFITS
- 15** CONTACTS & RESOURCES

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 medical benefits, you'll be automatically enrolled in a default plan (see **page 14**).

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

The firm contributes to a health savings account, and you can use those 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?

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

For more information, contact benefits@mossadams.com ▶

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 ² |
|-------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------|--------------------------------------------------------------------------------------------|----------------|-------------------------------------------------|--------------------------------------------------|-------------------------------------------------|
| | 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 | | \$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 |
| Annual firm HSA contribution ¹ | \$1,000 per individual or \$2,000 per family | | \$1,000 per individual or \$2,000 per family | | NA | | NA |
| Coinsurance <i>(your portion after deductible)</i> | 20% | 40% | 10% | 40% | 10% | 40% | 10% |
| Out-of-pocket maximum | \$5,100 if enrolled as an employee only or \$10,200 ³ if enrolled as a family | | \$4,000 if enrolled as an employee only or \$8,000 ³ 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 contributions are 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 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 <i>(most X-rays and lab tests)</i> \$50 co-pay <i>(MRI, most CT and PET scans)</i> | |
| 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 <i>(co-pay waived if admitted)</i> | | 10% after deductible | |
| Prescription drugs ³ | | RETAIL <i>(30-day supply)</i> | MAIL ORDER <i>(90-day supply)</i> | RETAIL <i>(30-day supply)</i> | MAIL ORDER <i>(90-day supply)</i> | RETAIL <i>(30-day supply)</i> | MAIL ORDER <i>(90-day supply)</i> | RETAIL <i>(30-day supply)</i> | MAIL ORDER <i>(90-day supply)</i> |
| - 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 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.
- **It’s free money.** You’ll receive the firm’s contribution of \$1,000 for individual coverage or \$2,000 for family coverage.
- **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.

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.

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.

YOUR HSA CONTRIBUTION MAXIMUMS

| Contributions ¹ | EMPLOYEE ONLY | | EMPLOYEE +1 | |
|----------------------------|----------------|----------------|----------------|----------------|
| | 2017 | 2018 | 2017 | 2018 |
| Employee maximum | \$2,400 | \$2,450 | \$4,750 | \$4,900 |
| Moss Adams | \$1,000 | \$1,000 | \$2,000 | \$2,000 |
| Total maximum | \$3,400 | \$3,450 | \$6,750 | \$6,900 |

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

Flexible Spending Accounts

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

| HCFA Health Care FSA | LFSA Limited-Purpose Health Care FSA | DCFSA 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 |
| \$2,600 limit | \$2,600 limit | \$5,000 limit |
| EXAMPLES: <ul style="list-style-type: none"> • Medical expenses (<i>co-pay and coinsurance</i>) • Dental expenses (<i>noncosmetic</i>) • Prescription drugs • Eyeglasses • Psychiatric care | EXAMPLES: <ul style="list-style-type: none"> • Eyeglasses • Contact lenses • Out-of-pocket expenses for Lasik • Dental expenses • Out-of-pocket expenses for braces | EXAMPLES: <ul style="list-style-type: none"> • Preschool expenses • Nursery school expenses • Childcare provided in your home • Senior day-care facility needs • Licensed home childcare |

For a complete list of eligible expenses, visit 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.

2017–2018 Premiums

MEDICAL PREMIUMS

| Coverage | AETNA HSA I PLAN | | AETNA HSA II PLAN | | AETNA PREMIER PLAN | | KAISER HMO PLAN ¹ | |
|-------------------------------------|------------------|------------------|-------------------|------------------|--------------------|------------------|------------------------------|------------------|
| | MONTHLY COST | SEMIMONTHLY COST | MONTHLY COST | SEMIMONTHLY COST | MONTHLY COST | SEMIMONTHLY COST | MONTHLY COST | SEMIMONTHLY COST |
| Self only | \$26 | \$13 | \$85 | \$42.50 | \$147 | \$73.50 | \$147 | \$73.50 |
| Self and spouse or domestic partner | \$120 | \$60 | \$283 | \$141.50 | \$390 | \$195 | \$390 | \$195 |
| Self and children | \$74 | \$37 | \$207 | \$103.50 | \$299 | \$149.50 | \$299 | \$149.50 |
| Self and family | \$181 | \$90.50 | \$418 | \$209 | \$552 | \$276 | \$552 | \$276 |

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

DENTAL PREMIUMS

| Coverage | DELTA DENTAL | |
|-------------------------------------|--------------|------------------|
| | MONTHLY COST | SEMIMONTHLY COST |
| Self only | \$10 | \$5 |
| Self and spouse or domestic partner | \$24 | \$12 |
| Self and children | \$28 | \$14 |
| Self and family | \$41 | \$20.50 |

VISION PREMIUMS

| Coverage | VSP VISION | |
|-------------------------------------|--------------|------------------|
| | MONTHLY COST | SEMIMONTHLY COST |
| 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 COST |
|----------------------------------------------------------------------|--------------------------------------|----------------------|
| Employee basic life and accidental death and dismemberment insurance | \$50,000 | \$0 (firm pays 100%) |
| Volunteer child life insurance | Increments of \$2,500 up to \$10,000 | \$0.26 per \$2,500 |

VOLUNTARY AD&D

| Coverage | COVERAGE AMOUNT | YOUR 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 |

VOLUNTARY LONG-TERM DISABILITY

| Coverage | COVERAGE AMOUNT | YOUR COST ¹ |
|-------------------------------|-------------------------------------------------------------|--------------------------------|
| Long-term disability coverage | 60% of your predisability earnings up to \$15,000 per month | Base salary x 0.312 / 100 / 12 |

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

SUPPLEMENTAL LIFE AND AD&D INSURANCE

| Employee, spouse, or domestic partner age on October 1, 2017 | MONTHLY RATE | |
|--------------------------------------------------------------|--------------|----------------------------|
| | EMPLOYEE | 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 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 | | 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

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 \$18,000 for 2017. If you turn age 50 in 2017 or are older, you may also contribute an additional catch-up contribution, currently up to \$6,000.

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

www.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, and contributions are typically made in January. All contributions are discretionary.

The firm has historically contributed 3% of total compensation plus an additional 3% of compensation in excess of the FICA wage base. Profit sharing contributions will be subject to a four-year vesting schedule for employees hired after June 30, 2016.

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:

- ▶ Backup and Emergency Care
- ▶ Adoption Assistance
- ▶ Parental Leave
- ▶ Employee Assistance Program

Backup and Emergency Care

The firm provides 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

www.backup.brighthouse.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 www.irs.gov.

Parental Leave

The parental leave benefit offers new parents paid time off within the first 12 months of birth or adoption of a child. 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

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

www.mylifevalues.com

USERNAME: moss adams

PASSWORD: eap

(800) 955-6422

VOLUNTARY BENEFITS

IN THIS SECTION:

- ▶ Life Insurance
- ▶ Permanent Life Insurance
- ▶ Disability Benefits
- ▶ Group Legal Benefit
- ▶ Smoking Cessation Program

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 life insurance above \$50,000 is available through CIGNA. You may elect coverage in increments of \$10,000 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 can't exceed 100% of your own benefit amount.

Rates are determined by your age and the amount of voluntary insurance requested. All enrollments or increases outside 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

Disability Benefits

Disability insurance is designed to protect you financially if an illness or injury requires an extended recovery and time away from work.

SHORT-TERM DISABILITY

After six months of employment, 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. Under current tax law, this means the disability benefit isn't taxed when paid to you. All enrollments outside your initial new hire period are subject to a medical questionnaire.

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

Smoking Cessation Program

To help you kick the habit, Moss Adams offers the Quit for Life® Program, which works on your own terms. Your customized quitting plan includes:

- **Web coach.** A private online community where you can find the tools and resources you need to track your progress and receive support.
- **Quit guides.** Reference materials providing guidance when you need it most.
- **Quitting aids.** Information to help you decide what type, dose, and duration of medication is right for you and how to use it.
- **Quit coach.** Expert support whenever you need it—on the phone or online.

Quit for Life
www.quitnow.net
(866) 784-8454

ENROLLING IN BENEFITS

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

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 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 |

Remember, you must reenroll in your FSAs each year.

CONTACTS & RESOURCES

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

Bright Horizons

www.backup.brighthorizons.com

USERNAME: MossAdams

PASSWORD: backup

(877) BH-CARES

Delta Dental

www.deltadental.com

(800) 238-3107

Employee Assistance Program

www.mylifevalues.com

USERNAME: moss adams

PASSWORD: eap

(800) 955-6422

Kaiser

www.kp.org

(800) 464-4000

MetLaw | *Legal plan*

www.legalplans.com

(800) 821-6400

Quit for Life | *Smoking cessation program*

www.quitnow.net

(866) 784-8454

TelaDoc

www.teladoc.com/aetna

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

MAbenefits@tri-ad.com

(844) 292-1793

Vanguard | *401(k) administration*

www.vanguard.com/retirementplans

(800) 523-1188

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.

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.