



# LIVE WELL. BE WELL.

2024-2025 EMPLOYEE BENEFITS GUIDE

## CONTENTS

---

### 02 MEDICAL BENEFITS

- Additional Programs
- Plan Comparisons
- Health Savings Accounts
- Flexible Spending Accounts

### 08 VISION & DENTAL BENEFITS

### 09 FINANCIAL BENEFITS

- 401(k)
- Profit Sharing

### 10 LIFE INSURANCE & DISABILITY BENEFITS

- Life Insurance
- Accidental Death
- Permanent Life Insurance
- Disability

### 11 FAMILY-FRIENDLY BENEFITS

- Parental Leave
- Maven New Parent Support
- Adoption Assistance
- Bright Horizons Family Support

### 12 OTHER BENEFITS

- Mental Health Support
- Group Legal Benefit
- Pet Insurance
- Student Loan Refinancing
- Tobacco Cessation Program

### 13 PREMIUMS

- Medical, Dental, Vision
- Life and AD&D

### 15 CONTACTS & RESOURCES

---

# MEDICAL BENEFITS

We offer great coverage and choices that allow you to turn positive health choices into future financial savings.

**Our benefits plan year runs October 1–September 30.**

## IN THIS SECTION:

- ▶ Medical Plan Highlights
- ▶ Additional Programs From Our Plans
- ▶ 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 services and preventive care prescription drugs 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 health 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 has the highest premiums with the lowest deductible and out-of-pocket maximum. Co-pays are available for eligible medical services and prescriptions.

### Aetna Plans

[aetna.com](https://www.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 California.

### Kaiser

[kp.org](https://www.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) ▶

# Additional Programs From Our Plans

Our medical plans offer additional programs with a variety of access options, including travel reimbursement.

## Telemedicine

### AETNA TELADOC AND VIRTUAL PRIMARY CARE

[Teladoc](#) gives Aetna members access to board-certified doctors through phone or video consultations, available 24/7/365. Teladoc is a lower cost, time-saving alternative to urgent care or the emergency room.

General medicine office visits are free for Aetna Premier plan members. Aetna HSA I and HSA II plan members will pay up to \$56 per visit, and the deductible and coinsurance will be applied to the total cost. Set up an account by visiting the Teladoc website. Dermatology and mental health visits are also available at an additional cost.

**Aetna Teladoc**  
[teladoc.com/aetna](https://teladoc.com/aetna)  
(855) 835-2362

Aetna Virtual Primary Care™ powered by Teladoc Health gives you the convenience and flexibility of virtual visits with a dedicated virtual primary care provider whenever you need. Depending on your medical plan, costs may apply. Sign up for Aetna Virtual Primary Care today by visiting [teladoc.com/primary360-aetna](https://teladoc.com/primary360-aetna).

### KAISER TELEHEALTH

Our Kaiser HMO Plan offers telehealth visits at no additional cost to you. You can connect with your Kaiser doctors through interactive video visits or a scheduled telephone appointment.

**Kaiser**  
[kp.org/mydoctor/videovisits](https://kp.org/mydoctor/videovisits)

## Travel Reimbursement Program

All our medical plans provide a travel reimbursement benefit to cover eligible travel expenses when you obtain necessary, covered medical services unavailable near you. You can be reimbursed up to \$4,000 annually for these eligible travel expenses, subject to IRS regulations.

For our Aetna plans, you're eligible for this benefit when you obtain care that's unavailable within a 100-mile radius from your home. For Kaiser, the radius is 50 miles and may be subject to different maximums. Per IRS regulation, the lodging reimbursement is limited to \$50 per night per patient, or up to \$100 total per night if the patient is traveling with a companion such as a spouse or partner.

Our medical carriers will determine eligibility of covered medical services. To utilize this reimbursement, contact Aetna or Kaiser for information on next steps and any pre-certification requirements. Note that the usual deductible rules apply to this benefit.

## More Programs from Aetna

### HINGE HEALTH

Virtual and digital exercise therapy programs for back and joint pain are available for Aetna members and their eligible family members at no additional cost.

### TRANSFORM ONCOLOGY

This program provides access to personal navigators who can assist with prior authorizations, clinical trials, filing appeals, and finding other resources for cancer claims.

# 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 if enrolled as a family <sup>3</sup>		\$4,000 if enrolled as an employee only or \$8,000 if enrolled as a family <sup>3</sup>		\$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](https://www.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 pro-rated throughout the year.
- **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 aren't 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 \$1,600 for individual coverage or \$3,200 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	
	2024	2025	2024	2025
Employee maximum	\$3,150	\$3,300	\$7,300	\$7,550
Moss Adams	\$1,000	\$1,000	\$1,000	\$1,000
<b>Total maximum</b>	<b>\$4,150</b>	<b>\$4,300</b>	<b>\$8,300</b>	<b>\$8,550</b>

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.

<b>HCFA</b> Health Care FSA	<b>LFSA</b> Limited-Purpose Health Care FSA	<b>DCFA</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
\$3,200 limit	\$3,200 limit	\$5,000 limit
<b>EXAMPLES:</b> <ul style="list-style-type: none"> <li>• Medical expenses (<i>co-pay and coinsurance</i>)</li> <li>• Dental expenses (<i>noncosmetic</i>)</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 benefit plan year or they're forfeited.**

# VISION & DENTAL BENEFITS

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

## Vision Coverage

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.

**VSP**  
[vsp.com](http://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](http://deltadental.com)  
 (800) 238-3107

Full details for these plans can be found on the Marvin Dental & Vision page.

## VISION

Services & Features	VSP CHOICE		
	BENEFIT	AMOUNT COVERED	CO-PAY
Well-vision exam	Annual	Full	\$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 \$23,000 for 2024. If you turn 50 this year or are older, you may also contribute an additional catch-up contribution, currently up to \$7,500.

### 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. To maximize employer-match, plan your contributions evenly throughout the year.

### 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 June.

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

# 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 million, 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. Increases in coverage above the guaranteed issue 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

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  
[allstateatwork.com](http://allstateatwork.com)

### Disability Benefits

#### SHORT-TERM DISABILITY

After 180 days 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.

▶ **Life Insurance and AD&D Premiums**

# FAMILY-FRIENDLY BENEFITS

Your family is important. 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:

- ▶ Parental Leave
- ▶ Maven New Parent Support Program
- ▶ Adoption Assistance
- ▶ Bright Horizons Family Support Programs

### Moss Adams Paid 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 receive 10 fully paid weeks
- Paid parental leave is offset by any state benefits you receive

### 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 12 months postpartum. The program includes:

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

#### Maven Clinic

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

### 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, visit [irs.gov](https://www.irs.gov).

### Bright Horizons Family Support Programs

#### BACKUP AND EMERGENCY CARE

The firm provides subsidized backup and emergency care for recipients of any age or need 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. New parents can also access 10 additional backup care days within the first 12 months of birth or child placement.

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

#### PET CARE

The Bright Horizons backup care benefit can also be used for walkers, sitters, and overnight boarding for pets. Pet care will count toward the annual allotment for child and elder backup care. Each Bright Horizons backup care day is worth a \$100 credit for services through Rover or for specific services through Wag.

#### COLLEGE COACH

Bright Horizons can also help navigate your child's path to college. Through its network of vetted professionals, you can:

- Receive one-on-one guidance from former admissions and financial aid officers
- Learn strategies to afford and apply to colleges
- Obtain feedback on college lists and application essays

#### Bright Horizons

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

USERNAME: MossAdams

PASSWORD: backup

(877) BH-CARES

# OTHER BENEFITS

## IN THIS SECTION:

- ▶ Mental Health Support
- ▶ Group Legal Benefit
- ▶ Pet Insurance
- ▶ Student Loan Refinancing
- ▶ Tobacco Cessation Program

## Mental Health Support

Spring Health supports the mental health of our employees and eligible dependents.

### BENEFITS INCLUDE:

- Up to 10 free therapy sessions
- Dedicated support from a personal care navigator
- Legal, child care, and financial planning assistance

This service is free, and you don't need to be enrolled in medical coverage. It's 100% confidential and your information is never shared.

**Mental Health Support**  
[mossadams.springhealth.com](https://mossadams.springhealth.com)  
(240) 558-5796

## Group Legal Benefit

Be proactive and get protection from MetLaw, our group legal benefit through MetLife. You have two plan options: a basic plan and a buy-up plan, which covers representation for many personal legal services for you and your eligible dependents.

The buy-up plan option covers additional services related to identity theft remediation, as well as 20 hours of divorce services. This plan also has options to cover legal services for your parents and parents-in-law.

For a list of services, visit Marvin or contact MetLaw.

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

## Pet Insurance

Concerned about your furry friends? Through our group plan, you'll pay less than most individual policies and can have up to 70% reimbursement. Visit Marvin to learn more or [petinsurance.com/mossadams](https://petinsurance.com/mossadams) to enroll.

## Student Loan Refinancing

Got student loans? You're certainly not alone. We care about your financial wellness and offer a free service, through SoFi, to help you or your family members refinance student loan debt. As a Moss Adams employee, you're eligible for an exclusive 0.25% rate discount for refinancing your student loans through SoFi. Learn more about the program by visiting Marvin or SoFi's website.

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

## Tobacco Cessation Program

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

### BENEFITS INCLUDE:

- Talk or live chat with a coach for a personalized quit plan
- Receive Nicotine Replacement Therapy (NRT) recommendations
- 24/7 access to quitting resources

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

# 2024–2025 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	\$32	\$16	\$105	\$52.50	\$264	\$132	\$264	\$132
Self and spouse or domestic partner	\$148	\$74	\$350	\$175	\$712	\$356	\$712	\$356
Self and children	\$89	\$44.50	\$256	\$128	\$538	\$269	\$538	\$269
Self and family	\$222	\$111	\$515	\$257.50	\$1,001	\$500.50	\$1,001	\$500.50

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

Refer to Marvin for information regarding taxable imputed income when covering a domestic partner.

# Life and AD&D Insurance

Moss Adams provides \$50,000 of Basic Life and AD&D coverage and pays 100% of the cost.

## BASIC LIFE AND AD&D INSURANCE

Coverage	COVERAGE AMOUNT	YOUR MONTHLY COST
Employee basic	\$50,000	\$0 (firm pays 100%)

## SHORT-TERM DISABILITY

Coverage	COVERAGE AMOUNT	YOUR MONTHLY COST
Employee basic	100% of your pre-disability earnings for a maximum of six weeks and 66.6% of your pre-disability base income for an additional six weeks	\$0 (firm pays 100%)

## 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, 2023	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

Coverage	COVERAGE AMOUNT	YOUR COST
Child Life	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

# CONTACTS & RESOURCES

**Aetna** | *Medical Plans*

[aetna.com](http://aetna.com)

(855) 521-6756

**Allstate** | *Permanent life insurance*

(866) 828-7699

[allstateatwork.com](http://allstateatwork.com)

**Bright Horizons** | *Backup care*

[backup.brighthorizons.com/CorpPasscode](http://backup.brighthorizons.com/CorpPasscode)

USERNAME: MossAdams

PASSWORD: backup

(877) BH-CARES

**Delta Dental of Washington** | *Dental plan*

[deltadental.com](http://deltadental.com)

(800) 238-3107

**Hinge Health** | *Digital exercise therapy program*

[hingehealth.com](http://hingehealth.com)

(855) 902-2777

**Kaiser** | *Medical plan*

[kp.org](http://kp.org)

(800) 464-4000

**Maven** | *New parent support program*

[mavenclinic.com/join/mossadams1](http://mavenclinic.com/join/mossadams1)

support@mavenclinic.com

**MetLaw** | *Legal plan*

[legalplans.com](http://legalplans.com)

(800) 821-6400

**Quit for Life** | *Tobacco cessation program*

[quitnow.net](http://quitnow.net)

(866) 784-8454

**Spring Health** | *Mental health support*

[mossadams.springhealth.com](http://mossadams.springhealth.com)

(240) 558-5796

careteam@springhealth.com

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

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

(844) 292-1793

**Vanguard** | *401(k) administration*

[vanguard.com/retirementplans](http://vanguard.com/retirementplans)

(800) 523-1188

**VSP** | *Vision plan*

[vsp.com](http://vsp.com)

(800) 877-7195

## BEFORE YOU ENROLL

Use our interactive online tool, [ALEX](#), to learn which plan works best for you. Visit the [Benefits page](#) under PeopleMatters on Marvin for more information.

## HOW TO ENROLL

Once you're on the VPN, log in to MA Connect > Myself > MA Benefits, then click the enrollment button.

## IF YOU DON'T ENROLL

All new Moss Adams employees are required to elect their benefits within 30 days of their first day. Failure to elect benefits will result in automatic enrollment in the Aetna Premier medical plan.

## STILL HAVE QUESTIONS?

Contact TRI-AD, our benefits administrator.

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

**Phone:** (844) 292-1793

Available weekdays 5 AM–6 PM PT

## 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.