wellhub × Morgan Stanley

Investing in your Wellbeing

One membership, countless ways to be fit

Morgan Stanley subsidizes employees' Wellhub memberships, giving you access to:

- Gyms and studios
- 1-on-1 virtual personal training
- Live-streamed classes
- Apps and on-demand fitness content

Enroll in the membership tier that meets your needs so you can work out near the office, near home and at home.

Morgan Stanley pays 50% of your fees – up to €48 a month (or €576 a year).*

Note: The employee rates below reflect the Firm subsidy.

Free Digital Plan	Starter	Basic	Silver
You pay € 0.00 /month	You pay € 4.99 /month	You pay € 9.99 /month	You pay € 17.50 /month
Your dependents each pay € 0.00 /month	Your dependents each pay € 9.99 /month	Your dependents each pay € 19.99 /month	Your dependents each pay € 34.99 /month
5 Wellbeing apps	Available Gyms 10 +20 apps	Available Gyms 200 +21 apps + 2 virtual personal training sessions per month	Available Gyms 900 +30 apps + 4 virtual personal training sessions per month

Gold	Platinum	Diamond
You pay € 28.50 /month	You pay € 47.50 /month	You pay € 101.99 /month
Your dependents each pay € 56.99 /month	Your dependents each pay € 94.99 /month	Your dependents each pay € 149.99 /month
Available Gyms 1400 +30 apps + 4 virtual personal training sessions per month	Available Gyms 1700 +30 apps + 4 virtual personal training sessions per month	Available Gyms 2000 +30 apps + 8 virtual personal training sessions per month

No initiation fees. No cancellation fees. No strings attached.

When you become a member, you may invite your dependents to start a Wellhub membership of their own.

Dependents are not eligible to receive a subsidy from Morgan Stanley.

*Note: Morgan Stanley's program subsidy is a taxable benefit. You are liable to pay tax / social security on the Firm's monthly subsidy amount. For Wellhub' digital solution, there are no tax implications.

Register to see the gyms and studios near you

1. Download the Wellhub app to your phone or visit our website at wellhub.com
2. Create an account by selecting Morgan Stanley - US as your company and using your Morgan Stanley email address
3. Explore your fitness options by membership tier

App Store | Google Play

Pick your plan and go to the gym or take a class

1. Log on to the Wellhub app or website, add the plan you want to your basket and enter a payment method (Note: The first month requires a payment method, too – you won't be charged, though)
2. Search for a gym or activity near you in your plan and book your visit/class
3. When you arrive at the gym, open the Wellhub app and click Check-In. Find your gym on the list, select the workout you want and click Confirm

Note: Each day, you may check-in to one in-person gym or studio, live class, or personal training session (one of the Wellhub apps and virtual classes is unlimited throughout the day).

Join a live-streamed class

1. Open the Wellhub app or website and go to Explore
2. Check out the classes on the schedule and click Book
3. Click Confirm Booking. You'll receive a link by email to join the class

Book a virtual personal training session

1. Open the Wellhub app or website and go to Explore
2. Search for classes, setting the filter to Personal Training
3. Book your session and confirm it. On the day of the session, we'll email you a link

Access partner wellbeing apps

1. Open the Wellhub app or our website and navigate to apps included in your plan
2. Check out the list of partner apps
3. Choose an app, read the instructions, and click activate

All Wellhub memberships include at least these 5 wellbeing apps, with more apps added at the different membership tiers

Instafit
Take your exercise anywhere and get in shape with hundreds of workouts led by the best coaches in: HIIT, dance, kickboxing, yoga, meditation and more!

MyFitnessPal
An app with real nutritionists, who will help you to lose weight and live a healthy life with personalized meal plans and workouts

Mobills
A budget planning app that allows you to create a custom monthly budget that will help you take control of your money.

Meditopia
Motivation, health and well-being with power of mindfulness and meditation through daily doses of inspiration.

Fabulous
A daily planner and self-care habit tracking app that uses behavioral science to help people make smart changes and build healthy habits

Wellhub: FAQ

Getting Started

What does Wellhub offer members?
• **The Wellhub Network**: Wellhub has the world's largest network of gyms, studios, and facilities that our members may use with one membership.
• **Wellhub Partner Apps**: In the same way that Wellhub gives members access to a network of gyms and studios, your membership includes a network of partner apps that support your wellbeing. These apps help you with your wellbeing from developing a nutrition plan to working out to meditating.
• **Live-Streamed Classes**: Gyms and studios in the Wellhub network may offer live-streamed classes, app for members who want to work out at home or can't make it to a gym or studio.
• **11 Virtual Personal Training**: Members in the Basic Wellhub membership or above may book 1-on-1 sessions with certified personal trainers. Sessions include bodybuilding, HIIT, bootcamp, yoga, Pilates, and functional training. After each session, you receive a link to join a virtual video session with your trainer. The number of monthly training sessions depends on your plan – ranging from 2 to 8 sessions per month.

What makes Wellhub unique?
Wellhub offers you countless ways to work out near the office, near home or at home. From in-person gyms and studios to live classes and wellbeing apps, wellness has never been more accessible. You are allotted one check-in per day to use at any gym, studio or live class within your plan. Wellhub is only charging Morgan Stanley employees a subsidy for a program. Wellhub doesn't charge any initiation or cancellation fees. You can upgrade, downgrade, or pause your plan at any time, with no long-term commitment. Wellhub also offers many different membership tiers for you to choose from based on your budget, fitness goals and interests.

How do I sign up for Wellhub?
Download the Wellhub app, or visit wellhub.com/es-es/ and register – entering your Morgan Stanley email address and creating a password. Explore the different plans and facilities within our network before choosing a plan.

May my dependents join Wellhub?
Yes, if you have the Silver plan or above, you will see a button in the app or on the website to refer dependents*. Complete the form with their information, and we will email them to invite them to get started. Each of your dependents will choose their own plan at standard Wellhub rates and complete their purchase (dependents are not eligible for the subsidy). Dependents may be in different plans to choose the same plan you have. You will need to pay for your dependents; however, there is an option to enter different credit cards. Plan prices are per person. *A dependent is defined as your spouse, domestic partner or child of any age.

Membership Tiers/Plans

How do I choose my plan?
Each plan includes facilities included and add your desired plans to your basket to start your wellbeing journey. Proceed to checkout and enter a credit card. Note that even the free digital plan requires you enter payment information although you won't be charged unless you upgrade to a paid plan.
Once you enter a payment option and start your plan, you may see Wellhub.

May I change my plan?
Yes. You may change your plan at any time by logging into 'My Account' and selecting 'Plan Management'. If you upgrade your plan, the upgrade will happen immediately and you will be charged on a prorated basis. If you downgrade your plan, your active plan will continue through the end of the monthly billing cycle and your next bill will reflect the lower fee.

What is the plan cancellation policy?
Is there a charge?
You may cancel your plan or participation at any time, at no charge. Log in to your account and go to 'Plan Management' to see other plan options. Your membership and access to fitness facilities will continue until the end of your current billing cycle. Wellhub offers many different membership tiers and cancellation fees (none monthly (and varry by individual), with no minimum term or contract length.

Are there any restrictions to the Wellhub benefit?
You have 1 check-in each day at an in-person gym or studio, live class, or personal training session and unlimited use of the Wellhub apps. Additionally, depending on the plan you select, you may take a prescribed number of exclusive classes.
*This will apply to gyms marked as exclusive in the Wellhub app.

What is included in the free Digital plan?
With the free Digital plan, enjoy 3 live classes each month, access to 5 wellbeing and 5 partner apps that you can download and use.

Subsidy

How does the Morgan Stanley subsidy work?
Wellhub has various membership tiers, including free and paid options. Pick the membership tier that fits you and your gym and studio. Pick the plan you want – and Morgan Stanley pays 50% of your membership. The subsidy is already reflected in the price plans you see on the Wellhub app or on desktop.

May I use the Firm subsidy at any gym?
Yes, Morgan Stanley employees may use gyms and studios in Wellhub' network. If your gym is not in network, you can recommend it to Wellhub for inclusion. Although there is no guarantee all gyms members recommend will be added, Wellhub grows its network of gyms regularly.

May I use the subsidy to purchase at-home fitness equipment?
No. Currently, the Firm does not subsidize at-home fitness equipment. Wellhub offers free virtual and on-demand fitness options, which can be used at home. Morgan Stanley employees may, however, have a partnership with Tempo where you can save 35% on Tempo Move and the Tempo Studio Starter Package. You can learn more here: promo.wellhub.com/en-us/tempo.

Gym, Studio & App partners

How do I find which gyms/studios are in my area before signing up?
Downloading and creating a Wellhub account is free when you use your Morgan Stanley email address. You can then view all the facilities and pricing from the app before purchasing a plan.

My favorite gym/studio isn't part of the Wellhub network, may I add it?
We take (and love) referrals. Our Gym Partnerships team continuously reviews and expands our network. To submit a referral, log on to your Wellhub account on the app or website, click your account profile and scroll down until you see 'Refer a facility'. Share any information you have about the gym or studio and we'll update you if it is added to the Wellhub network.

How quickly will my referred facility be included in the Wellhub network?
Your request will be sent to the Wellhub Partnership team and you will receive an email if the facility has joined the Wellhub network. Network additions vary from gym to gym. There are no guarantees that a gym will be added to our network, but we will do our best.

Is there a list of Wellhub' wellbeing partner apps?
Once you create your Wellhub account (and before you pay for a plan), you will be able to view everything Wellhub offers. Log in to the Wellhub app, click the Explore tab, then Apps to see our apps, gyms and studios that you can use once you enroll in a plan. Make sure to look at the wellbeing partner app's specific page for instructions on how to access the app.

Using Wellhub

How do I book a class at an in-person facility?
Visit the Wellhub app or website, log in, navigate to your activities, and follow the instructions for that facility. Many facilities let you book classes right through the app; others may require you to call or email the gym or studio. Note: You may visit an in-person facility only once a day.

How do I book a live class?
Every live class can be found right on the Wellhub app. To find classes in your plan, click on the explore tab and select live classes. There you will see the options of live classes offered from various partners. Click on 'Confirm your booking' once you have identified the class you would like to take and you will receive a link via email to join the live class.

What happens in cases of late cancel or no-show?
Our partned studios and gyms have their cancellation policies, and they may differ from each other. To avoid missing your daily check-in, cancel your booking within the partner's allowed cancellation time. Log in to your account/reservation Bookings in the app or your booking confirmation email. In cases of no-shows, the check-in will be counted, and you will not be able to access another class, gym, or studio on the same day. If you cancel a booking at short notice or don't attend the class 4 times in one month, new bookings will be temporarily blocked for the rest of the month. Your check-in for partners that do not require an advanced booking will still be available. Only new bookings will be blocked until the end of the month.

How do I use Wellhub' wellbeing partner apps?
Click the Explore tab, then Apps to see the apps that are available to you. Click on the app that the app you're interested in to read more and click 'Activate' when you're ready to start using it! You will be directed to the wellbeing partner app's specific page for instructions on how to access the app.

Other

What if I already have a long-term membership/contract with a Wellhub partner gym, studio or app?
Wellhub works with all of our fitness partners to provide the smoothest membership transfer process possible, but the process will vary from club to club on how they support the transfer from an annual/monthly membership to Wellhub. Wellhub is unable to grandfather in existing gym memberships, but please contact your current membership provider to see how long you have left of your contract length and then reach out to a Wellhub representative via the Help Center to discuss when it makes most sense to start your Wellhub membership.

To view gyms, studio, services and apps that come with Wellhub, create your account (you won't be charged until you enroll in a plan) at wellhub.com

Need more help?

Chat with us: support.wellhub.com
Email us: msfwlp@wellhub.com
Find more information:
promo.gympass.com/morgan-stanley