



Supporting you

Enroll in your 2021 benefits

November 2 – 18



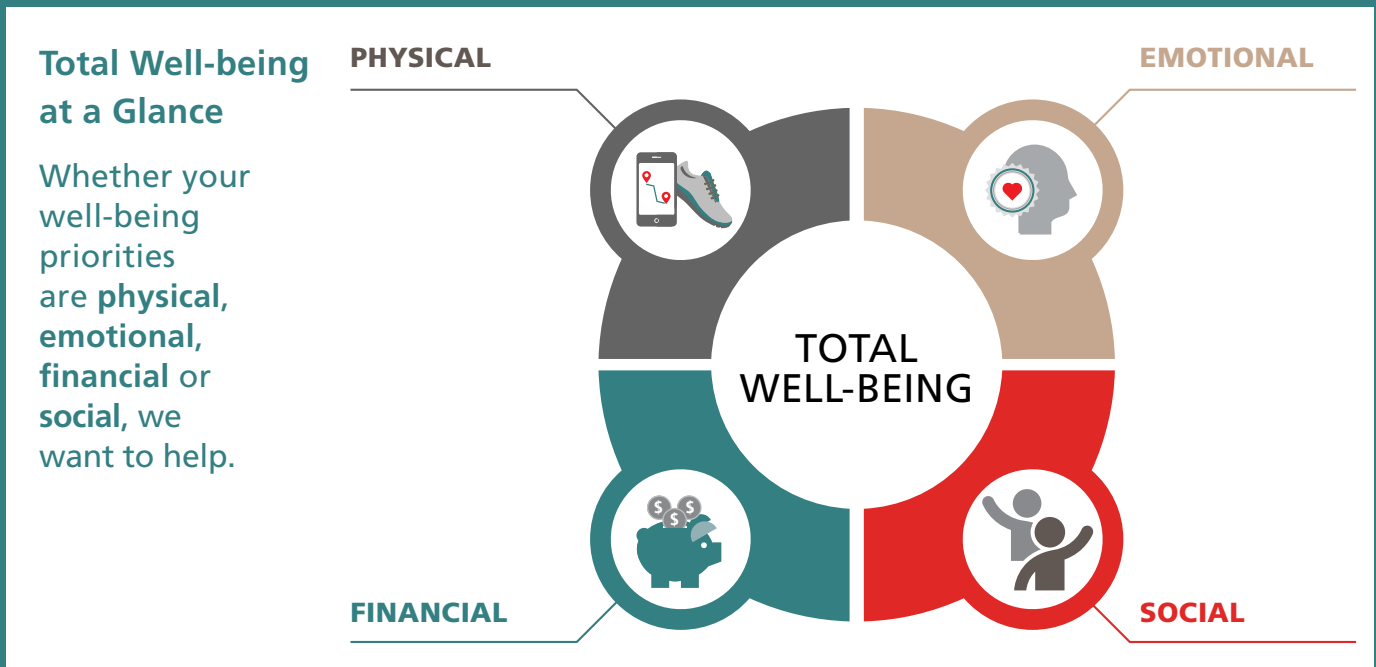
For most of us, this year has been like no other.

These days are filled with uncertainty—and your benefits are more important than ever. At UBS, we continue to focus on providing a portfolio of benefits and resources to give you and your family stability, support and protection. That’s why we continuously assess the market and work with our existing partners to evolve their offerings to meet current challenges, and bring you the best possible experience, whatever 2021 may bring.

Our commitment to your total well-being is unwavering, and comes to life through our benefit tenets:

Foundational	Flexible	Valuable	Sustainable
We believe benefits are an important part of your total compensation — they deliver a level of financial protection if you encounter a significant life event.	We recognize that you, your colleagues and your families have diverse needs, so we incorporate opportunities for individual choice and flexibility.	We are committed to delivering high-quality benefits, at a cost that’s reasonable for you and for UBS.	We expect our benefits portfolio to be dynamic and change over time to meet your needs and the firm’s.










In addition, we provide a variety of communications and resources to help employees understand — and make the most of — the benefits we offer.



This brochure provides more information on what’s new for 2021. For details about your benefits, visit ubs.com/usbenefits. Be sure to make your benefit elections for 2021 during Open Enrollment: November 2 – 18.

What's Ahead for 2021

As we look forward to 2021, our focus and commitment to your total well-being remain steadfast. To that end, we're pleased to keep medical plan costs unchanged for the fourth consecutive year while also offering several updates and enhancements. Here are some highlights:

 <p>No increases to medical plan costs for employees.¹ Despite rising healthcare costs, UBS is again absorbing this year's uptick in expenses. This represents a \$20 million investment in your well-being by UBS over the past four years. See page 4 for more information.</p>	 <p>A new hospital indemnity program through Aetna that can help provide financial assistance in the event of a hospital or ICU admission, planned or unplanned, even if you receive medical coverage outside of UBS. See page 8 for more information.</p>
 <p>An increased adoption and surrogacy benefit, of up to \$10,000 per child. See page 5 for more information.</p>	 <p>A discounted orthodontic treatment option available through SmileDirectClub. See page 4 for more information.</p>
 <p>A new partnership with WINFertility and Ovia Health, to support the journey to parenthood. See page 5 for more information.</p>	 <p>Expanded virtual offerings through Gympass.</p>
 <p>Enhanced support from Bright Horizons. Back-up care support through Bright Horizons now includes in-home care support. See page 6 for more information.</p>	 <p>A neurodiversity program for employees by Rethink Benefits, which complements their support and resources for families with learning, social, behavioral or developmental challenges. See page 7 for more information.</p>
 <p>Engagement and connection for military-connected employees and families through America's Warrior Partnership. See page 7 for more information.</p>	

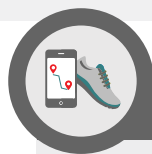
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¹ Premiums are tied to your Benefits Base Salary (BBS), benefits elected and how many family members you cover. Your costs could change if your BBS changes or you enroll additional family members in 2021.

Your Benefits at a Glance

Our benefits portfolio is designed to support your total well-being.



PHYSICAL

Consumer Directed Health Plan (CDHP)

- Preventive care services covered at 100%, prescription drug benefits, mental health and substance abuse benefits

UBS Dental Plan

- Two dental plan options: Cigna PPO and Cigna DHMO

UBS Vision Plan

- 100% coverage for in-network annual exam and either prescription eyeglasses or contact lenses up to the annual allowance. Coverage includes certain additional vision care services as described in the Vision Care Plan

Alight Healthcare Navigation

- A dedicated Health Pro and fully integrated suite of tools to help you make informed benefits choices

ENHANCED Gympass

- Access to thousands of gyms, studios, virtual fitness classes and personal trainers through discounted memberships to Gympass for employees and families

Pinnacle Care Referral and Advisory Program

- Help identifying the best steps when facing a serious medical condition

Quit For Life Tobacco Cessation Program

- Step-by-step program for quitting tobacco provided at no cost

Telehealth

- Connect with a health care provider from the comfort of your home

Flu Vaccinations

- Free of charge for all employees and dependents age 18+

NEW WINFertility

- A new partnership with WINFertility and Ovia Health, to support the journey to parenthood across the spectrum of available fertility benefits and resources

ENHANCED Surrogacy and Adoption Reimbursement

- Reimbursement of up to \$10,000 per child for surrogacy and adoption expenses

Fertility Benefit

- Voluntary, non-medically necessary egg retrieval and up to one year of freezing/cryopreservation for all employees and covered dependents

NEW SmileDirectClub

- Discounted access to an at-home orthodontic option

NEW Hospital Indemnity Insurance

- New program designed to supplement your medical plan, to help provide financial assistance in the event of a hospital or ICU admission



SOCIAL

Milk Stork

- Resources for breast-feeding mothers to pack and ship their milk home when traveling for business

Family Leave

- Up to four weeks of paid time off, for eligible employees, to care for a covered family member such as a parent, in-law or other family member with a serious health condition
- Up to three days paid leave, for eligible employees, following the birth, adoption or foster placement of a grandchild

ENHANCED Back-up/emergency child care

- Eligible employees, up to 20 days per dependent per year at a discounted rate through Bright Horizons Back-Up Care Advantage program®, including in-home care

Parental Leave

- UBS provides eligible employees with a maximum of twenty (20) weeks of paid leave following the birth, adoption or foster care placement of your child or the child of your domestic partner; if the leave is being taken by an employee who has given birth, the leave will start immediately, but in all other cases it can be taken any time within 12 months of the child's arrival
- Parental Leave Phase Back: To ease back into work after Parental Leave, employees may choose to return to work three days per week for the first two weeks, while being paid at 100%, before resuming a full workweek

Important notes

You are only eligible to earn up to the maximum wellness contribution (based on your coverage level), no matter how many wellness activities you participate in. You can earn up to \$400 for employee only coverage, and \$800 if you cover any family member. Employees and their covered spouses/domestic partners may earn UBS contributions to the employee's HSA by completing wellness activities via the MyActiveHealth portal; dependent children cannot earn incentives. If you cover yourself and a child or children, but not a spouse/domestic partner, you will have access to complete more wellness activities via MyActiveHealth in order to earn the maximum \$800 incentive. Dependent children over the age of 18 can, however, register and use MyActiveHealth. They just don't receive the incentive. Eligible employees with a Benefits Base Salary (BBS) of less than \$300,000 will get an automatic UBS contribution — this is the annual core contribution. This contribution amount is not subject to increase or decrease as the result of a Qualifying Life Event (QLE) within the plan year. UBS contributions to your Health Savings Account are contingent upon your being employed by UBS on the date the contributions are made to the account.



EMOTIONAL

Work/Life Assistance Program

- CCA@YourService offers free, confidential help to all employees and family members, plus emotional well-being screenings for depression, anxiety and other mental health conditions

Bereavement Leave

- Up to five days of paid time for bereavement leave after the death of an important person in your life

Headspace

- Free membership for the Headspace mobile app which provides guided meditation and other ways to improve mental health and sleep

NEW America's Warrior Partnership

- Support for military-connected employees and families

Flexible Work Arrangements

- We're aware that professional and personal demands can be difficult to balance. We want to support you by providing flexibility to meet your personal needs, so you can remain productive and successful in your career. View the employee handbook or talk to your manager if you would like to consider a flexible work arrangement

ENHANCED Rethink Benefits

- Support and resources for parents and caregivers for the care of a child with learning, social, behavioral or developmental needs. The Rethink platform of services and resources is expanding in 2021 to include their Neurodiversity center



FINANCIAL

Flexible Spending Account

- For eligible employees, three accounts to choose from depending on the medical plan in which you enroll, and your and your family's needs: Healthcare FSA (general purpose), Limited Purpose FSA (dental and vision), or Dependent Care FSA
- UBS matches 100% of your contribution up to \$1,000 per year to your **Dependent Care FSA** if you're eligible to participate and your 2021 Benefits Base Salary is less than \$100,000

Health Savings Account (HSA)

- Opportunity to save for future healthcare expenses with your own pre-tax contributions as well as contributions from UBS on your behalf
- Annual core contribution from UBS up to \$600 will be made to your HSA or, where applicable, your HRA, depending upon your Benefits Base Salary (BBS) and your coverage tier; and wellness incentives of up to \$400 or \$800, contingent upon eligibility and enrolled medical tier, annually from UBS

401(k) Plan

- UBS company match for employees of up to \$8,000 and the opportunity to save and invest your before and after-tax contributions up to maximum deferral limits as stated in the 401(k) Plan, as well as a Retirement Contribution equal to a percentage of your eligible compensation; the percentage is based on your years of service with UBS as of the beginning of the Plan year from UBS

Equity Plus Plan

- Voluntary after-tax purchase plan that allows eligible employees to purchase UBS group stock and receive one notional share for every three shares purchased

Employee Pricing

- Less expensive ways to trade equities and options through your accounts at UBS

UBS Financial Wellness

- Access to educational content, digital tools and licensed financial coaches to support informed financial decisions

Short-Term Disability (STD)

- Provided to eligible employees at no cost² and based on length of service with the firm and compensation

Long-Term Disability (LTD)

- Provided to eligible employees at no cost; Basic coverage of 50% of LTD Benefits Base Salary up to \$5,000 per month provided to employees at no cost³, with additional Supplemental LTD coverage available

Critical Illness Insurance

- Financial protection in a lump sum of \$20,000 or \$40,000 upon diagnosis of a covered illness

Basic Life Insurance

- Coverage equal to 1x Benefits Base Salary (BBS) up to a maximum of \$150,000 offered at no cost to eligible employees

Supplemental Life Insurance

- Coverage equal to 1 to 8 times your compensation (\$5 million limit)⁴

Spouse/Partner Life Insurance

- Coverage in increments of \$25,000, up to a maximum of \$125,000⁴

Dependent Life Insurance

- Coverage of \$5,000 or \$10,000

Accidental Death & Dismemberment Insurance

- Coverage purchased in \$10,000 increments, up to \$1,750,000

Business Travel Insurance

- Coverage offered at no cost to eligible employees for up to 10x your Benefits Base Salary (BBS), up to \$1,250,000

Tuition Assistance Program

- Annual maximum of \$8,000 for employees with 6 months of service and meeting the other eligibility criteria to further professional development

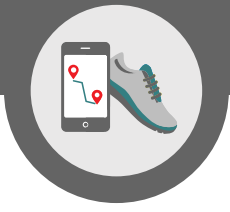
Group Legal Plan

- Affordable access to attorneys for personal legal services

² If you are an eligible participant, and your claim for STD benefits is approved, you may receive benefits in accordance with the terms and conditions described in the STD brochure.

³ If you are an eligible participant, and your claim for LTD benefits is approved, you may receive benefits in accordance with the terms and conditions of the LTD Plan. Supplemental LTD coverage is available at employees' cost.

⁴ Rates are based on age and tobacco-user status and the coverage option selected.



Supporting You: Physical Well-being

Contributions will remain unchanged in 2021

UBS is committed to keeping employee contributions stable, and giving you opportunities to earn incentives to help pay for out-of-pocket expenses. Despite increasing healthcare costs nationwide, for the fourth consecutive year, UBS is absorbing the uptick in expenses. As a result, your medical plan contributions will stay flat for 2021; and there will be no increases in deductibles, coinsurance or out-of-pocket maximums.¹

New discounted orthodontic option

In 2021, employees will have discounted access to SmileDirectClub, including 20% off retail products and \$200 off aligners. With SmileDirectClub, you can have aligners shipped to your home, and work with an orthodontist virtually to track your progress. Use the UBS corporate partner code **UBS200SMILE** at **SmileDirectClub.com**.



Note: SmileDirectClub is not covered by the Cigna dental plan (PPO or HMO options). Incurred expenses are FSA and HSA eligible.

Get help from Alight Healthcare Navigation⁵

Talk to a personal Health Pro for support - no matter how simple or complex your question may be. He or she can help you:

- Estimate your annual out-of-pocket expenses under the different plan options
- Better understand your health benefits and plans
- Find highly rated, cost-effective providers and care
- Compare costs for procedures and care
- Assist with medical billing and errors
- Recommend lower cost alternatives to save money on prescription drugs
- And more!

Contact your Health Pro at +1-888-251 2500, 9:00 a.m. to 7:00 p.m. ET or via **goto/usbenefits** > Manage Your Health Benefits > Connect with your Health Pro.



Flu Shot Vouchers

You and your dependents can receive a flu vaccination, at no cost to you. See the last page of this brochure for more information.

⁵The receipt of services via Alight Healthcare Navigation or any other benefit outlined herein does not relieve or modify a plan participant's obligation to comply with the terms and conditions set forth in the relevant Plan document or SPD. Claims administration procedures contained in the governing Plan document or Summary Plan Description (SPD) for the underlying benefit component shall govern the resolution of any and all claims for benefits and appeals under UBS's Group Health and Welfare Plans.



A new partnership with WINFertility and Ovia Health

In 2021, WINFertility will be supporting the journey to and through parenthood for employees looking to expand their families through fertility treatments,⁶ adoption and surrogacy. WINFertility can provide guidance on how to use the spectrum of available benefits and resources to expand your family. Instead of reaching out to your medical plan carrier, contact WINFertility to start the process of using your fertility, adoption or surrogacy benefits.

WINFertility gives personalized guidance and support to help you select the right provider and navigate the system, your care and benefits. Working together with your health plan network of doctors and pharmacies, they provide you with total support and coordination of care. WINFertility's Nurse Care Managers are available 24/7 to answer your questions and educate you about your care, including infertility, treatment options, success rates, risks, provider selection, medications and understanding your benefits.



For more information, including a glimpse at the journey of using WINFertility and Ovia Health's services, visit the US Benefits microsite at ubs.com/usbenefits.

Contact WINFertility to start the process of using your fertility, adoption or surrogacy benefits by calling +1-866-329 1224 to activate your benefits. Or visit managed.winfertility.com/ubs to learn more.

Through WINFertility, you'll have access to **Ovia Health's** three mobile apps that offer daily personalized support for your life and health.



Support for health tracking and starting a family



Support for your healthiest, happiest pregnancy



Support for the early years of parenting

Download the app that's right for you on the App Store or Google Play. Select "I have Ovia Health as a benefit" during sign-up, then enter your employer and/or health plan information.



Enhanced adoption and surrogacy benefits⁷

In addition to having access to WINFertility and Ovia Health to navigate the adoption and surrogacy process, UBS has increased financial assistance to up to \$10,000 per child for eligible employees who are adopting a child or who become parents to a new child through surrogacy.

⁶Please refer to additional information regarding fertility coverage and eligibility available on the US Benefits microsite at ubs.com/usbenefits. Click the Let's Learn tab, then click Other Benefits.

⁷Please refer to the UBS Employee handbook for additional details regarding Adoption and Surrogacy eligibility and allowable expenses.



Supporting You: Social Well-being



Expanded in-home care through Bright Horizons®

As of October 1, 2020, your care options through Bright Horizons include **in-home care options for children and elders**. For instance, if your child's school is closed or your caregiver is unavailable, you have the option of using a Bright Horizons center **or** scheduling in-home care. Families who require assistance for an adult/elder can schedule a Bright Horizons in-home caretaker to help manage their workday.

Other Bright Horizons enhancements include:

Childcare solutions

- Priority placement on Bright Horizons center waitlists and tuition discounts at partner centers
- Waived membership fees (\$150 value) to Sittercity, an online database of in-home and virtual sitters
- Discounts on College Nannies, a local nanny placement service for trained, screened nannies

Academic support and tutoring

- Discounted tutoring, test prep, and enrichment classes from high-quality education partners
- Access to Sittercity's search tools to find educators who can manage small-group learning pods

Employees can use their 20 annual back-up care days for in-home care providers for family members of all ages, including adults and elders, in addition to high-quality childcare centers. Center-based care is \$20 per child/day. In-home care is \$6 per hour (minimum of four hours is required).



Supporting You: Emotional Well-being

Expanded for 2021: Rethink Benefits

In 2019 UBS partnered with Rethink Benefits to provide support and resources for parents and caregivers for the care of a child with learning, social, behavioral or developmental needs. The Rethink platform of services is expanding in 2021 to include the Neurodiversity center, which is an add-on available to employees at no cost that will provide a suite of additional tools and resources such as:

- Interpersonal skills library
- eLearning modules and guides
- Teleconsultation and email support from board certified behavior analysts
- and more...

To set up your virtual consultation with a Board Certified Behavior Analyst, or to access the tools, visit rethinkbenefits.com/nic/ubs and use the enrollment code **UBS** beginning in mid-December.



SUPPORT FOR ANYTHING, ANYTIME

The Employee Assistance Program, Corporate Counseling Associates (CCA), also known as CCA@YourService, offers free, confidential help to all employees and family members. They also offer screenings for anxiety, depression and other mental health conditions. Speak with a trained professional counselor at +1-800-833 8707, visit myccaonline.com (code: UBS) or download the app from the Apple Store and Google Play.

Have you activated your free Headspace membership?

The Headspace mobile app provides guided meditation and other ways to improve mental health and sleep. To activate your membership, visit work.headspace.com/ubs/member-enroll.



Empowering veterans through America's Warrior Partnership

In 2021, UBS is teaming up with America's Warrior Partnership, a national nonprofit that connects corporations and communities to empower veterans. Through this program, a military-connected employee (any person who served, is related to someone who served, or provides service as a patriot or volunteer) can access the network for:

- Veteran's benefits
- Education and training

- Behavioral health resources
- Permanent housing
- And much more

To join, visit:

americaswarriorpartnership.org/cvi-introduction



Supporting You: Financial Well-being

New Hospital Indemnity Program

New for 2021, we are introducing a Hospital Indemnity Insurance program through Aetna. This is a voluntary program designed to supplement other health insurance and is intended to mitigate the costly effects of a hospital stay, and protect your Health Savings Account. Here’s how it works:

- The plan pays benefits when you have a planned or unplanned hospital stay for an illness, injury, surgery or having a baby. Generally, a hospital stay (planned or unplanned) includes a period during which you are admitted as an inpatient, and are confined in a hospital, non-hospital, residential facility, rehabilitation facility and are charged for room, board and general nursing services.
- The plan pays a lump sum benefit for admission and a daily benefit for a covered hospital stay. The plan pays the benefits directly to you, and you can use the money any way you choose.
- You can enroll yourself, your spouse or domestic partner and children up to age 30, provided they also have other medical coverage. You pay the full cost on an after-tax basis.
- You may only enroll during Open Enrollment or later in the year if you have a Qualifying Life Event, such as getting married or having a child.

Achieve your short- and long-term financial goals

Planning ahead and saving for the future is crucial. UBS is committed to supporting your financial health, both by providing you with resources to help yourself, and offering financial support when it comes to saving for your retirement and healthcare needs.

Three years ago, we announced a significant increase to the 401(k) company match that would be rolled out through 2020. We’re pleased that many employees are saving more in their 401(k) Plan.

UBS will match every dollar you contribute to the Plan, up to 6% of eligible compensation,⁸ to an annual maximum of \$8,000 in 2021.

Visit the US Benefits microsite at ubs.com/usbenefits for more information.

Financial wellness is a life-long journey. What does your financial wellness journey look like? Check out Jackson’s story at ubs.com/financialwellnessbenefit



⁸ Eligible compensation is defined as your gross eligible earnings prior to certain pre-tax deductions, as determined by the Plan administrator in its sole discretion. Eligible earnings are (as applicable) your salary and any bonus and commissions. Eligible earnings could also include (as applicable) additional compensation, some types of recurring awards and supplemental payment. Plan limits and IRS limits apply.

If you are eligible, UBS provides you with a Retirement Contribution equal to a percentage of your eligible compensation. Generally, the percentage is based on your years of service with UBS as of the beginning of the applicable Plan year. You do not have to contribute to the Plan in order to receive a Retirement Contribution. You must generally be actively employed by UBS on the last business day of the applicable Plan year in order to receive a Retirement Contribution; subject to certain exceptions set forth in the 401(k) Plan provided, however, that no Company Retirement Contribution will be made for any year in which you are credited with contribution credits under the UBS Pension Plan or if you are an “electing grandfathered participant.” See the SPD for additional details.

Take advantage of the following resources available through UBS to help you plan for and meet your goals:

- 1. Fund your HSA.** In addition to your payroll contributions to your HSA, UBS will reward you with contributions to your HSA or HRA if you take healthy actions – see page 11 for more details. UBS also provides an annual core contribution of up to \$600 to your HSA or, where applicable, your HRA, depending upon your Benefits Base Salary (BBS) and your coverage tier. In 2021, you can contribute up to \$3,600 in the HSA if you cover yourself only, or \$7,200 if you cover any other family members.
- 2. Assess your disability protection and life insurance needs.** See page 3 for details on the different types of disability protection and life insurance – including those that are provided to you at no cost, and additional options for supplemental coverage.
- 3. Consider the new Hospital Indemnity program** if you're interested in supplemental protection against the cost of a planned or unplanned hospital stay. See page 8 for more information.
- 4. Review your UBS 401(k) Savings Plan contributions** to make sure you're taking advantage of the company match contribution. UBS will fully match every dollar you contribute to the Plan, up to 6% of eligible compensation⁸, up to \$8,000. Visit the 401(k) website at [goto/usbenefits](https://goto.usbenefits) from the UBS network (Single Sign-on enabled) to learn more.

Speak to a financial coach at UBS Financial Wellness. They'll help you make informed decisions so you can feel confident about your situation. They can help with budgeting, savings, debt management, understanding the terms of your insurance protection policies, big purchases, life changes, retirement planning, investing basics, estate planning and more. UBS Financial Wellness can provide guidance to help you safeguard all that you work so hard to achieve. Learn more by calling +1-888-FIN WELL (+1-888-346 9355) or visiting ubs.com/financialwellnessbenefit.

A Refresher: Your 2021 Medical Options

For the fourth consecutive year, there are no changes to the plans available to you, or what you pay for them. You select between two Consumer Directed Health Plans, Core and Core Plus, across the same carriers (Aetna, Cigna, Anthem and Kaiser (in select markets)). Keep in mind that premiums, deductibles and out-of-pocket maximums are tied to your BBS and how many family members you cover. So, your costs could change if your BBS changes or you enroll additional family members in 2021.

How the plans work

The Core and Core Plus plans work in the same way and cover the same services. They differ in how much you pay out of your own pocket toward the deductible, versus how much you pay out of your paycheck in monthly premiums.



How you pay for care

You have access to a number of tax-advantaged savings accounts to help you pay for care while meeting your deductible. If you enroll in the Core or Core Plus plan, UBS will make an annual core contribution to a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) to supplement your contributions.⁹ UBS also contributes to your HSA or HRA if you take steps to improve your health throughout the year. See page 11 for more information on wellness incentives.

Remember, if you take a specialty drug and participate in a third-party copay assistance program, your copay cards will no longer be applied toward your deductible or out-of-pocket maximum; only the amount you actually pay for your prescriptions will be applied.

To learn more about your medical, prescription drug, dental and vision coverage, visit the US Benefits microsite at ubs.com/usbenefits.

⁹ Eligible employees with a Benefits Base Salary (BBS) of less than \$300,000 will get an automatic UBS contribution — this is the annual core contribution. This contribution amount is not subject to increase or decrease as the result of a Qualifying Life Event (QLE) within the plan year.

Invest in Your Health—and Get Rewarded

When you take actions to enhance your well-being, UBS rewards you by contributing to your HSA or HRA.¹⁰ You can earn up to \$400 if you are enrolled in individual coverage or \$800 if you cover any family members.

Earn \$25

- Participate in Weight Watchers
- Register with telemedicine¹¹
- First telemedicine visit



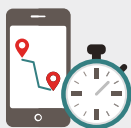
Earn \$125

- Obtain a biometric screening



Earn \$50

- Register with your medical carrier's website
- Sync a fitness tracker
- Complete an organized walking or running event
- Complete the hydration challenge
- Complete the sleep challenge
- Complete the weight tracking challenge



Earn up to \$190

- Complete a movement challenge each month to earn up to an annual total of \$190



Earn up to \$400

- Complete digital coaching



Earn \$75

- Complete an annual preventive exam



Earn \$100

- Complete a health assessment



Earn up to \$200

- Complete Corporate Counseling Associates Life Utilization webinars



Track your incentives or learn more about these listed by visiting MyActiveHealth using the Single Sign-On link goto.usbenefits then “**Access your Wellness Portal.**”

¹⁰ You are only eligible to earn up to the maximum wellness contribution amount (based on your coverage level), no matter how many wellness activities you participate in. Employees and their covered spouses/partners may earn UBS contributions, up to \$400 per employee or spouse/partner per year, to the employee's HSA or HRA by completing wellness activities via the MyActiveHealth portal; dependent children cannot earn incentives. If you cover yourself and a child or children, but not a spouse/partner, you will have access to complete more wellness activities via MyActiveHealth in order to earn the maximum \$800 incentive.

¹¹ Telemedicine options vary by provider. Visit the US Benefits microsite for contact information at ubs.com/usbenefits.

How to Enroll

Get Started

Start by considering your choices and what's ahead.

- Are you making the most of the benefits and programs available to you?
- Are you taking advantage of the wellness incentives you can earn from UBS? (See page 11.)
- Are there any gaps that your benefits, both new and existing, might help fill?

DON'T FORGET

- Your 2020 HSA and FSA elections will not carry over to 2021; you must take action if you wish to contribute
- Update your working spouse or tobacco-user status
- Change your coverage or dependent information
- Review and update your beneficiaries

Enroll by November 18

Make your elections on Benefits Express. Whenever possible, access Benefits Express from your UBS desktop/network using the UBS-provided Single Sign-On (SSO) link to access your account via **goto/usbenefits**. If you do not have access to your UBS desktop/network, you can access Benefits Express via **digital.alight.com/ubs** (requires that you have updated your profile and created a user ID and password. If not, use the SSO link and visit Your Profile>Log on Information). As a precaution, do not access your account from public computers.

Be sure to click the **Complete Enrollment** button. You will receive an email to your UBS email with a link to the electronic Confirmation Statement.

If you don't take action by November 18, you will remain in your currently elected plans (with the exception of your HSA and FSA elections), at your current coverage level and with the same surcharge elections.



Learn more and get your questions answered. View the 2021 Benefits Webinar.

Go to ubs.com/usbenefits for details.



Send any benefits questions to:
SH-USBenefitsAnnualEnrollment@ubs.com

Support and Resources

For enrollment support

Call **Benefits Express** for additional support at +1-888-251 2500 (or +1-646-254 3465 outside of the US), Monday – Friday, 9:00 a.m. – 7:00 p.m. ET.

During the Open Enrollment period, you can say “Open Enrollment” at any time during the call to route to an enrollment specialist.

Visit the US Benefits microsite at ubs.com/usbenefits.

Make an appointment online to talk to a Benefits Express representative who will answer your enrollment questions. To schedule an appointment, log into Your Benefits Resources™, click on the **Schedule an Appointment** tile and follow the steps to set up an appointment and have a representative contact you at the date and time of your choosing.

For help understanding your benefits

Align Healthcare Navigation can help you determine which coverage and plans might work best for you and your family’s needs. See page 4 for a list of ways they can help you understand and get the most out of your benefits.

To contact your personal Health Pro, call +1-888-251 2500, 9:00 a.m. to 7:00 p.m. ET or go to goto.usbenefits > Manage Your Health Benefits > Connect with your Health Pro.



HAVING A BABY? GETTING MARRIED? LOSING OTHER COVERAGE?

If you need to change coverage during the year because of a Qualifying Life Event (QLE), you have 30 days to log the QLE on the benefits portal and make changes to your benefits.

To initiate your QLE, visit goto.usbenefits, then click “Manage Your Health Benefits,” then “Learn More” and select the appropriate QLE from the list provided. Be sure to complete all required steps:

1. Enter your QLE
2. Add your dependent to the system
3. Add/remove your dependent from each coverage option
4. Verify your dependent (where required)
5. Update your beneficiaries

If you do not complete all required steps to change coverage within 30 days of the QLE, you will not be permitted to complete or make another change unless another QLE occurs during the plan year.

Key Contacts

Medical Plans

Aetna

Aetna Choice POS II Network
aetna.com or +1-800-223 7033

Anthem

Blue Cross/Blue Shield PPO Network
anthem.com or +1-800-875 6314

Cigna

Open Access Plus Network
cigna.com or +1-800-244 6224

Kaiser Permanente

kp.org

- Kaiser Georgia: +1-888-865 5813
- Kaiser Hawaii: +1-800-966 5955
- Kaiser Mid-Atlantic: +1-800-777 7902
- Kaiser California: +1-800-464 4000

Prescription Drug Coverage

CVS Caremark

(if you are enrolled in a medical plan option with Aetna, Cigna or Anthem)

caremark.com or +1-800-378 9280

Kaiser Rx

(if you are enrolled in a medical plan option with Kaiser):

my.kp.org/ubs/

See Kaiser numbers above.

Critical Illness – Aetna

+1-800-617 4015

Hospital Indemnity – Aetna

+1-800-607 3366

Short-Term and Long-Term Disability

The Hartford

- Group Life Claims: +1-888-563 1124
- Evidence of Insurability (Supplemental Life or Voluntary LTD): +1-800-331 7234
- Group Life Conversion/Portability: +1-877-320 0484
- Disability Claim Initiation and questions: +1-888-301 5615

<https://abilityadvantage.thehartford.com>

Vision – VSP

vsp.com or +1-800-877 7195

Dental – Cigna

cigna.com or +1-800-244 6224

HSA/HRA/FSA/401(k)

Benefits Express

+1-888-251 2500 (or +1-646-254 3465 outside the US),
From work (Single Sign-On enabled): **goto/usbenefits**

From home (username and password required):
digital.alight.com/ubs

Wellness Incentives – MyActiveHealth

<http://myactivehealth.com/ubs> or +1-855-256 0252

Retirement and Financial Planning

UBS Financial Wellness

+1-888-FIN WELL (+1-888-346 9355)

ubs.com/financialwellnessbenefit

Legal Support – MetLife Legal Plans

legalplans.com and click on “Thinking About Enrolling?”

+1-800-821 6400

Lifestyle Support and Advocacy

CCA@YourService

[goto/EAP](#) (code: UBS)

[myccaonline.com](#) (code: UBS) or +1-800-833 8707

Gympass

[gympass.com/us/ubs-us](#)

WINFertility

[managed.winfertility.com/ubs](#) or
+1-866-329 1224

PinnacleCare Referral and Advisory Program

[pinnaclecare.com/connection](#)

[pinnaclecare.com/ubs-extended](#)
(to add parents/additional dependents)

+1-877-285 7952, Monday – Friday, 8:00 a.m. – 6:00 p.m. ET

Alight Healthcare Navigation

+1-888-251 2500 (or +1-646-254 3465 outside the US), or
[goto/usbenefits](#) > Manage Your Health Benefits > Connect
with your Health Pro

Rethink Benefits

<http://ubs.rethinkbenefits.com> (access code UBS) or
+1-800-714 9285

Bright Horizons Back-up Child Care & Elder Care

[careadvantage.com/ubs](#)

Username: UBS | Password: ubsbackup

+1-877-BHCARES (+1-877-242 2737), 24 hours a day,
seven days a week

America's Warrior Partnership

<https://americaswarriorpartnership.org>

TO FIND CONTACT INFORMATION FOR THE REST OF THE RESOURCES MENTIONED IN
THIS BROCHURE, VISIT THE US BENEFITS MICROSITE AT [UBS.COM/USBENEFITS](https://ubs.com/usbenefits).



Stay Safe – Free Flu Shots

How to get your free flu vaccination

UBS is working with TotalWellness to provide flu shot vouchers for the 2020 flu season. The vouchers below can be redeemed one time through **January 31, 2021**.

Please detach this page from the Open Enrollment brochure and present at a participating pharmacy to receive your **NO-COST** quadrivalent flu shot. Enter your Name and Employee GPN into the Pharmacy Card below. If your spouse, domestic partner or dependent aged 18+ would like to participate, they must complete the Pharmacy Card using the Employee GPN with DP (dependent) numerically sequenced as needed (e.g., 12345678DP, 12345678DP1, 12345678DP2 etc.).

When redeeming your voucher, the pharmacy may require that you provide personal identifiable information, including but not limited to your name and birth date. For participation purposes, your name and GPN may be shared with UBS indicating that you received a flu shot through the voucher program.

Participating Pharmacies

TotalWellness is using a national pharmacy network which includes all major chains as well as most independent pharmacies. Access the full pharmacy list and search for participating pharmacies by visiting the US Benefits microsite: **ubs.com/usbenefits**. Use the Pharmacy search link to search for your preferred participating location by name and or zip code; or you may call the TotalWellness Help Desk at +1-888-434 4358. Preservative free vaccine is subject to availability; excludes intradermal and high dose vaccinations.



PRIOR TO VISITING YOUR PHARMACY

1. Verify flu shots are being offered by your pharmacy this season and check on any COVID-19 process modifications.
2. Verify pharmacy hours and vaccine availability.
3. Fill in or be prepared to verbally provide any missing information on the pharmacy card below.



Flu Shot Program Pharmacy Card

Name: _____

GPN: _____

Person Code: 00 RX BIN: 610011 PCN: IRX
RX Group: TWUBS2020 Expires 1/31/2021



Flu Shot Program Pharmacy Card

Name: _____

GPN: _____

Person Code: 00 RX BIN: 610011 PCN: IRX
RX Group: TWUBS2020 Expires 1/31/2021

PHARMACY NOTES

- Enter the information exactly as it is presented on the card above.
- Don't forget to include the vaccine segment in your claim submission, as this will ensure you are paid for the administration of the shot.
- If you have questions, contact the TotalWellness Help Desk +1-888-434 4358.

This brochure provides information about certain plans and programs of UBS for eligible employees in the United States (not including Hawaii and Puerto Rico).

This brochure is a Summary of Material Modifications to the various benefit components of UBS's group health plans and UBS's post-retirement benefits. It summarizes benefits available under various benefit components of the plans. More detailed descriptions of these components and your eligibility to participate can be found in the legal plan documents that govern these benefits. If there is a conflict between this summary and the legal plan documents, the legal plan documents will govern. The information in this material does not imply that participation in the plans or the benefit components thereunder is a guarantee of continued employment with UBS. It also does not imply or guarantee that the plans or the benefit components thereunder will exist or remain unchanged in the future. Nothing herein creates any vested or contractual rights. As in the past, and as set forth in the applicable plan documents, UBS continues to reserve the right to change or terminate the plans and the benefit components thereunder at any time in the future including, without limitation, changing coverage levels, deductibles, coinsurance, and/or your contributions for coverage. Summary Plan Descriptions (SPDs) are documents containing comprehensive descriptions of your benefit plans, including terms and conditions of participation. These documents can be found on the Your Benefits Resources™ website.