



# Supporting your total well-being

Enroll in your 2022 benefits  
November 1 – 17



# What's Inside



## SECTION 1

<b>What's New</b> .....	<b>4</b>
-------------------------	----------

## SECTION 2

<b>Benefits &amp; Programs to Support Your Total Well-Being</b> .....	<b>9</b>
Physical Well-Being .....	10
Emotional Well-Being .....	13
Financial Well-Being .....	14
Family Well-Being .....	16

## SECTION 3

<b>Enrolling and Resources</b> .....	<b>18</b>
How to Enroll .....	18
Support and Resources .....	20
Key Contacts .....	21

# Benefits Open Enrollment: November 1 – 17

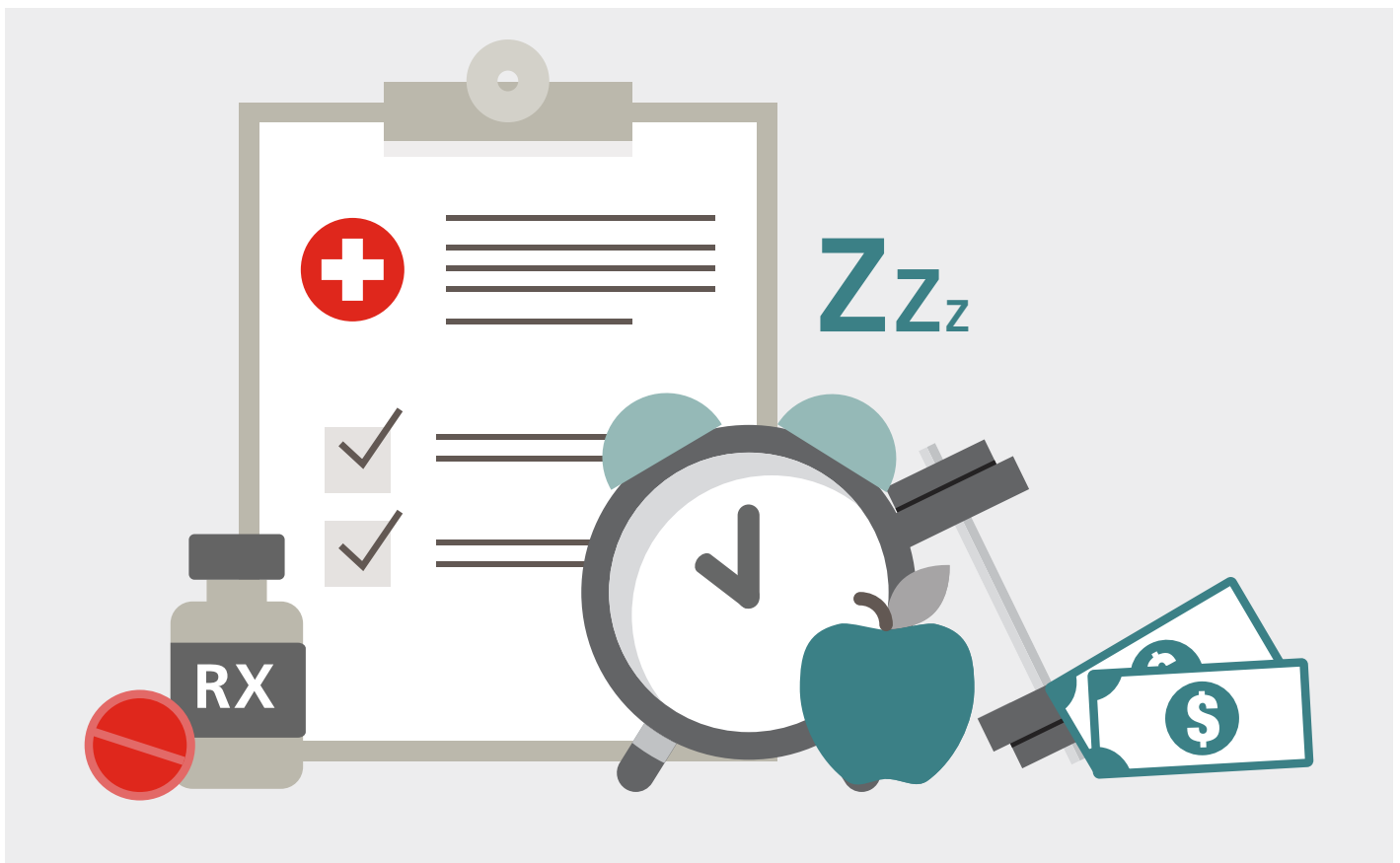
As we all continue to manage our ever-shifting day-to-day realities—at home, at work and everywhere in between—it's clear we can't take health and well-being for granted. It's never been more important to have programs, tools and resources to support and protect yourself and your family.

At UBS, we are continuously exploring new ways to help. Our commitment to you and your family's total well-being is unwavering, and comes to life through our benefit tenets.

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

During this 2022 Open Enrollment period, take the time to review the array of available benefits and programs and get familiar with what's changing. Be sure to make your benefit elections by November 17. This brochure provides information to help.

You can find additional details about your benefits at [ubs.com/usbenefits](https://ubs.com/usbenefits).



# What's New



As we look forward to 2022, our focus on and commitment to your total well-being is steadfast. We're pleased to keep medical plan costs unchanged for the fifth consecutive year while also offering several updates and enhancements. Here are some highlights:



## No increases to medical plan costs

Despite increasing healthcare costs nationwide, UBS is again absorbing this year's uptick. As a result, your medical plan contributions will stay flat for 2022; and there will be no increases in deductibles, coinsurance or out-of-pocket maximums.<sup>1</sup>



## Expert Medical Opinion

This new program, through Grand Rounds, connects you with top doctors to review and discuss diagnoses and create personalized treatment plans for any specialty condition affecting you or a family member. See the next page for more information.



## Lower premium rates for supplemental life insurance<sup>2</sup>

In addition to the premium reduction, if you're not enrolled today, you now have the opportunity to enroll for coverage equal to one time your Benefits Base Salary (BBS), without the requirement of Evidence of Insurability (EOI), even if you've been denied in the past. See page 6.



## Advanced Control Specialty Formulary<sup>®</sup> and Specialty Quantity Limits program

Through CVS Caremark<sup>®</sup>, this program helps individuals with certain serious or complex conditions manage their prescription costs. All dispensing limits will adhere to the FDA and manufacturer dosing guidelines. See page 6.



## Convenient home access to biometric screenings

Accessing biometric screenings will be easier than ever with new home biometric screening kits. See the information sheet in the back pocket of this brochure for further details.



## Expanded in-home care through Bright Horizons<sup>®</sup>

Additional care options for children and elders. See page 8.



## Free virtual fitness classes

Access to virtual fitness classes through a new free plan from Gympass. See page 10.

**Expansion of Kaiser availability:** The Kaiser option will now be available in Colorado, Washington and the Northwest. Check your enrollment materials to confirm which options are available to you.

<sup>1</sup> Keep in mind that premiums, deductibles, and out-of-pocket maximums are tied to your benefit elections, your Benefits Base Salary (BBS) and how many family members you cover. So, your costs could change if your elections change, your BBS changes, or you enroll additional family members in 2022.

<sup>2</sup> Actual premium rates will continue to be based on your age, Benefits Base Salary (BBS), and your tobacco-use status.

# New Expert Medical Opinion Benefit— at No Cost to You

UBS recognizes how challenging it can be to navigate the complex healthcare system, especially if you're already dealing with a health issue. Starting in January 2022, we're proud to offer a service that helps you navigate your diagnosis and care options, and takes some of the stress out of getting top-quality care—**at no cost to you.**

Provided in partnership with Grand Rounds, a leading provider in this space, this new benefit program gives you and your family access to top-tier medical care, advice and opinions. Top doctors are available to review medical records, diagnoses and possible treatment options for a range of specialty conditions for you and members of your extended family.<sup>3</sup>

## KEY BENEFITS

Reach out to the team at any time if you need help:

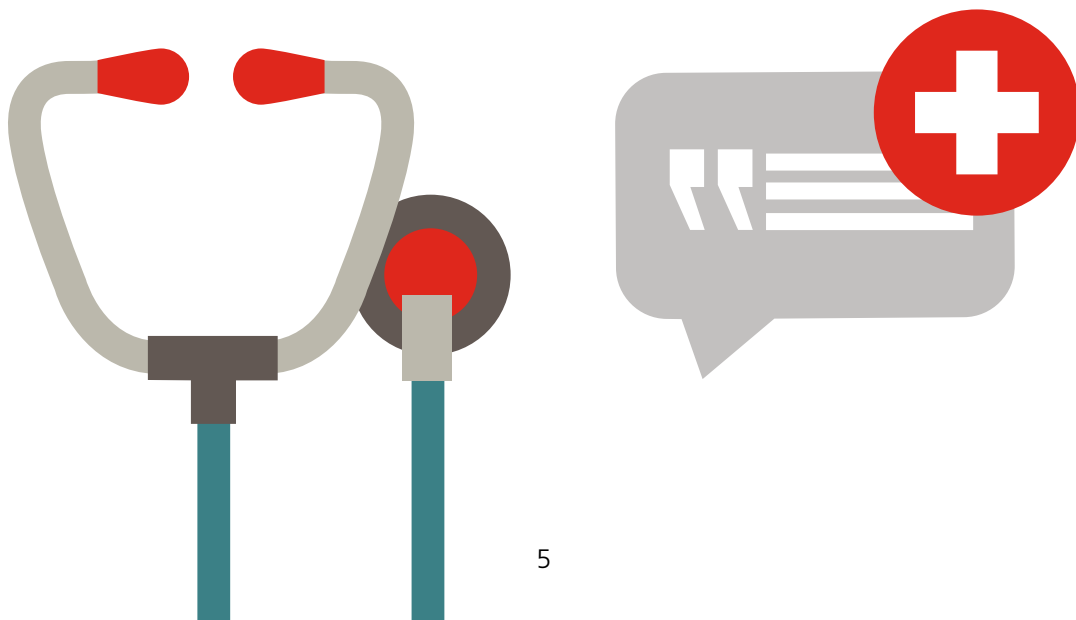
- **Finding top doctors:** Work with the most qualified in-network doctor for your needs. Grand Rounds will book your appointment, gather your medical records on your behalf and help you prepare for your visit.
- **Managing a new diagnosis:** Guidance, information and planning support as you consider what's ahead and how to navigate your options.
- **Looking for an expert opinion:** Connect with top-tier practitioners if you're considering a surgery or other treatment plan and want help determining the right option for you.

As a reminder, your personal health information is always protected. UBS does not have access to individual health records.

This new benefit provided by Grand Rounds will replace the services previously offered by PinnacleCare. But don't worry, if you're currently working with PinnacleCare on an open issue, the service will continue through resolution.

**After January 1, 2022, you can get started at [grandrounds.com/ubs](https://grandrounds.com/ubs) or +1-855-431 5509.**

<sup>3</sup> Includes: spouse/partner, children, father, mother, father-in-law, mother-in-law, brothers, sisters, brothers-in-law, sisters-in-law, grandparents.



## Lower premium rates for supplemental life insurance

Through our partnership with The Hartford, we are able to offer reduced employee premiums for supplemental life insurance coverage. Take this opportunity to look at your current supplemental life insurance—whether it’s for you or a family member—during this Open Enrollment.

### HERE’S WHAT YOU NEED TO KNOW

- **If you are currently enrolled in supplemental life insurance**, you have the option to increase your supplemental life insurance during Open Enrollment by increments of 1x BBS. In general you are not required to provide evidence of good health (also known as “evidence of insurability” or EOI), unless you elect more than 1x BBS or exceed certain other plan limits.
- **If you are enrolling for the first time during this Open Enrollment, or have been denied supplemental coverage in the past**, you can take this opportunity to elect coverage for yourself equal to 1x BBS without EOI. The same applies if you want to elect baseline coverage for your spouse/domestic partner equal to \$25,000.

Keep in mind that your actual rates will continue to be based on your age, BBS, and your tobacco-use status.

## New CVS Caremark Advanced Control Specialty Formulary and Quantity Limits Program

If you or a covered dependent require specialty drugs to treat certain serious or complex conditions, this new program can help you manage your prescriptions – and your costs. It also ensures all dispensing limits adhere to FDA approved dosing limits for safe and appropriate use of specialty medications.

### HOW IT WORKS

1. If there is no generic specialty drug available for your condition, the Advanced Control Specialty Formulary® can help you and your doctor identify preferred brand-name medicines that are clinically appropriate and cost-effective.
2. If you currently use a name-brand specialty drug, check to see if it is listed as a preferred brand-name medication. If not, ask your doctor to consider switching you to a generic or preferred brand name drug before the end of the 2021 plan year so you can be sure there is no disruption when we start the new year. You can check the list at any time at [ubs.com/usbenefits](https://ubs.com/usbenefits) > **Let’s Learn** > **Prescription Drugs**.

If you are a current user of specialty medications, starting in November, CVS will contact you and your physician by mail with information on alternative medications that are within the Advanced Control Specialty Formulary.

CVS will also contact you by phone in December to assist with any remaining questions you or your physician may have.

## CONTRIBUTIONS WILL REMAIN UNCHANGED IN 2022

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 fifth consecutive year, UBS is absorbing the uptick, representing a \$23M investment in our employees. As a result, your medical plan contributions will stay flat for 2022; and there will be no increases in deductibles, coinsurance or out-of-pocket maximums.

### Don't forget about your flu shot!

Flu vaccinations are available at no cost to employees and covered dependents 18+ years of age (even if you aren't covered by a UBS-sponsored health plan). Use the voucher in the back pocket of this brochure for a **free flu vaccine** at a participating local pharmacy.

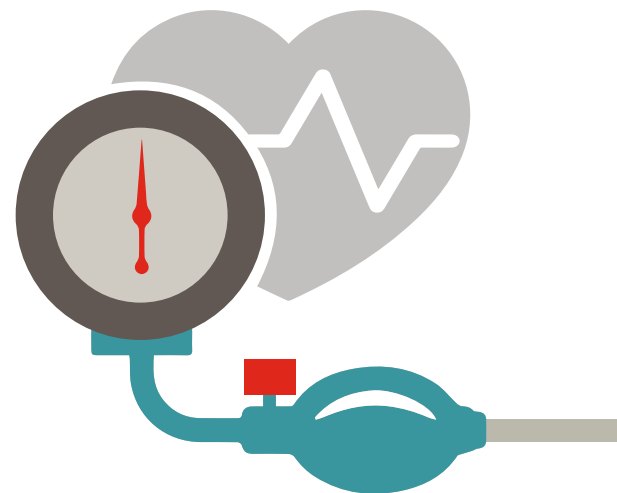
We have also arranged for the safe administration of free flu shots at UBS locations for the limited number of employees who have volunteered and been authorized to work in the office. These locations include:

#### UBS Employee Health Centers

- Weehawken (1200 Harbor Boulevard)
- Nashville (315 Deaderick Street)
- New York (1285 Avenue of the Americas)

### Why get a biometric screening?

Biometric screenings are a quick way to gain insight to your overall health. Get yours at your doctor's office, local lab or by ordering an at-home kit. The information in the back pocket of this brochure provides additional details.



# Expanded in-home care through Bright Horizons®

One of the many lessons learned from the pandemic is that child care and elder care are complex issues that require multiple support options.

We enhanced our care options provided through Bright Horizons to 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 features include:



### Childcare solutions

Employees can use up to 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). As a UBS employee, you're also eligible to receive up to two free days of in-home care for yourself if needed.

- 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 sitters
- Discounts on College Nannies, a local nanny placement service for trained, screened nannies
- Virtual Tutoring, so you can swap one day of back-up care for up to 4 hours of virtual tutoring



### 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

## Rethink Benefits

Rethink is a support service that gives your family 24/7 access to tools and resources to help you and your extended care team in understanding, teaching and better communicating with your child. Rethink specializes in helping care for children with learning, social or behavioral challenges and developmental disabilities. The Rethink platform also includes services for employees who identify as neurodiverse. See page 17 for additional details.

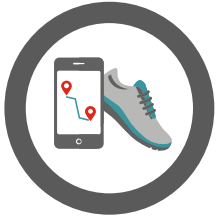
To learn more, visit [rethinkbenefits.com/ubs](https://rethinkbenefits.com/ubs) (enrollment code: UBS).



# Benefits & Programs to Support Your Total Well-Being

UBS is committed to supporting the total well-being of our employees and their families across all aspects of physical, emotional, financial and family focused health.





## Physical Well-Being

Whether you're focused on staying healthy, getting fit or managing a serious or chronic challenge, UBS offers an array of benefits and programs to help.

### Consumer Directed Health Plan (CDHP)

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

### NEW Expert Medical Opinion Program

- Access to top-tier medical care, advice and opinions, including second opinion support and treatment plan development or review for you and your family, at no cost to you. See page 5.

### NEW CVS Caremark Advanced Control Specialty Formulary and Quantity Limits Program

- Help managing Rx costs for specialty drugs or medications for serious or complex conditions. See page 6.

### ENHANCED Biometric Screenings and Flu Shots

- A new way to conduct important preventive screenings from the convenience of your home and continued support for annual flu shots at no cost to you. Find more details in the back pocket of this brochure.

### Hospital Indemnity Insurance

- A benefit that can provide financial assistance in the event of a qualifying hospital or ICU admission.

### UBS Dental Plan

- Two dental plan options: Cigna PPO and Cigna DHMO including coverage for a broad range of care.

### UBS Vision Plan

- Includes coverage for annual exams, plus an annual allowance for eyeglasses or contact lenses.

### Alight Healthcare Navigation<sup>4</sup>

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

### Quit For Life Tobacco Cessation Program

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

### Telehealth

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

### SmileDirectClub

- Discounted access to an at-home orthodontic option.

### ENHANCED Gympass

- Free access to virtual classes, and discounted membership for access to gyms, studios, other virtual fitness classes and personal trainers starting at \$9.99/month. Find more details on the UBS Benefits microsite at [ubs.com/usbenefits](https://ubs.com/usbenefits).

## Get help from Alight Healthcare Navigation<sup>4</sup>

Talk to a personal Health Pro for support – no matter how simple or complex your question may be. He or she can help you with a variety of questions, including:

- Estimate your annual out-of-pocket expenses under 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

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

<sup>4</sup>The 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 Summary Plan Description (SPD). Claims administration procedures contained in the governing Plan document or 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 Refresher: Your 2022 Medical Options

For the fifth 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 2022.

## 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.



**Before you satisfy your deductible, you pay the full cost of care, including medical and pharmacy charges (except for in-network preventive care)**

**Once you satisfy your deductible, you pay for a portion of care and the plan pays the rest, until...**

**...you reach your annual out-of-pocket maximum, when the plan pays 100% of eligible in-network medical and pharmacy expenses**

## 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. UBS also contributes to your HSA or HRA if you take steps to improve your health throughout the year.<sup>5</sup> See page 12 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](https://ubs.com/usbenefits).**

<sup>5</sup> 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.

Telemedicine options vary by provider. Visit the US Benefits microsite for contact information at [ubs.com/usbenefits](https://ubs.com/usbenefits).

# 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. You can earn up to \$400 if you are enrolled in individual coverage or \$800 if you cover any family members.<sup>5</sup>



## Earn \$25

- Participate in WW (Weight Watchers)
- Register with telemedicine
- First telemedicine visit



## Earn \$125

- Obtain a biometric screening in person or use the new at-home screening kit



## 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 \$200

- Complete Corporate Counseling Associates Life Utilization webinars



## Earn \$75

- Complete an annual preventive exam



## Earn up to \$400

- Complete digital coaching



## Earn \$100

- Complete a health assessment

Track your incentives or learn more about these listed by visiting MyActiveHealth using the Single Sign-On link [goto/usbenefits](#) > "Access your Wellness Incentives."



## Emotional Well-Being

Mental health and emotional well-being are key priorities for us all—and UBS continues to focus on identifying and offering ways to support you and your family.

### 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.

### Leave for Victims of Domestic or Sexual Violence, Sexual Assault or Stalking

- Time away if you or a member of your household or family is a victim.

### Headspace

- Free membership for the mobile app which offers guided meditation and more.

### America's Warrior Partnership

- Support for military-connected employees and families.

### Flexible Work Arrangements

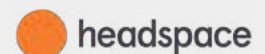
- If you would like to consider a flexible work arrangement, review the guidelines in the employee handbook and talk to your manager. Visit [goto/flexibleworking](#) for more information.

### Rethink Benefits

- Support and resources for parents and caregivers of a child with learning, social, behavioral or developmental needs, as well as for neurodiverse employees.

### 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](#) to activate your membership.



### 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.





# Financial Well-Being

UBS provides a variety of benefits to help you manage your day-to-day finances, protect your income and assets and save for the future. Plus, UBS Financial Wellness coaches are on standby to provide guidance and support.

## Flexible Spending Account

- Three accounts to choose from, depending on the medical plan in which you enroll and your needs: Healthcare FSA (general purpose), Limited Purpose FSA (dental and vision), or Dependent Care FSA.
- In addition, 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 2022 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.
- HSA contributions from UBS include the annual core contribution of up to \$600 and wellness incentives of up to \$400 or \$800.<sup>5</sup>

## 401(k) Plan

- This retirement saving vehicle gives you a way to save and invest your before- and after-tax contributions, up to maximum deferral limits. UBS provides a company matching contribution of up to \$8,000 per year, along with Retirement Contribution equal to a percentage of your eligible compensation.<sup>6</sup> Visit [goto/usbenefits](#) from the UBS network (Single Sign-On enabled) to learn more.

## 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

- Education, digital tools and licensed financial coaches to support informed financial decisions. Learn more at [financialwellness.ubs.com/fw/UBS](#) or +1-888-FIN WELL (+1-888-346 9355).

## Short-Term Disability (STD)

- Provided to eligible employees at no cost.<sup>7</sup> Benefit is based on length of service and compensation.

## Long-Term Disability (LTD)

- Basic coverage 50% of LTD Benefits Base Salary up to \$5,000 per month provide at no cost to employees.<sup>8</sup> Supplemental LTD coverage option also available.

## Critical Illness Insurance

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

## Basic Life Insurance

- Provided at no cost; coverage equal to 1x BBS (up to \$150,000) for eligible employees.

## Supplemental Life Insurance

- Purchase coverage equal to 1-8x your BBS, up to \$5 million.<sup>9</sup>

## Spouse/Partner Life Insurance

- Purchase coverage in increments of \$25,000, up to \$125,000.<sup>10</sup>

## Dependent Life Insurance

- Purchase coverage of \$5,000 or \$10,000.

## Accidental Death & Dismemberment Insurance

- Purchase coverage in increments of \$10,000, up to \$1.75 million.

## Business Travel Insurance

- Provided at no cost; coverage up to 10x your BBS, up to \$1.25 million, for eligible employees.

## Tuition Assistance Program

- Up to \$8,000 for qualifying programs and qualifying employees with at least 6 months of service to further professional development.

## Group Legal Plan

- Affordable access to attorneys for certain personal legal services.

## Scholarship Programs

- Available for our employees' children, visit the Employee Handbook at [goto/HR](#) for more information.

## UBS FINANCIAL WELLNESS

Practicing good habits can build a positive money mindset.

Financial wellness isn't about the number of digits in your net worth or the size of your paycheck. It's about being an active participant in your financial life and having a positive relationship with your money.

But changing financial habits can feel like a tall task. How do you begin to make choices from a position of control instead of worry? Taking small steps toward financial wellness can increase your confidence and help you bridge the gap between avoidance and action.

Although everyone's money journey is different, taking the first step is key and it's never too late to start. You'll likely have questions along the way, but when it all comes together, you can have more freedom to make thoughtful choices, live in the moment and enjoy life.



- **Take steps to build a solid financial future** – Put your finances in motion by getting back to the basics. Building healthy habits can help you gain more control over your finances so you can stay engaged and approach decisions with more confidence.
- **Set a course for financial goals** – No matter where you are in life, chances are your finances are more complicated than you'd like them to be. But staying on top of it all doesn't have to be so difficult. With a little planning, you can balance life's priorities and spend more time focusing on what matters most to you.
- **Learn about investing for now** – and the future. Whether you're a seasoned investor or just starting out, it's helpful to understand some market basics. Focusing on the bigger picture and having access to investment insights can help you better understand what you own. You work hard, make sure your money is working, too.

Learn more at [financialwellness.ubs.com/fw/UBS](https://financialwellness.ubs.com/fw/UBS).

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> Rates are based on your BBS, age, tobacco-user status and the coverage option selected.

<sup>10</sup> Rates are based on age and tobacco-user status and the coverage option selected.



## Family Well-Being

Whether you're focused on starting, growing or caring for your family, UBS continues to look for ways to support you.

### FAMILY PLANNING AND BUILDING

UBS provides a variety of programs to support your journey to parenthood:<sup>11</sup>

- Through our partnership with WINFertility and Ovia Health, get support and connections to other available programs on the journey to parenthood.
- The Surrogacy and Adoption Reimbursement benefit can provide up to \$10,000 per child for surrogacy or adoption expenses.
- UBS provides coverage for voluntary, non-medically necessary egg retrieval and up to one year of freezing/cryopreservation for all employees and covered dependents, up to a \$35,000 lifetime maximum.

### TIME AWAY TO SUPPORT YOUR FAMILY

#### 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; in all other cases it can be taken any time within 12 months of the child's arrival.

In addition, Parental Leave Phase Back can help you 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.

#### Grandparent Leave

Up to three consecutive days paid leave, for eligible employees, following the birth, adoption or foster placement of a grandchild.

#### Family Care Days

Two family care days per calendar year to care for or accompany a parent, child, spouse, domestic partner or pet to a physician's/veterinarian's appointment.

#### Enhanced Family Care Leave

Up to four weeks of paid leave per calendar year for you to care for your spouse, domestic partner, parent, or the parent, grandparent, child, brother or sister of you or your spouse or domestic partner with a serious health condition.

#### Family Medical Leave

If you meet the eligibility criteria, you may be eligible to take up to twelve weeks of unpaid job-protected Family Medical Leave during any twelve-month period.

<sup>11</sup> Additional details, including eligibility, and terms and conditions of participation, may be found in the UBS Employee Handbook at [goto/HR](#).



## MILK STORK

This benefit provides resources for breast-feeding mothers traveling for business and milk surrogates to pack and ship their milk to the baby. Learn more on the US Benefits microsite at [ubs.com/usbenefits](https://ubs.com/usbenefits).

## BACK-UP CARE FROM BRIGHT HORIZONS

Whether you need in-home care, or prefer to use one of the Bright Horizon centers, UBS has a variety of options at your disposal to help with backup care up to 20 days per year, including:

- 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 sitters
- Discounts on College Nannies, a local placement service for trained, screened nannies

Center-based care is \$20 per child/day. In-home care is \$6 per hour (minimum of four hours is required). Up to 20 annual back-up care days per year combined.

**Families who require assistance for an adult/elderly family member can schedule a Bright Horizons in-home caretaker to help manage their workday.**

## ACADEMIC SUPPORT

Through Bright Horizons, employees and their family members also have access to discounted tutoring, test prep, and enrichment classes from high-quality education partners. This includes access to Sittercity to find educators who can manage small-group learning pods.

## DEPENDENT CARE FSA

Use the Dependent Care Flexible Spending Account to pay for eligible child and elder care expenses on a pre-tax basis. In addition, if your BBS is less than \$100,000, UBS matches 100% of your Dependent Care FSA contribution up to \$1,000 per year.

## RETHINK BENEFITS

UBS has 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 Neurodiversity Inclusion Center is available at no cost to employees and provides tools and resources such as:

- Interpersonal skills library
- eLearning modules and guides
- Teleconsultation and email support from board certified behavior analysts
- Virtual consultations with a neurodiversity workplace accommodation expert

To set up your virtual consultation with a Board Certified Behavior Analyst, or to access the tools, visit [rethinkbenefits.com/ubs](https://rethinkbenefits.com/ubs) and (enrollment code: UBS).

# Enrollment and Resources



## 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 12.
- Are there any gaps that your benefits, both new and existing, might help fill?

### Don't forget

- Your 2021 HSA and FSA elections will not carry over to 2022; 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
- Consider enrolling in Supplemental Life Insurance

### ENROLL BY NOVEMBER 17

**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 17**, 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.

## STEPS TO CONSIDER DURING OPEN ENROLLMENT

- **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 12). Remember, UBS provides an annual core contribution of up to \$600 to your HSA (or where applicable, your HRA), depending upon your BBS and your coverage tier.<sup>5</sup> In 2022, you can contribute up to \$3,650 in the HSA if you cover yourself only, or \$7,300 if you cover any other family members.
- **Assess your disability protection and life insurance needs.** UBS provides core coverage at no cost to you. Supplemental coverage is also available. This year you can get supplemental life insurance at 1x your BBS without needing to provide Evidence of Insurability (EOI), even if you've been denied in the past.
- **Consider the Hospital Indemnity program** if you're interested in supplemental protection against the cost of a planned or unplanned hospital stay.
- **Review your UBS 401(k) Savings Plan contributions** to make sure you're taking advantage of the company match contribution. As a reminder, UBS will fully match every dollar you contribute to the Plan, up to 6% of eligible compensation<sup>6</sup>, up to \$8,000. Visit the 401(k) website at [goto/usbenefits](#) from the UBS network (Single Sign-On enabled) to learn more.



**Learn more and get your questions answered.  
View the 2022 Benefits Webinar.**

Go to [ubs.com/usbenefits](https://ubs.com/usbenefits) for details.

Send any benefits questions to:

[SH-USBenefitsAnnualEnrollment@ubs.com](mailto: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, go to **goto/usbenefits > Need Help with Health Benefits?** 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

**Alight Healthcare Navigation** can help you determine which coverage and plans might work best for you and your family’s needs. See page 10 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 “Life Events” 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](http://aetna.com) or +1-800-223 7033

### Anthem

**Blue Cross/Blue Shield PPO Network**  
[anthem.com](http://anthem.com) or +1-800-875 6314

### Cigna

**Open Access Plus Network**  
[cigna.com](http://cigna.com) or +1-800-244 6224

### Kaiser Permanente

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

- Kaiser California: +1-800-464 4000
- Kaiser Colorado: +1-800-632 9700
- Kaiser Georgia: +1-888-865 5813
- Kaiser Hawaii: +1-800-966 5955
- Kaiser Mid-Atlantic: +1-800-777 7902
- Kaiser Northwest: +1-800-813-2000
- Kaiser Washington: +1 888-901-4636

## Prescription Drug Coverage

### CVS Caremark

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

[caremark.com](http://caremark.com) or +1-800-378 9280

### Kaiser Rx

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

[my.kp.org/ubs/](http://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](http://vsp.com) or +1-800-877 7195

## Dental – Cigna

[cigna.com](http://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)

[financialwellness.ubs.com/fw/UBS](http://financialwellness.ubs.com/fw/UBS)

## Legal Support – MetLife Legal Plans

[legalplans.com](http://legalplans.com) and click on “Why Enroll?”

+1-800-821 6400

## Additional 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

### **Grand Rounds (Expert Medical Opinion)**

*Starting January 1, 2022*

**grandrounds.com/ubs**  
+1-855-431 5509

### **Milk Stork**

**www.milkstork.com/ubs**  
+1-877-242 1306

### **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**

**rethinkbenefits.com/ubs** (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).**



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.