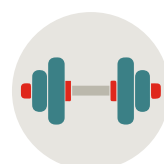
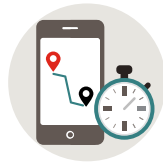
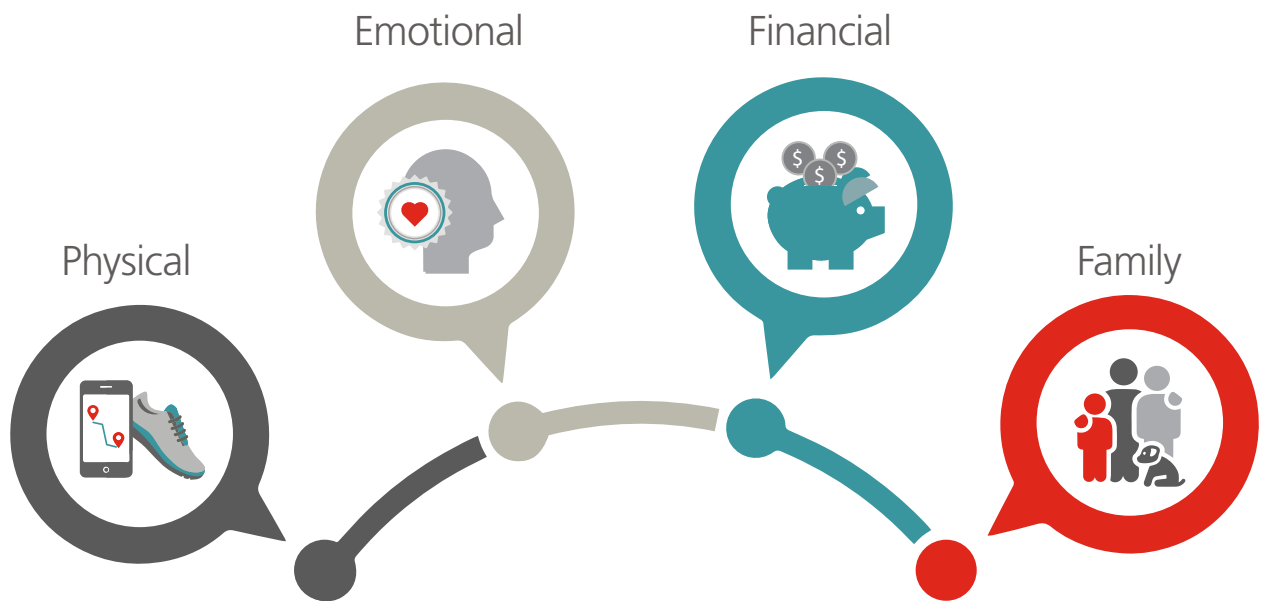


Your UBS Benefits At-A-Glance



UBS offers an array of benefits, resources and support across all aspects of well-being

- **Physical:** So you can focus on staying or getting healthier—or managing a more serious or chronic challenge.
- **Emotional:** Recognizing that mental and emotional health are key priorities for us all.
- **Financial:** To help you manage your day-to-day finances, protect your income and assets, and save for the future.
- **Family:** So you can spend less time managing life and more time with those who matter most to you.



This document is designed to serve as a handy reminder of available benefits and programs. More details are available on the UBS Benefits microsite at ubs.com/usbenefits.



Physical Well-Being

Consumer Directed Health Plan (CDHP)

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

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.

CVS Caremark Advanced Control Specialty Formulary and Quantity Limits Program

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

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.

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

- A dedicated Health Pro and suite of tools to help you make informed benefits choices.¹

Quit For Life Tobacco Cessation Program

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

Telehealth

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

SmileDirectClub

- Discounted access to an at-home orthodontic option.

Gympass

- Free access to virtual classes, and discounted membership for access to gyms, studios, other virtual fitness classes and personal trainers.



Emotional Well-Being

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](#).

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 and their colleagues.



Financial Well-Being

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 \$800.²

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 a Retirement Contribution equal to a percentage of your eligible compensation.³ 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.⁴ 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 provided at no cost to employees.⁵ 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 Benefits Base Salary (BBS) (up to \$150,000) for eligible employees.

Supplemental Life Insurance

- Purchase coverage equal to 1-8x your compensation, up to \$5 million.⁶

Spouse/Partner Life Insurance

- Purchase coverage in increments of \$25,000, up to \$125,000.⁷

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 employees with at least 6 months of service to further professional development.

Group Legal Plan

- Affordable access to attorneys for personal legal services.

Scholarship Programs

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

Additional details, including terms and conditions of participation regarding the Benefits Plan components and Policies summarized in this booklet may be found at:

- UBS Benefits Microsite at [ubs.com/usbenefits](#)
- UBS Employee Handbook at [goto/HR](#)
- Summary Plan Descriptions at [goto/usbenefits](#)



Family Well-Being

Fertility Support

- 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.
- A wide range of support, including connection to a variety of available programs, is also available from WINFertility and Ovia Health. Learn more at managed.winfertility.com/ubs or +1-866-329 1224.

Adoption & Surrogacy Reimbursement Benefit

- This benefit reimburses you up to a maximum of \$10,000 for eligible adoption and/or surrogacy-related expenses.

Breast Milk Shipping

- Offered through MilkStork, this benefit provides resources for breast-feeding mothers (when traveling for business), and milk surrogates to pack and ship their milk.

Parental Leave & Parental Leave Phase Back

- If you are a new mom or dad, you may be eligible for up to 20 weeks of paid Parental 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. Otherwise, it can be taken any time within 12 months of the child's arrival.
- 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 work week.

Grandparent Leave

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

Back-Up Child and Adult Care

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 sitters.
- Discounts on College Nannies, a local nanny placement service.

Families who require assistance for an adult/elderly family member can schedule a Bright Horizons in-home caretaker.

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.

Learn more at careadvantage.com/ubs (Username: UBS | Password: ubsbackup) or +1-877-BHCARES (+1-877-242 2737).

Academic Support

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

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 a variety of tools and resources. Access the tools or get started with a virtual consultation with a Board Certified Behavior Analyst at rethinkbenefits.com/ubs (enrollment code: UBS).

NOTES

1. The receipt of services via 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. Rates are based on your BBS, age, tobacco-user status and the coverage option selected.
7. Rates are based on age and tobacco-user status and the coverage option selected.

This document is designed to provide a high-level overview of certain benefits and programs available to eligible UBS employees. More details can be found in the legal plan documents that govern these benefits. If there is a conflict between this document 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.