

Your new hire **enrollment checklist**

LET'S LEARN

Understand your options

- Familiarize yourself with the UBS medical plans and the Health Savings Account (HSA). Review the information available on the microsite at **www.ubs.com/usbenefits**.
- Consider your (and your family's) healthcare needs. Think about how you've used healthcare and what you expect to use going forward. Review the **Medical Plan Tip Sheet** (available on the microsite) for helpful considerations as you evaluate your options.
- Review the carrier choices (Aetna, Anthem, Cigna and Kaiser) on the benefits microsite, which outlines each carrier's provider networks and tools.
- Review the Long-Term Disability, Critical Illness, Hospital Indemnity, Accident and Life insurance options and decide if you want to enroll.
- Designate your beneficiaries (primary and contingent) as needed

LET'S ENROLL

Enroll within 30 days of hire

- TAKE ACTION!** Evaluate all of your options, including coverage through a spouse's or partner's employer if applicable. You'll need to take action if you want to:
- Review your current medical election
 - **Participate in the Health Savings Account (HSA)** via payroll deductions or any of the **Flexible Spending Accounts (FSAs)**. You must elect a deduction to participate in 2024.
 - Change your tobacco user status
 - Change your **coverage or dependent information**
 - If you're enrolling a dependent in coverage, be sure to submit the required documentation to Dependent Verification Services by the deadline provided.

To make your 2024 elections, log on to the **Alight Worklife website**, from:

- UBS desktop: **goto.usbenefits** or
- Personal browser: **digital.alight.com/ubs** (requires login/password).

*Whenever possible, access Alight Worklife via your UBS desktop/network. Use the UBS provided single sign on (SSO) link to access your account via **<http://goto.usbenefits>**. If you do not have access to your UBS desktop/network you can access Alight Worklife via **digital.alight.com/ubs** (requires login/password). As a precaution, do not access your account from public computers.*

LET'S BE WELL

Complete wellness activities

- **Earn UBS contributions** to your Health Savings Account (or Health Reimbursement Arrangement) by participating in and tracking wellness activities. Register and log on to MyActiveHealth to get started.
 - At work:
Use the Single Sign-On (SSO) link **goto.usbenefits** then click Wellness incentives under Quick Links
 - At home:
www.myactivehealth.com/ubs
- ! If you enroll in a UBS medical plan, be sure to check the "Terms and Conditions" box to set up your Health Savings Account, even if you don't plan to contribute. You will not be able to receive or make contributions until it is set up – this includes contributions from UBS for completing wellness activities.

Important enrollment reminders

- You cannot contribute to an HSA if: you aren't enrolled in a Consumer Directed Health Plan (CDHP) and/or you are enrolled in Medicare or another government-sponsored medical benefits plan. However, you may be eligible to open a Health Reimbursement Arrangement (HRA). Call Benefits Express for more information at +1-888-251 2500 (or +1-646-254 3465 outside the U.S.).
- Make sure your dependents are eligible for coverage. All newly enrolled dependents will go through a dependent verification process.
- Review your and your covered spouse's/partner's (as applicable) tobacco user status to ensure it is accurate. You must actively affirm each status to avoid the **\$80 per month charge per tobacco user**.
- You can elect a general purpose Healthcare FSA if you do not enroll in a UBS medical plan (Core or Core Plus). If you do enroll in a UBS medical plan and HSA, you can only elect to have a Limited Purpose FSA for dental, vision and post-deductible healthcare expenses.
- Benefit premiums are not pro-rated to the coverage start date and are charged in full pay period amounts. Any retroactive deductions will be taken in one lump sum from your paycheck as soon as administratively possible.

This document is for general reference and highlights certain plans and programs of UBS for eligible employees in the United States (not including Hawaii and Puerto Rico). More detailed descriptions of these plans and programs can be found in the legal plan documents governing these benefits. While we have made every effort to make this website accurate, if there is any conflict between the information contained herein and the applicable plan documents, the plan documents will govern. The information contained herein does not imply that participation in the plans and programs is a guarantee of continued employment with UBS. It also does not imply or guarantee that the plans and programs will exist or remain unchanged in the future. Nothing herein creates any vested or contractual rights. UBS continues to reserve the right to change or terminate its plans and programs at any time in the future for any reason.