



Your enrollment checklist for 2024

LET'S LEARN

Understand your options

- Familiarize yourself with the medical plans and the Health Savings Account (HSA). Review the brochure mailed to your home and visit the microsite at www.ubs.com/usbenefits.
- Watch the **employee webinar** to learn about the changes and ask questions.
- Has your situation changed to require a change in benefits? Consider your (and your family's) healthcare needs for 2024. Think about how you've used healthcare and what you expect to use in 2024. 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 your 401(k) Plan contribution to ensure you're maximizing the Company Match in 2024.
- Review the Long-Term Disability, Critical Illness, Hospital Indemnity, Accident and Life insurance options and decide if you want to enroll.
- Review and update your beneficiaries (primary and contingent) as needed.

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.
- If you add a new dependent to your coverage, be sure they are eligible. All newly enrolled dependents will go through a dependent verification process.

LET'S ENROLL

November 1 - 15

- 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)**. Your current HSA or FSA elections will not carry over to 2024. 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 for the first time, 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

Know your wellness tools

- Learn more about the **behavioral health programs and resources** available to you. Visit the microsite at ubs.com/usbenefits.
- **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**.
 - At work:
Use the Single Sign-On (SSO) link goto/usbenefits then click Wellness Incentives under Quick Links
 - At home:
<http://www.myactivehealth.com/ubs>

- Review your and your covered spouse's/partner's (as applicable) tobacco user status to ensure accuracy. You must actively affirm each status to avoid the **\$80 per month charge per tobacco user**.
- If you would like to enroll in the Limited Purpose (dental, vision and post-deductible medical) or Dependent Care Flexible Spending Accounts (FSAs), you must actively elect to participate. Last year's elections won't carry over. You can elect a 2024 Healthcare FSA if you *do not* enroll in a UBS 2024 medical plan (Core or Core Plus).
- You can elect a 2024 General Purpose Healthcare FSA if you do not enroll in a UBS 2024 CDHP medical plan (Core or Core Plus).

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.