# Let's make the right call

A quick-start guide: where to go when you need benefits help or information

As you use your benefits, we want to ensure you know the resources available to you, and which of those can help with your questions or concerns.

## Getting started

A great place to learn about all your benefits is the **UBS US Benefits Microsite** at **www.ubs.com/usbenefits**, where you can find information about:

- Your **medical** and **prescription drug coverage**, including how your coverage works, how **preventive care** is defined, prescription drug **coverage tiers**, etc.
- Tax-advantaged accounts like the **Health Savings Account** and **Flexible Spending Accounts**
- Other benefits including **dental** and **vision** coverage, **expert medical opinion**, etc.
- The UBS 401(k) Plan
- Your **wellness activities** and incentives

You can also access additional resources under the *Enrollment Resources* tab on the microsite.

***Quick Tip!*** Make sure to print this quick-start guide and keep it in a place where you can easily reference it throughout the year. This can save you time when you have a question or need to know where to go for more information.

## Your support team

If you're looking for more personalized assistance, or can't find the information you need on the US Benefits Microsite, UBS has dedicated teams in place to help provide quality support and assistance.

- Alight Healthcare Navigation provides a personal Health Pro, available to help you manage issues relating to your healthcare.
- Benefits Advisors through Benefits Express can help you prepare for enrollment and answer any questions regarding the plans.

Or, you can visit Alight Worklife, where you can find all your personalized benefit information, view your account balances (including your Health Savings Account and/or Flexible Spending Accounts), add or change benefits and locate information for third-party providers and vendors. This is also where you can find Summary Plan Descriptions (SPDs), which include a more comprehensive description of your benefits plans, as well as important legal notices.

## Have you experienced a Qualifying Life Event?

If you have a Qualifying Life Event (QLE), such as a marriage, divorce, having or adopting a baby, etc., you may be eligible to update your healthcare elections (e.g., adding or removing a family member from coverage) during the year.

**Important: <u>You must make your benefit changes within 30 days of the date of the QLE, or you will have to wait until our next Open Enrollment period in the fall of 2026.</u>**

If this applies to you:

- Visit Alight Worklife:
  - From your UBS desktop (Single Sign On enabled): goto/usbenefits
  - Or, call Benefits Express at +1-888-251-2500 (or +1-646-254-3465 outside the U.S.), Monday – Friday, 9:00 a.m. – 7:00 p.m. ET. Say "Health and Insurance"

## Your resources

The following information can help you identify the right program or service to contact when you have other questions or need help.

| **Healthcare (Medical, Prescription Drug and Wellness)** | |
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| **For help with…** | **Your resources** |
| **Medical Coverage** | |
| • Understanding the difference between in-network and out-of-network coverage – and how it affects what you'll pay for care<br>• Learning more about preventive care<br>• Understanding the deductible and out-of-pocket maximum – and how they work<br>• Finding in-network doctors and/or specialists<br>• Estimating costs for medical care or services | **Benefits Express**<br>**goto/usbenefits** or +1-888-251-2500 (or +1-646-254-3465 outside the U.S.), Monday – Friday, 9:00 a.m. – 7:00 p.m. ET. Say "Health and Insurance"<br><br>**Alight Healthcare Navigation**<br>+1 888-251-2500, 9:00 a.m. to 7:00 p.m. ET or via **goto/usbenefits > Health Pro Connection**<br><br>**Your plan carrier:**<br>• Aetna: **https://www.aetna.com/** or +1-800-223-7033<br>• Anthem BlueCross BlueShield: **https://www.anthem.com/login/** or +1-800-875-6314<br>• Cigna: **http://www.my.cigna.com/** or +1-800-244-6224<br>• Kaiser: **http://my.kp.org/ubs/** or:<br>  ○ Kaiser California: +1-800-464-4000<br>  ○ Kaiser Colorado: +1-800-632-9700<br>  ○ Kaiser Georgia: +1-888-865-5813<br>  ○ Kaiser Hawaii: +1-800-966-5955<br>  ○ Kaiser Mid-Atlantic: +1-800-777-7902<br>  ○ Kaiser Northwest: +1-800-813-2000<br>  ○ Kaiser Washington: +1-800-901-4636 |
| **Prescription Drug Coverage** | |

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| • Learning more about preventive prescription drugs (and whether your drug is considered preventive)<br>• Understanding the difference between generic and brand-name drugs<br>• Finding your prescription drug carrier's preferred drug list (and determining if your prescription drug is on that list)<br>• Learning how to set up and use the mail-order program for long-term or maintenance medications | Your prescription drug administrator:<br>• **CVS Caremark** (if you are enrolled in a medical plan option with Aetna, Cigna or Anthem): **www.caremark.com** or +1-800-378-9280<br>• **Kaiser Rx** (if you are enrolled in a medical plan option with Kaiser): **http://my.kp.org/ubs/** or:<br>o Kaiser California: +1-800-464-4000<br>o Kaiser Colorado: +1-800-632-9700<br>o Kaiser Georgia: +1-888-865-5813<br>o Kaiser Hawaii: +1-800-966-5955<br>o Kaiser Mid-Atlantic: +1-800-777-7902<br>o Kaiser Northwest: +1-800-813-2000<br>o Kaiser Washington: +1-800-901-4636<br><br>To access the lists of preventive, generic, preferred and non-preferred drugs (as well as other prescription drug information), visit the US Benefits Microsite at **https://www.ubs.com/usbenefits**. |
| **Support and Advocacy** | |
| • Finding highly-rated, cost-effective providers and care<br>• Understanding your health benefits and plans<br>• Comparing costs for procedures and care<br>• Scheduling appointments<br>• Assisting with medical billing questions and resolving errors[1]<br>• Finding the best local care<br>• Managing a new diagnosis<br>• Looking for an expert opinion connecting with top-tier practitioners if you're considering a surgery or other treatment plan | **Alight Healthcare Navigation**<br>+1 888-251-2500, 9:00 a.m. to 7:00 p.m. ET or via **goto/usbenefits > Health Pro Connection**<br><br>**Included Health (Expert Medical Opinion)**<br>**includedhealth.com/ubs**<br>+1-855-431-5509 |
| **Wellness Incentives** | |
| • Learning about wellness activities<br>• Finding out how to earn UBS contributions to your HSA or HRA if you are enrolled in the Core or Core Plus medical plan option<br>• Understanding who is eligible to participate in the wellness activities<br>• Keeping track of what you've earned and your own personal health record<br>• Improving your fitness routine | **To access your Wellness Incentives account from work or home:**<br>• **Via Alight Worklife:**<br>o From your UBS desktop (Single Sign On enabled): **goto/usbenefits**<br>• **Via ActiveHealth directly:**<br>o **http://myactivehealth.com/wellbeing** (separate User ID and Password is required) or +1-855-256 0252, Monday – |

[1] 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. The receipt of services via Alight Healthcare Navigation or any other benefit outlined herein does not relieve or modify a plan participants' obligation to comply with the terms and conditions set forth in the relevant Plan document or SPD.

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| • Getting information about health and wellness-related topics, including an overview of your history from your medical plan carrier | Friday, 8:00 a.m.– 8:00 p.m. ET,<br>Saturday, 9:00 a.m. – 2:00 p.m., ET<br><br>**Wellhub** for access to discounted in-person and virtual fitness options for you and your dependents: **http://promo.gympass.com/ubs** or download the Wellhub app on the Apple app store or Google Play. |
| **Healthcare (Medical, Prescription Drug and Wellness)** | |
| **Health Savings Account (or Health Reimbursement Account, if applicable)** | |
| • Earning money toward the HSA<br>• Understanding what is (and is not) an eligible expense<br>• Paying for expenses with your HSA or HRA<br>• Requesting another HSA or HRA card<br>• Checking your HSA or HRA balance and account activity | **To access your HSA or HRA through Alight Worklife:**<br>• From your UBS desktop (Single Sign On enabled): goto/usbenefits > Reimbursement Accounts<br><br>**For further assistance:**<br>**Benefits Express:** +1-888-251-2500 (or +1-646-254-3465 outside the US), Monday – Friday, 9:00 a.m. – 7:00 p.m. ET.<br>Say "Health Savings and Reimbursement Accounts" |
| **Flexible Spending Accounts (FSAs)** | |
| • Understanding the differences between a Healthcare, Limited Purpose and Dependent Care FSA<br>• Learning more about the "use-it-or-lose-it" rule and the carryover option<br>• Understanding contribution limits and other account rules | **To access your Healthcare, Limited Purpose and/or Dependent Care FSA through Alight Worklife:**<br>• From -your UBS desktop(Single Sign On enabled): goto/usbenefits > Reimbursement Accounts<br><br>**For further assistance:**<br>**Benefits Express:** +1-888-251-2500 (or +1-646-254-3465 outside the US), Monday – Friday, 9:00 a.m. – 7:00 p.m. ET.<br>Say "Health Savings and Reimbursement Accounts". |
| **Retirement and Financial Benefits** | |
| **Retirement** | |
| • Electing or changing your 401(k) Plan contribution amounts<br>• Understanding the difference between before-tax and after-tax (Roth) contributions<br>• Adding or changing a beneficiary<br>• Locating the UBS 401(k) Plan Overview | **To access your 401(k) Plan through Alight Worklife:**<br>• From your UBS desktop (Single Sign On enabled): **goto/usbenefits** > Savings & Retirement<br><br>**For further assistance:**<br>**Benefits Express:** +1-888-251-2500 (or +1-646-254-3465 outside the U.S.), Monday – Friday, 9:00 a.m. – 7:00 p.m. ET.<br>Say "401(k) Plan". |
| **Financial Wellness** | |
| • Making informed and confident financial decisions on debt management, savings and more | **UBS Financial Wellness**<br>**http://financialwellness.ubs.com/fw/UBS** or +1-888-FIN-WELL (+1-888- 346-9355) |
| **Other Benefits** | |
| **Critical Illness Insurance, Hospital Indemnity Coverage, and Accident Plan Coverage** | |

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| • Learning how the coverage works<br>• Understanding who's eligible for coverage and how to enroll | **Aetna**<br>+1-800-607-3366 |
| **Income and Survivor Protection: Life, Accident, and Disability Insurance** | |
| • Understanding the differences between Life, Accident, and Disability Insurance<br>• Learning more about the Life, Accident, and Disability benefits available to you<br>• Making changes to your elections<br>• Adding or changing a beneficiary | Life, Accident and Disability Insurance<br>• Group Life Claims: +1-888-563-1124<br>• Evidence of Insurability (Supplemental Life or Voluntary LTD): +1-800-331-7234<br>• Group Life Conversion/Portability: +1-877-320-0484<br>• Disability Claim Initiation and questions: +1-888-301-5615<br>• Employees can register online to review claim status, submit and download forms, read letters and view payments: **https://abilityadvantage.thehartford.com**<br><br>**To access your existing elections and update/add beneficiaries through Alight Worklife:**<br>• From your UBS desktop (Single Sign On enabled): goto/usbenefits<br><br>**For further assistance:**<br>**Benefits Express** +1-888-251-2500 (or +1-646-254-3465 outside the U.S.), Monday – Friday, 9:00 a.m. – 7:00 p.m. ET.<br>Say "Health and Insurance". |
| **Dental/Vision** | |
| • Understanding how your coverage works<br>• Printing your dental or vision ID card | **Dental**<br>Cigna: **https://my.cigna.com** or +1-800-244-6224<br><br>**Vision**<br>VSP Vision Care: **https://www.vsp.com** or +1-800-877-7195<br><br>**You can also visit Alight Worklife:**<br>• From your UBS desktop (Single Sign On enabled): goto/usbenefits |
| **Legal Support** | |
| • Learning more about the legal benefits available to you | **The Group Legal Plan administered by MetLife Group Legal**<br>**https://www.legalplans.com** and click on Why MetLife Legal Plans? or +1-800-821-6400 |
| **Additional Programs and Resources** | |

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| • Learning more about the Adoption Assistance and Surrogacy Reimbursement Programs<br>• Finding back-up childcare or quality everyday childcare services<br>• Finding additional support and/or counseling services for certain issues, struggles, or concerns (through the<br>• Employee Assistance Program)<br>• Quitting tobacco use through the Tobacco Cessation Program<br>• Finding comprehensive, personalized support for fertility and family building, pregnancy and postpartum and menopause<br>• Transporting breast milk home if you're traveling on UBS business or expanding your family with the help of a surrogate<br>• Taking control of your heart health by tracking key metrics like blood pressure and cholesterol, understanding your numbers, and collaborating with your doctor<br>• Finding relief through exercise therapy programs that support musculoskeletal (MSK) health | • **Progyny**<br>o +1-888-254-9840<br>• **Bright Horizons (Backup Child Care) https://clients.brighthorizons.com/UBS**<br>o Employer Username: UBS l Password: ubsbackup<br>o +1-877-242-2737<br>• **Spring Health**<br>o +1-855-629-0554<br>• **Quit for Life (Tobacco Cessation Program)**<br>o +1-866-784-8454<br>• **Milk Stork**<br>o **http://milkstork.com/ubs**<br>o +1-510-356-0221<br>• **Hello Heart**<br>o +1-800-767-3471<br>• **Hinge Health**<br>o **hinge.health/ubs**<br>o +1-855-902-2777<br>• **Employee Handbook**<br>o **goto/hr** (then search Employee Handbook)<br>• **For forms and plan information:**<br>o From your UBS desktop (Single Sign On enabled): **goto/usbenefits**<br>o Then, select Health & Insurance > Benefits Overview > Plan Materials & Notices |
| **Support for families caring for a child with a learning, social, or behavioral challenge, or a developmental disability** | |
| Learning more about the teleconsultations, behavioral health experts, videos and materials available to you | **RethinkCare**<br>**connect.rethinkcare.com/sponsor/ubs**<br>+1-800-714-9285 |

Note: Most benefits and programs listed above are only available if you have enrolled for coverage (i.e., they are not all provided automatically). Plan documents govern the terms and conditions of the available benefits.

This document is for general reference and highlights certain plans and programs of UBS for eligible employees in the United States. It is a Summary of Material Modifications to the referenced plans and programs. 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 document 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.