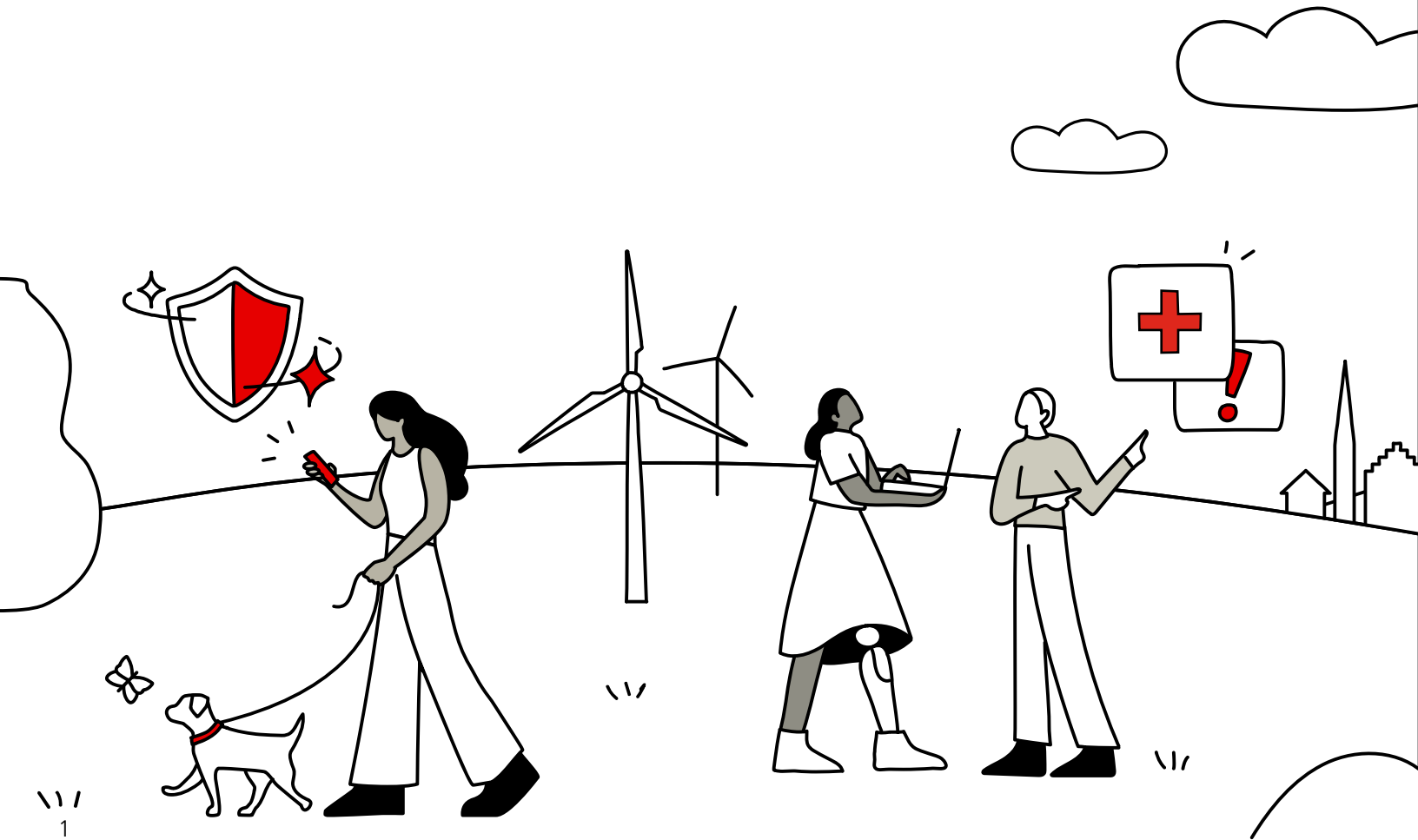




# Your total well-being in 2025

Enroll in your 2025 benefits  
November 4 – 20



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Check the back pocket of this brochure  
for additional enrollment information:

- Medical plan employee contribution rates
  - Biometric screening, flu shot information and voucher
  - Benefits-at-a-Glance
- 



# Benefits focused on your total well-being

At UBS, we understand that your needs change over time. Our focus is on providing you with meaningful and relevant benefits to support your total well-being, as well as that of your family members. Our benefit strategy continues to reflect the following priorities:



## Financial support and affordability

Whether you're facing a medical emergency or a significant life event, your benefits ensure you have a safety net when you need it. We pair this foundational aspect of your total rewards with an ongoing focus on overall affordability to help you balance other obligations and support your financial well-being.

Over the last seven years, UBS has invested over \$60M toward the employee portion of escalating medical contributions. In 2025, with the exception of IRS-mandated updates to the CDHP Core Plus Plan annual deductibles, there will be no change in medical deductibles or out-of-pocket maximums. In addition, UBS will absorb most of the increased medical costs for 2025, with employees seeing increased contributions equal to approximately 6%.<sup>1</sup>



## Meaningful benefits and choice

We have a steadfast commitment to delivering meaningful, high-quality benefits. And, because your needs are as unique as you are, flexibility is built into our programs. This way you can be empowered to consider a variety of options and tailor your package to suit your individual circumstances.



## Continuous evaluation and evolution

We are laser focused on ensuring our array of benefits meets the evolving needs of you and your family. For us, this means continually reviewing performance and satisfaction, as well as monitoring market updates and shifts.



## Open Enrollment:

Make elections for 2025 by November 20

Open Enrollment takes place this year between November 4 and November 20. It's your opportunity to review and adjust your benefits for the year ahead. We encourage you to take time to explore your options, consider your family's needs and make the elections that align best with your well-being goals for 2025. See page 21 for more information or visit [ubs.com/usbenefits](https://ubs.com/usbenefits).

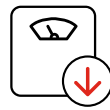
<sup>1</sup> Keep in mind that premiums, deductibles and out-of-pocket maximums are tied to your benefit elections, your Benefits Base Salary (BBS) and how many family members you cover. So your costs could change if your elections change, your BBS changes, or you enroll additional family members in 2025. Actual premium rates will continue to be based on your BBS, your plan choice and how many family members you choose to cover.

# What's new for 2025

UBS continues to invest in, and focus on, the total well-being of you and your family. This year, you will see a variety of enhancements and new programs, including:



New oncology support programs to help employees and their family members facing a cancer diagnosis.



New processes to access GLP-1 medications for diabetes and weight management.



A new way to save on expensive prescription drugs with PrudentRx.<sup>2</sup>



Improved employee pricing on UBS products and services.



The reintroduction of America's Warrior Partnership to support our veteran employees.

## About medical plan costs in 2025

There will be no increase in deductibles or out-of-pocket maximums (with the exception of a slight increase in CDHP Core Plus Plan annual deductibles mandated by the IRS). However, you will see increased medical plan contributions equal to approximately 6%.<sup>3</sup> See page 4 to learn more.



<sup>2</sup> More information will be available later in 2025.

<sup>3</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 2025. Actual premium rates will continue to be based on your BBS, your plan choice and how many family members you choose to cover.

NEW

## Oncology support programs

UBS is committed to fostering a supportive and inclusive work environment and helping employees navigate a cancer diagnosis. In alignment with the “Working with Cancer” initiative launched in 2023, UBS is offering enhanced oncology support through our continued partnerships below.

### Aetna: Transform Oncology



Resources and support to help you manage your care, understand your benefits and locate the right providers.

- **Personal Navigator:** Your dedicated advocate with experience in cancer diagnosis and treatments.
- **Cancer Support Center:** A free and convenient digital information hub designed around your needs.
- **Guided Genetic Health Program:** A free online questionnaire to determine if genetic counseling and testing are right for you. Also includes options for convenient, at-home testing, counseling and personalized health recommendations.

Beginning January 1, 2025, visit the Aetna Cancer Support Center at [aetna.com/cancersupport](https://aetna.com/cancersupport) or text “cancercare” to 66902 and receive a link to log in to the support center.

### Anthem: Cancer Care Engagement



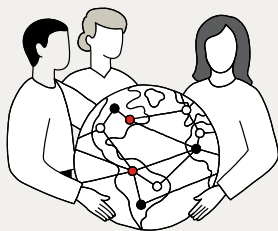
With the Cancer Care Engagement program, a navigator serves as your partner to:

- **Build a complete care team**, including mental health and pharmacy support;
- **Develop a personalized plan** to manage all your health conditions; and
- **Connect you to community resources** such as transportation and support groups.

The program also comes with an app that features 24/7 support through chat, tools to help you check your symptoms and resources to answer questions about your condition.

Beginning January 1, 2025, log in to [anthem.com](https://anthem.com). Then: **1.** Choose “My Health Dashboard” (under “Menu”). **2.** Find “Cancer Care Engagement” (under “Programs”) You can also use your Sydney<sup>SM</sup> Health app to get started.

### Cigna: Oncology Clinical Consult



The Cigna Healthcare<sup>SM</sup> Oncology Consult Service connects eligible customers’ doctors with leading cancer centers, during the prior authorization process, to:

- **Target the most complex cancer cases** in the population;
  - **Provide access to premier oncology care**, regardless of where members live; and
  - **Ensure the best care for members** and improve outcomes with no treatment delays.
- Cigna estimates that 15% of oncology cases would be eligible for this program and 31% of consultations typically result in a recommended change to the initial diagnosis or a significant modification of the treatment plan.

For more information, reach out to your Cigna Healthcare representative. Cancer cases that are most likely to benefit from the consultation are identified based on clinical criteria. If you are identified as eligible, Cigna will reach out to you directly.

## 2025 medical plan costs

Across the US, healthcare costs are increasing due to various factors including inflation, the introduction of new medical technology, and the availability of new costly prescription drugs. With the exception of IRS-mandated updates to the CDHP Core Plus Plan annual deductibles, there will be no increase in the 2025 deductibles or out-of-pocket maximums.

However, to help manage escalating costs for the business and ensure you continue to receive high-quality healthcare, you will see increased medical contributions in 2025 equal to approximately 6%.<sup>4</sup>

This change ensures we can maintain our standard of healthcare benefits to support you and your family members.

Over the last 7 years, UBS has absorbed over \$60M of the employee portion of cost share for medical benefits. Just last year, we invested \$15.8M to maintain contribution levels, eliminate the Working Spouse Surcharge and simplify the contribution tiers.



<sup>4</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 2025. Actual premium rates will continue to be based on your BBS, your plan choice and how many family members you choose to cover.

## Opportunities for cost savings

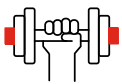
As a reminder, you have a number of ways to spend and save efficiently under plans and programs, including:

- Leveraging in-network preventive care at no cost
- Contributing to a Health Savings Account (HSA)
- Getting rewarded for engaging with well-being resources



### Enhanced Employee Pricing

Starting in 2025, enjoy \$0 annual service fees and maintenance fees on your employee and employee-related accounts held at UBS. See page 17 for more details.



### Wellhub (formerly Gympass)

Wellhub offers two options for you and your covered dependents: free access to virtual classes and discounted memberships for access to gyms, studios, and personal trainers.

- **Virtual:** Your dependents now have access to the free Digital plan, which includes the **premium** version of 10 top-rated well-being apps.
- **Discounted membership to gyms, studios and fitness classes:** Wellhub is offering the Starter and Starter+ plan at \$0.99/month for 2 months for employees and their dependents who are new to Wellhub or enrolled in the free Digital plan. Enroll between October 28 and November 11 to receive the promotional rate; enrollments after November 11 will be subject to standard membership pricing.



### Prescription Drug Cost Savings

As part of your prescription drug plan, PrudentRx helps pinpoint cost-saving opportunities on your specialty prescription medications. When you connect with PrudentRx, a team of pharmacists help you identify what manufacturer copay assistance programs can significantly reduce your out-of-pocket expenses. The program can also simplify the process of obtaining high-cost prescriptions.

- **Here's what's new**

CVS Caremark® has collaborated with PrudentRx exclusively for a program that may help save you money when you fill eligible specialty medications.

- **How it works**

A PrudentRx trained member advocate will be able to assist you through a high-touch, proactive engagement process to facilitate enrollment and help you obtain non-need based manufacturer assistance where applicable.<sup>5</sup> Participating members will have a **\$0 out-of-pocket** cost on eligible specialty medications.<sup>6</sup>

- **How to get started**

Your enrollment in the program will begin automatically, but additional steps may be needed. You can choose to opt-out at any time.

More information about PrudentRx and how to connect with their pharmacists will be provided in later 2025.

<sup>5</sup> Not all specialty prescriptions offer manufacturer assistance. Eligibility for third-party copay assistance program is dependent on the applicable terms and conditions required by that particular program and are subject to change. Copay assistance program may not be used with any Federal health care program.

<sup>6</sup> Participating members enrolled in an HDHP with HSA must fully satisfy their deductible before they are eligible for a final \$0 out-of-pocket cost, unless the member has been prescribed a medication that qualifies as "preventive care" under the Internal Revenue Code, which is administered and enforced by the Internal Revenue Service.

## Reintroducing America's Warrior Partnership

The reintroduction of America's Warrior Partnership (AWP) enhances workplace culture and engagement specifically for veterans. Through our partnership with AWP's Corporate Veteran Initiative (CVI), UBS will offer customized veteran engagement programs to foster an inclusive workplace environment which provides long-term support to our veteran employees.

### Support for military connected individuals

- Open to ALL active duty, veterans, reserve, National Guard, family members and volunteers
- Confidential, effective and free
- 24-hour peer support
- Connection to community
- Professional development, healthcare, volunteering and wellness
- Assistance with VA claims



SCAN ME

To get started, scan the QR code or go to [AmericasWarriorPartnership.org/cvi](https://AmericasWarriorPartnership.org/cvi)

### Resources and services

#### The Corporate Veteran Initiative can help support:

- Recreation and volunteerism
- Strong relationships
- Access to earned benefits
- Spirituality
- Education and training
- Meaningful employment
- Connecting to physical and behavioral health resources
- Permanent housing





## NEW GLP-1 medication processes

In 2025, UBS will introduce a new process for accessing GLP-1 prescription drugs related to diabetes and weight management. This new process will be managed through our pharmacy benefit manager, CVS.

- **The GLP-1 Smart Edit program** uses smart logic to screen patients based on FDA-approved indications for diabetes, using diagnosis codes and prescription claims history, allowing those eligible to bypass prior authorization requirements.
- **The Weight Management UM Bundle with CVS** is designed for those seeking access to GLP-1 medications for weight management and help employees and their family members effectively achieve their health goals. A prior authorization process, which includes documentation of BMI and participation in a weight management program, will apply.

### GLP-1 Smart Edit Program

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The Smart Edit Program helps ensure GLP-1s approved to treat type 2 diabetes are being covered appropriately.

Smart logic leverages three parameters to identify whether a member has diabetes, type 2 diabetes or pre-diabetes when a claim is received:

- A diabetes diagnosis
- Previous use of a non-GLP-1 medication to treat type 2 diabetes
- Previous use of diabetes supplies

If the smart logic criteria are met, the medication is covered automatically without member or physician disruption.

If the criteria are not met, further review and authorization is needed to approve the claim.

### UM Weight Management Bundle

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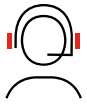
The Weight Management UM Bundle helps ensure clinically appropriate and cost-effective coverage for weight management medications. There are several tactics involved:

- **Prior authorization (PA)** helps ensure a prescribed drug is appropriate from the start and still needed over time
- **Step therapy** requires a trial of less costly or first-line therapies before covering drugs that cost more
- **Quantity limits** help ensure that plan members receive the appropriate amount of medication

If you are currently prescribed a GLP-1 medication, you will be receiving direct outreach from CVS in early November.

# Key benefits to remember throughout the year

Our goal is to help you make the most of your benefits during Open Enrollment, and throughout the year. For 2025, we want to highlight a few especially valuable benefits to keep on your radar.



## You Have a Health Pro on Your Side with Alight

With Healthcare Navigation through Alight<sup>7</sup>, you can search for highly rated, cost-effective providers and care, estimate your annual out-of-pocket expenses under different plan options, and compare costs. Healthcare Navigation can also help you resolve billing issues.

From planning preventive screenings and seeking mental health support to finding a primary care provider or an urgent care facility, your Health Pro can address questions such as:

- Why do I need a primary care provider?
- If I need care outside of my doctor's office hours, what are my options?
- How do I source a mental health provider?
- Why does high blood pressure matter?
- And more!

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



## Expert Medical Opinion with Included Health

Find the care you need now and next year with help from Included Health. From locating high-quality doctors to getting a second opinion and more, your care team does it all for you. Included Health is there to help during Open Enrollment and beyond.

Here's how Included Health helps:

- Get matched with high-quality, in-network doctors, therapists, and specialists
- Call a nurse for answers to urgent healthcare questions
- Feel confident in your care with an expert second opinion from a world-class specialist

Learn more at [includedhealth.com/ubs](#).



## Wellhub: Gympass Enhanced

Our partnership with Wellhub (formerly Gympass) makes health and wellness more accessible and affordable for you. Through the Wellhub benefit, you and your dependents have access to thousands of different gyms and fitness studios under one monthly membership plan of your choice, starting at \$11.99 per month. No credit card is required for the Digital Plan and both employees and family members can enroll in this free offering. Please note that for the additional paid plan options, you can now use Apple Pay as a form of payment.

Visit <https://promo.gympass.com/ubs> or download the Wellhub app to learn more. To get started you only need your UBS email address.

<sup>7</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.



### Menopause support with Ovia Health

Menopause support with Ovia Health provides education, support and guidance to better understand and effectively manage menopause with confidence. You have access to clinically-backed guidance, tailored educational materials, comprehensive health tracking to recognize patterns and discreet one-on-one support through in-app chats or a phone call with the Ovia Health Care Team.

To start receiving support, download the Ovia® app, select “I have Ovia Health as a benefit” during signup and enter your health plan and/or employer.

Ovia Health programs are designed to support the whole employee and entire family along the journey from preconception through parenthood and across the full spectrum of women’s health through menopause. Virtual services and 1:1 coaching are offered on an unlimited basis through app-based messaging.

## 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 Alight Worklife website and make changes to your benefits. To initiate your QLE, visit **goto/usbenefits** (or **digital.alight.com/ubs** outside the UBS network), then select **Change your coverage** from the menu along the top of the screen. Select the appropriate QLE from the list provided. Be sure to complete all required steps:

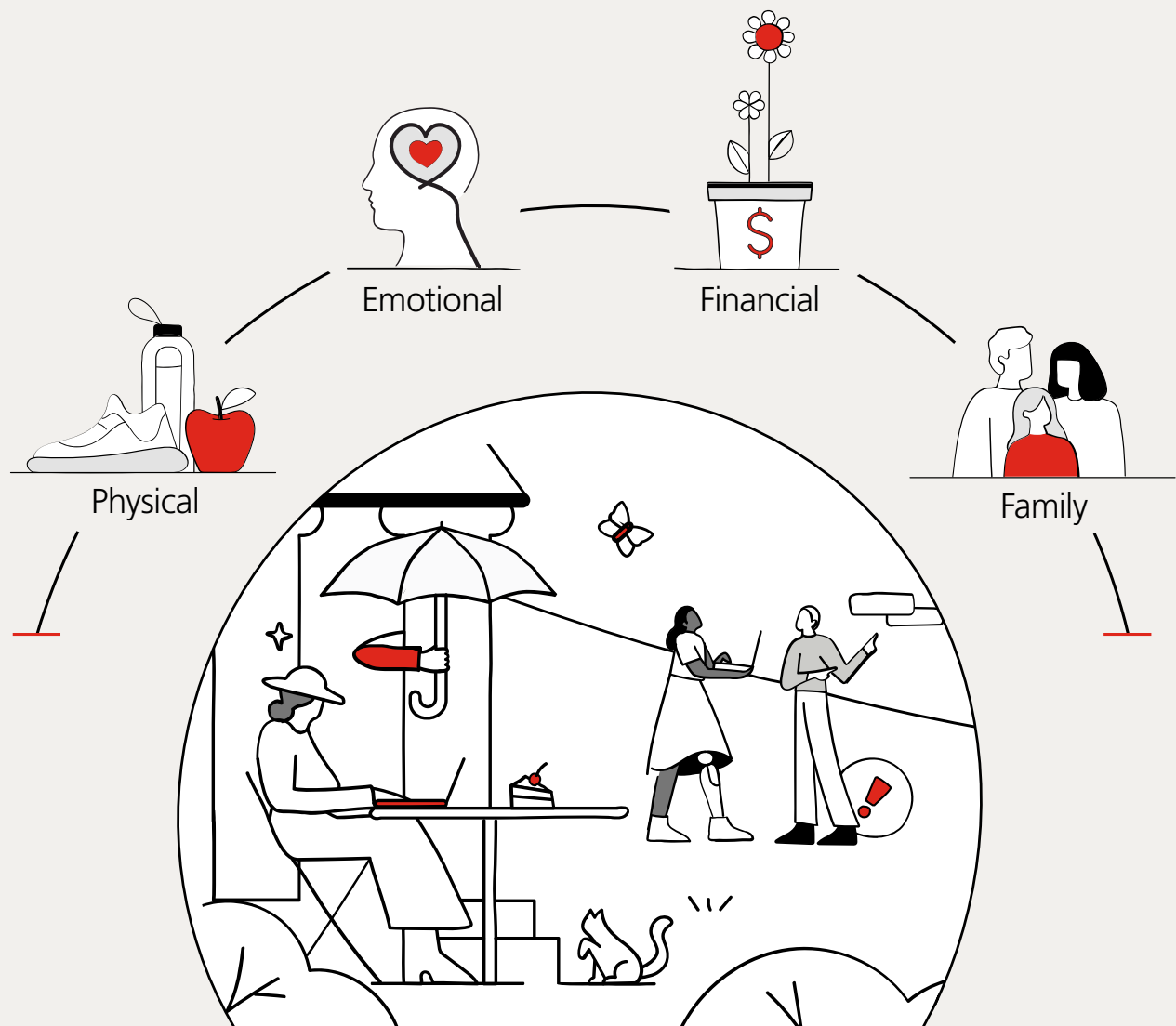
- Enter your QLE
- Add your dependent to the system
- Add/remove your dependent from each coverage option
- Verify your dependent (where required)
- Update your beneficiaries

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. If you have any questions or require assistance, please contact Benefits Express at +1-888-251-2500, Monday through Friday, 9 a.m. to 7 p.m. ET.

Be on the lookout for helpful benefits-related information, seasonal insights and updates delivered straight to your inbox year-round. You may receive information from UBS Financial Wellness, Alight, Included Health, Bright Horizons and Premise Health.

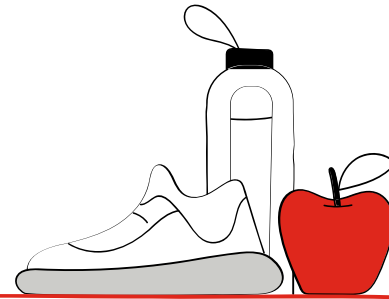
# Benefits and programs to support your total well-being

UBS continues to explore ways to best support the total well-being of our employees and their families across all aspects of physical, emotional, financial and family-focused health.



# Physical well-being

There are a number of benefits and programs to support your physical health.



## Consumer Directed Health Plan (CDHP)

- Preventive care services covered at 100%, prescription drug benefits, mental health and substance use disorder benefits (see page 13).

## Expert Medical Opinion Program

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

## NEW Oncology Support Programs

- Partnerships through Aetna, Anthem and Cigna that offer personalized support and resources for those managing a cancer diagnosis or treatments.

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

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

## NEW PrudentRx

- Pinpoints cost-saving opportunities to reduce out-of-pocket specialty prescription drug expenses. More information will be available later in 2025.

## Biometric Screenings and Flu Shots

- Important preventive screenings at no cost to you.

## Hospital Indemnity

- Purchase coverage for financial assistance for a qualifying hospital or ICU admission.

## UBS Dental Plan

- Two dental plan options, Cigna PPO and Cigna DHMO, with 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.

## Quit For Life Tobacco Cessation Program

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

## Telehealth

- Receive medical or mental health advice or treatment from the comfort of your home.

## ENHANCED Wellhub

- With Wellhub (formerly Gympass), you and your family members now have access to an improved Digital Plan, giving you the premium version of 10 top-rated well-being apps at no cost. Download the Wellhub app and create your account.

## Employee Health Centers

- UBS Employee Health Centers in New York, Nashville, Raleigh and Weehawken in partnership with Premise Health, a leading healthcare provider.

## How to 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>8</sup>

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).

## Hospital Indemnity Insurance

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Purchase coverage for financial assistance for a qualifying hospital or ICU admission.

**Important:** This is a fixed indemnity policy, **NOT** health insurance.

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This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

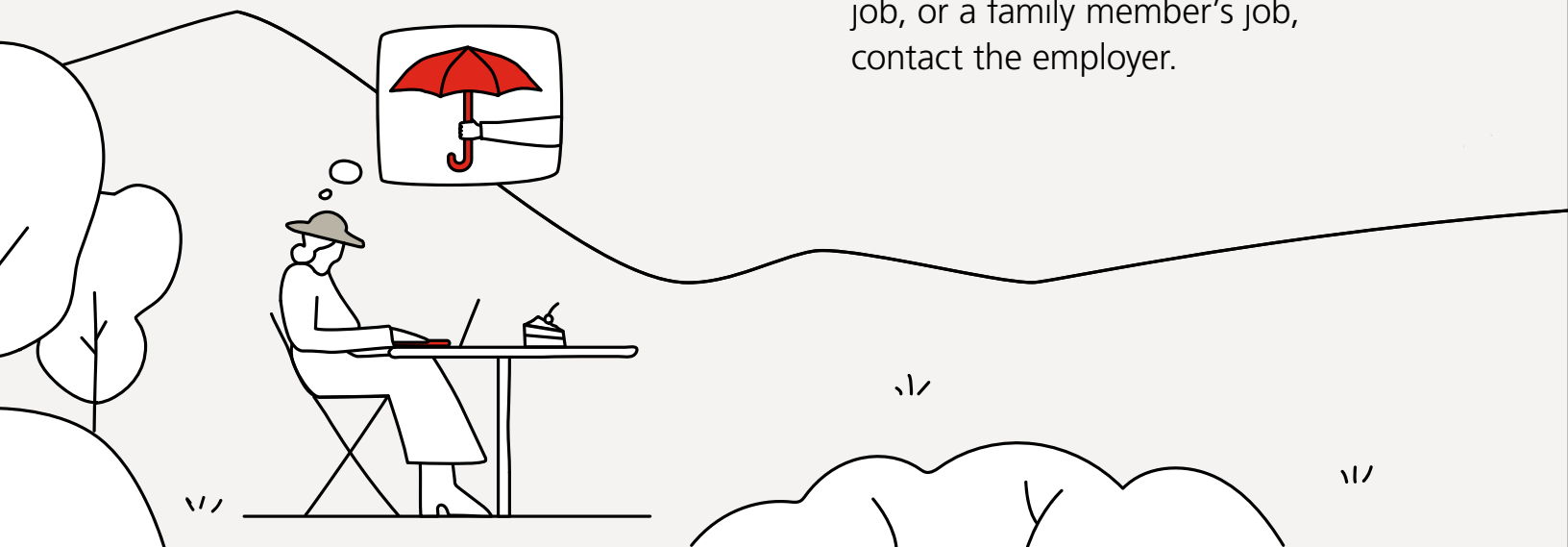
- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

### Looking for comprehensive health insurance?

- Visit **HealthCare.gov** or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

### Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' Website (**naic.org**) under "Insurance Departments".
- If you have this policy through your job, or a family member's job, contact the employer.



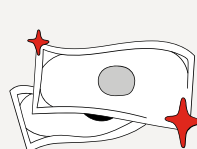
# A refresher: Your 2025 medical options

There are two Consumer Directed Health Plan options, Core and Core Plus, across the same carriers (Aetna, Cigna, Anthem and Kaiser in select markets). The Benefits Base Salary (BBS) tiers for premiums, deductibles and out-of-pocket maximums apply for 2025. In addition, your costs vary depending on how many family members you cover. Visit the US Benefits microsite at [ubs.com/usbenefits](https://ubs.com/usbenefits) to learn more about the deductibles and out-of-pocket maximums associated with the plan options. You can find the 2025 medical plan employee contributions in the back pocket of this guide.<sup>9</sup>

## How the plan works

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.

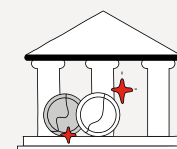
The CDHP Core Plus Plan has higher per-paycheck contributions and lower deductible and out-of-pocket maximums while the CDHP Core Plan has lower per-paycheck contributions but higher deductible and out-of-pocket maximums.



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

## Tobacco User Surcharge

A Tobacco User Surcharge will be added to your monthly medical premiums if you and/or your covered spouse/partner use tobacco. The Tobacco User Surcharge is equal to \$80 per month (\$960/year) if you use tobacco or \$160 per month (\$1,920/year) if both you and your covered spouse/partner use tobacco.

When making your medical plan elections, you will be prompted to answer if you and/or your covered spouse/partner have used tobacco products in the preceding 12 months. You must select "No" on the Tobacco User questions if the surcharges do not apply to you and/or your covered spouse/partner. If you do not click "No", you will be charged the applicable surcharges.

If you and/or your covered spouse/partner use tobacco, UBS offers the Quit for Life Smoking Cessation Program at no cost to you to help you and/or your covered spouse/partner. If you complete the program in 2025 you can avoid the Tobacco User Surcharge by receiving a refund of the entire surcharge you paid in 2025. Information on the Quit for Life Smoking Cessation Program can be found under Health & Insurance > Wellness and Other Programs on the Alight Worklife website. If you or your medical provider have any questions regarding the Quit for Life Smoking Cessation Program, please contact Quit for Life at +1-866-784-8454. Recommendations from your medical provider may be accommodated.

<sup>8</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. Although dependent children over the age of 18 are not eligible for the incentive, they can register and use MyActiveHealth.

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).

<sup>9</sup> The 2025 medical plan employee contributions provided do not include the Tobacco User Surcharge.

# Invest in your health and get rewarded

By engaging with well-being resources, you can earn rewards through UBS contributions 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.



## Earn \$25

- Participate in WW (WeightWatchers)
- Register with telemedicine
- Complete first telemedicine visit
- Register on the UBS Financial Wellness website



## Earn \$100

- Complete a health assessment



## Earn \$125

- Obtain a biometric screening in person or use the 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
- Complete an assessment with a UBS Financial Wellness coach
- Complete the mental health check-in series



## Earn up to \$200

- Complete CCA Life Utilization webinars



## Earn up to \$190

- Complete a movement challenge each month to earn up to an annual total of \$190



## Earn up to \$400

- Complete digital coaching



## Earn \$75

- Complete an annual preventive exam
- Complete the Mental Health well-being journaling exercise



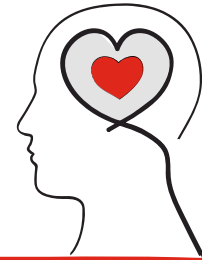
## Earn up to \$100

- Attend up to four qualifying UBS Financial Wellness webinars

Track your incentives or learn more by visiting MyActiveHealth using the Single Sign-On link [goto/usbenefits](https://goto.usbenefits) > Wellness Incentives (under Quick Links).



# Emotional well-being



UBS is continuously looking for the best programs and offerings to support you and your family's mental health and 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 or a pregnancy loss.

## 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.
- You are able to invite one family member to join your free Headspace plan. If you have an existing membership, visit [headspace.com/family/manage](https://www.headspace.com/family/manage) to extend access to your dependent.
- Visit [work.headspace.com/ubs/member-enroll](https://work.headspace.com/ubs/member-enroll) to activate your membership.

## Additional Support

- Help managing health and well-being can be found at [gotowellbeing](https://gotowellbeing.com).

## 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 [gotoflexibleworking](https://gotoflexibleworking.com) for more information.

## RethinkCare

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

## Onsite Mental Health Counselors

- Connect one-on-one with an onsite licensed counselor at the UBS Employee Health Centers. Virtual appointments are also available, depending on state licensing.

## NEW America's Warrior Partnership

- Support for military-connected employees and families through customized veteran engagement programs.

## ENHANCED Menopause Support

- Education, support, and guidance through Ovia Health to better understand and effectively manage menopause, including clinically backed information, one-on-one support and comprehensive health tracking.

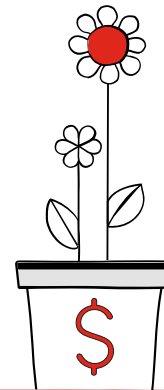
## Support for anything, anytime



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, or visit [myccaonline.com](https://myccaonline.com) (code: UBS).

# 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 standing by to provide guidance and support.



## Flexible Spending Account (FSA)

- **Healthcare Flexible Spending Accounts:** You can choose between two accounts based on your medical plan enrollment and needs: the Healthcare FSA (general purpose) or the Limited Purpose FSA (dental, vision and post-deductible expenses).
- **Dependent Care Flexible Spending Account:** 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 2025 BBS 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.
- HSA contributions from UBS include the annual core contribution of up to \$600 and wellness incentives of up to \$400 or \$800.<sup>8</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 a Retirement Contribution equal to a percentage of your eligible compensation.<sup>10</sup> Visit [goto/usbenefits](#) from the UBS network to learn more.

## Equity Plus Plan

- Voluntary after-tax purchase plan allowing eligible employees to purchase UBS group stock and receive one notional share for every three shares purchased.

## ENHANCED Employee Pricing

- Enjoy \$0 annual service fees and maintenance fees, plus other cost-saving benefits for your employee and employee-related accounts at UBS. Visit [goto/usemployeeperks](#) for more information. See page 17.

## UBS Financial Wellness

- Education, digital tools and licensed financial coaches to support informed financial decisions.

## Short-Term Disability (STD)

- Provides salary continuation to eligible employees<sup>11</sup> for approved illnesses or injuries of 100% of eligible pay, regardless of length of service.

## Long-Term Disability (LTD)

- Basic coverage of 50% of LTD BBS up to \$5,000 per month at no cost to employees.<sup>12</sup> Supplemental LTD coverage also available.

## Critical Illness Insurance

- Purchase coverage in a lump sum (\$20,000 or \$40,000) upon diagnosis of a covered illness.<sup>13</sup>

## Basic Life Insurance

- Provided at no cost; coverage equal to 2x BBS (up to \$250,000) for eligible employees.

## Supplemental Life Insurance

- Purchase coverage equal to 1–8x your BBS, up to \$5 million.<sup>14</sup>

## Spouse/Partner Life Insurance

- Purchase coverage in increments of \$25,000, up to \$250,000.<sup>15</sup>

## Dependent Child Life Insurance

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

## Accidental Death & Dismemberment Insurance

- Purchase coverage up to \$1.75 million.

## Accident Plan

- Purchase coverage to protect against out-of-pocket costs related to a covered accidental injury.

## 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 six months of service to further professional development.

## Group Legal Plan

- Affordable access to attorneys for certain personal legal services including coverage for your parents and parents-in-law and coverage for reproductive assistance.

## Scholarship Programs

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

## Life Essentials by The Hartford

- As part of our partnership with The Hartford, UBS employees have access to a range of other helpful services, including Funeral Concierge, EstateGuidance® Will Services and Ability Assist Counseling.

## Employee pricing on UBS products and services

As a UBS US employee, your personal and employee-related accounts (e.g., spouse, dependent) are eligible to receive special pricing to help support you along your financial journey.

With Employee Perks you have access to:

- \$0 annual service fees and maintenance fees on employee and employee-related accounts (starting in 2025)
- \$8.95 per trade commission for equities and options
- 50bps fee for the UBS Advice Portfolio Program, a powerful investment solution that offers a modern digital experience, a customized portfolio and a human touch when you need it
- Discounts on a range of lending services
- Access to limited-time promotional offers available to both employees and clients

Note: All full-time and part-time US employees on UBS payroll and eligible for benefits are welcome to participate. Additional eligibility requirements and/or approval criteria specific to the product or service may apply. Existing employee advisory discounts and relationship advisory pricing still applies.



Visit [goto/useemployeeperks](https://go.to/useemployeeperks) and contact your UBS Financial Advisor to learn more.

Don't have a Financial Advisor? You can find a local UBS Financial Advisor at [ubs.com/us/en/wealth-management/find-a-financial-advisor.html](https://ubs.com/us/en/wealth-management/find-a-financial-advisor.html), or call the dedicated UBS Employee Desk at +1 201-352-0939 Monday - Friday, 8:30 a.m. to 7:30 p.m. ET to connect with a licensed Employee Relationship Manager at the UBS Wealth Advice Center. Visit [ubs.com/employeeappt](https://ubs.com/employeeappt) to schedule an appointment.



<sup>10</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 payments. 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 expectations 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 401(k) Plan SPD for additional details.

<sup>11</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 Plan.

<sup>12</sup> If you are an eligible participant, and your claim for LTD benefits is approved, you may receive benefits in accordance with the LTD Plan. Supplemental LTD coverage is available at the employees' cost.

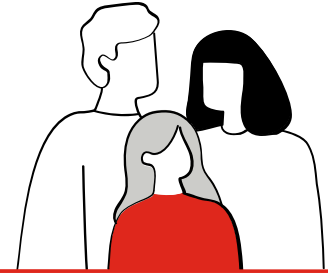
<sup>13</sup> Additional details are available on the US Benefits microsite at [ubs.com/usbenefits](https://ubs.com/usbenefits) > Financial Well-being > Other Financial Benefits.

<sup>14</sup> Rates are based on your BBS, age, tobacco-user status and the coverage option selected.

<sup>15</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.



## Fertility Support

- UBS provides coverage for voluntary, non-medically necessary egg retrieval and up to one year of freezing/cryopreservation for all employees enrolled in a UBS Medical plan 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 WIN and Ovia Health. Learn more at [managed.winfertility.com/ubs](https://managed.winfertility.com/ubs) or +1-866-329-1224.

## Adoption & Surrogacy Reimbursement Benefit

- UBS will provide expense reimbursement related to adoption and surrogacy, up to \$25,000 per year for eligible expenses.

## Family Concierge Support and Coaching

- Ovia Health offers programs to support the whole employee and entire family along the journey from preconception through parenthood and across the full spectrum of women's health, including menopause. See page 20.

## Dependent Care Flexible Spending Account (FSA)

- 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.

## Milk Stork

- Milk Stork provides resources for breast-feeding mothers (when traveling for business) and milk surrogates to pack and ship their milk.
- Milk Stork can help parents identify, order, assemble and use the breast pump right for them.

## Parental Leave & Parental Leave Phase Back

- If you are a new parent, 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.
- You may take Parental Leave in 20 consecutive weeks, or in two, 10-consecutive week blocks. Employees giving birth must begin Parental Leave on the date of delivery. Parental leave must be completed within one year 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

- 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.

Keep reading for more UBS family support options. >

### 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 12 weeks of unpaid job-protected Family Medical Leave during any 12-month period.

### Bereavement Leave

- Up to five days of paid leave in the event of a death in your family, including pregnancy loss.

### Back-Up Child and Adult Care

- Whether you need in-home care or prefer to use a Bright Horizons center, UBS has a variety of options at your disposal to help with back-up 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 [clients.brighthouse.com/UBS](https://clients.brighthouse.com/UBS) (Username: UBS | Password: ubssbackup) 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.
- Tools to find educators who can manage small group learning pods.

### RethinkCare

- UBS has partnered with RethinkCare to provide support and resources for parents and caregivers for the care of a child with learning, social, behavioral or developmental needs, as well as for neurodivergent employees.
- The Neurodiversity Inclusion Center provides a variety of tools and resources. To learn more, visit [connect.rethinkcare.com/sponsor/ubs](https://connect.rethinkcare.com/sponsor/ubs) (code: UBS).



## Family planning and building

UBS provides a variety of programs to support your journey to parenthood<sup>16</sup>:

- Through our partnership with WIN and Ovia Health, get support and connections to a broad range of other available programs on the journey to parenthood.
- UBS will provide eligible expense reimbursement for adoption/surrogacy at the time the adoption/surrogacy is legally finalized, up to \$25,000 per year, regardless of the number of children.
- UBS provides coverage for voluntary, non-medically necessary egg retrieval and up to one year of freezing/cryopreservation for all employees and covered dependents enrolled in a UBS-provided medical plan, up to a \$35,000 lifetime maximum.

## Family concierge support and coaching

Ovia Health programs are designed to support the whole employee and entire family along the journey from preconception through parenthood and across the full spectrum of women's health through menopause.

Virtual services and 1:1 coaching are offered on an unlimited basis through app-based messaging for:

- **Pre-conception through family firsts**, including pregnancy readiness, pre- and post-natal health, birth plans and lactation.
- **Parental well-being**, including infant sleep and parent fatigue, working parents, parenting alone, co-parenting, LGBTQ+ support and childcare decision support.
- **Family support**, including 1:1 virtual health services and help finding in-network providers.

## Get started by downloading the Ovia app that's right for you:

<b>Ovia</b> Support for reproductive health, fertility and menopause	<b>Ovia Pregnancy</b> Ongoing support for your healthiest, happiest pregnancy	<b>Ovia Family</b> Go-to resource for family and working parents
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<sup>16</sup> Additional details, including eligibility and terms and conditions of participation, may be found in the UBS Employee Handbook at [goto/HR](#).



# 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 14.
- Are there any gaps that your benefits, both new and existing, might help fill?

### ENROLL BY NOVEMBER 20



#### **Make your elections on Aight Worklife by November 20.**

- Whenever possible, access Aight Worklife 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 Aight Worklife via **digital.alight.com/ubs**. As a precaution, do not access your Aight Worklife account from public computers.
- **Don't forget:** Your 2024 HSA and FSA elections will not carry over to 2025; you must make elections if you wish to contribute in 2025.
- Update your tobacco-user status.
- Change your coverage or dependent information.
- Review and update your beneficiaries.



#### **Open Enrollment:**

Your opportunity to make changes

If you don't make elections by November 20, 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, if applicable.



#### **Be sure to click the Complete Enrollment button.**



#### **Review your elections.**

- You will receive an email to your UBS email with a link to the electronic Confirmation Statement. Please review the Confirmation Statement carefully and make any needed adjustments before enrollment closes on November 20.
- Review your medical, dental and vision plan enrollment to confirm that you have selected coverage based on the needs of you and your family: Spouse/Partner/ Child(ren).
- If you've added new dependents to medical, dental, vision and/or life insurance coverage, be sure to complete the dependent verification process by the specified deadline.

# Support and resources

## FOR ENROLLMENT SUPPORT

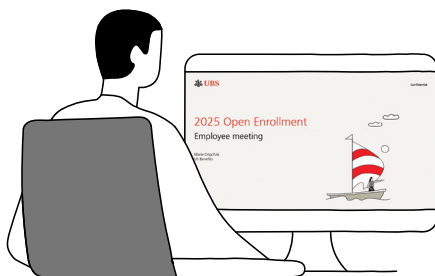
- Call Benefits Express** for additional support at +1-888-251-2500 (or +1-646-254-3465 outside of the US), Monday–Friday, 9:00 a.m.–7:00 p.m. ET. During the Open Enrollment period, you can say “Open Enrollment” at any time during the call to route to a benefits representative.
- Visit the US Benefits microsite at [ubs.com/usbenefits](https://ubs.com/usbenefits).**
- Make an appointment online to talk to a Benefits Express representative** who will answer your enrollment questions. To schedule an appointment, visit [goto/usbenefits](https://ubs.com/usbenefits) > Need Help with Health Benefits or Reimbursement Accounts? and follow the steps to set up an appointment and have a representative contact you at the date and time of your choosing. By creating an appointment, you have the option to save it to your calendar, receive confirmation notices and reminders, reschedule as needed and identify questions to discuss during your appointment.

## For help understanding your benefits

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**Alight Healthcare Navigation** can help you determine which coverage and plans might work best for you and your family’s needs. See page 8 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](https://ubs.com/usbenefits) > Connect with your Health Pro.



Learn more and get your questions answered.  
View the [2025 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).



# Key contacts

## MEDICAL PLANS

- **Aetna**  
Aetna Choice POS II Network  
**aetna.com** or +1-800-223-7033
- **Anthem**  
Blue Cross/Blue Shield PPO Network  
**anthem.com** or +1-800-875-6314
- **Cigna**  
Open Access Plus Network  
**cigna.com** or +1-800-244-6224
- **Kaiser Permanente**  
**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** or +1-800-378-9280
- **Kaiser Rx**  
(if you are enrolled in a Medical plan option with Kaiser):  
**kp.org** See Kaiser numbers above.

## ONCOLOGY SUPPORT PROGRAMS

- **Aetna**  
Text "cancercare" to 66902 or go to **aetna.com/cancersupport**
- **Anthem**  
**anthem.com** and click on Choose My Health Dashboard > Programs > Cancer Care Engagement
- **Cigna**  
**cigna.com** or +1-800-244-6224

## CRITICAL ILLNESS, HOSPITAL INDEMNITY AND ACCIDENT PLAN

- **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 Supplemental LTD): +1-800-331-7234
  - Group Life Conversion/Portability: +1-877-320-0484
  - Disability Claim Initiation and questions: +1-888-301-5615

**abilityadvantage.thehartford.com**

## VISION – VSP

- **vsp.com** or +1-800-877-7195

## DENTAL – CIGNA

- **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

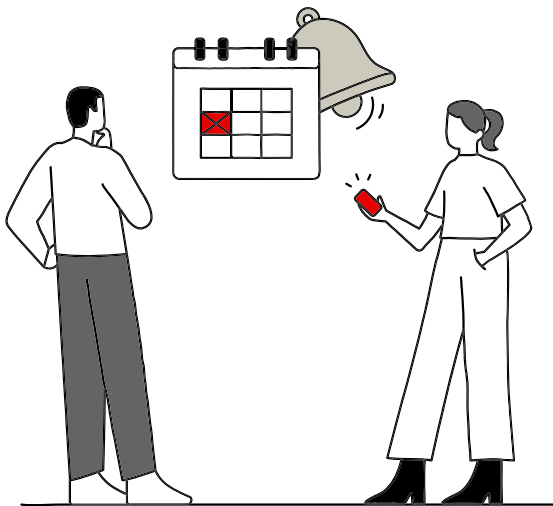
- **myactivehealth.com/ubs** or +1-855-256-0252

## RETIREMENT AND FINANCIAL PLANNING

- **UBS Financial Wellness**  
+1-888-FIN WELL (+1-888-346-9355)  
**financialwellness.ubs.com/fw/UBS**
- **UBS Financial Advisors**  
+1-201-352-0178  
**ubs.com/appointment**

## LEGAL SUPPORT – METLIFE LEGAL PLANS

- **legalplans.com** and click on “Why MetLife Legal Plans?”  
+1-800-821-6400



## ADDITIONAL SUPPORT AND ADVOCACY

- **CCA@YourService**  
**goto/EAP** (code: UBS)  
**myccaonline.com** (code: UBS) or +1-800-833-8707
- **Wellhub**  
**promo.gympass.com/ubs**
- **WIN**  
**managed.winfertility.com/ubs** or  
+1-866-329-1224
- **Included Health (Expert Medical Opinion)**  
**includedhealth.com/ubs** or +1-855-431-5509
- **Milk Stork**  
**portal.milkstork.com/ubs** or +1-510-356-0221
- **Alight Healthcare Navigation**  
+1-888-251-2500 (or +1-646-254-3465 outside  
the US), or **goto/usbenefits** > Connect with  
your Health Pro
- **RethinkCare**  
**connect.rethinkcare.com/sponsor/ubs**  
(enrollment code: UBS) or +1-800-714-9285
- **Bright Horizons Back-up Child Care  
and Elder Care**  
**clients.brighthouse.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**  
**AmericasWarriorPartnership.org/cvi**

To find contact information for the rest  
of the resources mentioned in this guide,  
visit the US Benefits microsite at  
**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 Alight Worklife website.

### Additional enrollment information:

- Medical plan employee contribution rates
- Biometric screening, flu shot information and voucher
- Benefits-at-a-Glance

