

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, **retirement benefits**, etc.
- Your **wellness activities** and incentives

You can also access additional resources, including **FAQs** and the **UBS Virtual Benefits** section of the microsite (which has information about your medical plan carrier and network, Long-term Disability, Critical Illness and other coverages).



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.

LET'S LEARN. LET'S ENROLL. LET'S BE WELL.

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 **Benefits Express**, 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 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.

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) | |
|--|--|
| For help with... | Your resources |
| Medical Coverage | |
| <ul style="list-style-type: none"> • Understanding the difference between in-network and out-of-network coverage – and how it affects what you'll pay for care • Learning more about preventive care • Understanding the deductible and out-of-pocket maximum – and how they work • | <p>Benefits Express</p> <p>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"</p> <p>Alight Healthcare Navigation</p> <p>+1 888-251 2500 or via goto/usbenefits> Manage Your Health Benefits > Connect with your Health Pro</p> |

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: 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 2022.

If this applies to you:

- Visit Benefits Express:
 - From work (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"

- Finding in-network doctors and/or specialists
- Estimating costs for medical care or services

Alight Healthcare Navigation:

+1 888-251 2500 Monday – Friday, 9:00 a.m. – 7:00 p.m. ET or via [goto/usbenefits](#)> Manage Your Health Benefits > Connect with your Health Pro

Your plan carrier:

- Aetna: <https://www.aetna.com/> or +1-800-223 7033
- Anthem BlueCross BlueShield: <https://www.anthem.com/login/> or +1-800-875 6314
- Cigna: <http://www.mycigna.com/> or +1-800-244 6224
- Kaiser: <http://my.kp.org/ubs/> or:
 - 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: +1-800-901 4636

Healthcare (Medical, Prescription Drug and Wellness)

For help with...

Your resources

Prescription Drug Coverage

- Learning more about preventive prescription drugs (and whether your drug is considered preventive)
- Understanding the difference between generic and brand-name drugs
- Finding your prescription drug carrier's preferred drug list (and determining if your prescription drug is on that list)
- Learning how to set up and use the mail-order program for long-term or maintenance medications

Your prescription drug administrator:

- **CVS Caremark** (if you are enrolled in a medical plan option with Aetna, Cigna or Anthem): www.caremark.com or +1-800-378 9280
- **Kaiser Rx** (if you are enrolled in a medical plan option with Kaiser): <http://my.kp.org/ubs/> or:
 - 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: +1-800-901 4636

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
- Understanding your health benefits and plans
- Comparing costs for procedures and care
- Scheduling appointments
- Assisting with medical billing questions and resolving errors¹

Alight Healthcare Navigation

+1 888-251 2500 Monday – Friday, 9:00 a.m. – 7:00 p.m. ET or via [goto/usbenefits](https://www.ubs.com/usbenefits) > Manage Your Health Benefits > Connect with your Health Pro

- Finding the best local care
- Managing a new diagnosis
- Looking for an expert opinion connecting with top-tier practitioners if you're considering a surgery or other treatment plan)

Grand Rounds (Expert Medical Opinion)

grandrounds.com/ubs
+1-855-431 5509

Wellness and Incentives

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.

- Learning about **wellness activities**
- 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
- Understanding **who is eligible to participate** in the wellness activities
- Keeping track of what you've earned and your **own personal health record**
- Improving your fitness routine
- Getting information about health and wellness-related topics, including an overview of your history from your medical plan carrier

To access your Wellness Incentives - Health account from work or home:

- **Via Benefits Express:**
 - From work (Single Sign On enabled): [goto/usbenefits](#)
- **Via Wellness Incentives - Health** directly:
 - <http://myactivehealth.com/ubs> (separate User ID and Password is required) or +1-855-256 0252, Monday – Friday, 8:00 a.m. – 8:00 p.m. ET, Saturday, 9:00 a.m. – 2:00 p.m., ET

Gympass for access to discounted in-person and virtual fitness options:

<http://www.gympass.com/us/ubs-us>

Tax-advantaged Accounts (HSA, HRA and FSAs)

| For help with... | Your resources |
|---|---|
| The Health Savings Account (or Health Reimbursement Account, if applicable) | |
| <ul style="list-style-type: none"> Earning money toward the HSA Understanding what is (and is not) an eligible expense Paying for expenses with your HSA or HRA Requesting another HSA or HRA card Checking your HSA or HRA balance and account activity | <p>To access your HSA or HRA through Benefits Express:</p> <ul style="list-style-type: none"> From work (Single Sign On enabled): goto/usbenefits <p>For further assistance:</p> <p>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. Say “Health Savings and Reimbursement Accounts”.</p> |
| Flexible Spending Accounts (FSAs) | |
| <ul style="list-style-type: none"> Understanding the differences between a Healthcare, Limited Purpose and Dependent Care FSA Learning more about the “use-it-or-lose-it” rule and the carryover option Understanding contribution limits and other account rules | <p>To access your Healthcare, Limited Purpose and/or Dependent Care FSA through Benefits Express:</p> <ul style="list-style-type: none"> From work (Single Sign On enabled): goto/usbenefits <p>For further assistance:</p> <p>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. Say “Health Savings and Reimbursement Accounts”.</p> |

Retirement and Financial Benefits

| For help with... | Your resources |
|---|---|
| Retirement | |
| <ul style="list-style-type: none"> Electing or changing your 401(k) Plan contribution amounts Understanding the difference between before-tax and after-tax (Roth) contributions Adding or changing a beneficiary Locating the UBS 401(k) Plan Overview | <p>To access your 401(k) Plan through Benefits Express:</p> <ul style="list-style-type: none"> From work (Single Sign On enabled): goto/usbenefits <p>For further assistance:</p> <p>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. Say “401(k) Plan”.</p> |
| Financial wellness | |
| <ul style="list-style-type: none"> Making informed and confident financial decisions on debt management, savings and more | <p>UBS Financial Wellness</p> <p>http://financialwellness.ubs.com/fw/UBS or +1-888-FIN WELL (+1-888- 346 9355)</p> |

Other Benefits

For help with...

Your resources

Critical Illness Insurance

- Learning how the coverage works
- Understanding who's eligible for coverage and how to enroll

Aetna Critical Illness
+1-800-617 4015

Hospital Indemnity Coverage

- Learning how the coverage works
- Understanding who's eligible for coverage and how to enroll

Aetna Hospital Indemnity
+1-800-607 3366

Income and Survivor Protection: Life, Accident and Disability Insurance

- Understanding the differences between Life, Accident, and Disability Insurance
- Learning more about the Life, Accident, and Disability benefits available to you
- Making changes to your elections
- Adding or changing a beneficiary

Life, Accident and Disability Insurance

- Group Life Claims: +1-888-563 1124
- Evidence of Insurability (Supplemental Life or Voluntary LTD): +1-800-331 7234
- Group Life Conversion/Portability: +1-877-320 0484
- Disability Claim Initiation and questions: +1-888-301 5615
- Employees can register online to review claim status, submit and download forms, read letters and view payments: <https://abilityadvantage.thehartford.com>

To access your existing elections and update/add beneficiaries through Benefits Express:

- From work (Single Sign On enabled): [gato/usbenefits](https://gato.usbenefits)

For further assistance: 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. Say “Health and Insurance”.

Dental/Vision

- Understanding how your coverage works
- Printing your dental or vision ID card

Dental

Cigna: <https://my.cigna.com> or +1-800-244 6224

Vision

VSP Vision Care: <https://www.vsp.com> or +1-800-877 7195

You can also visit Benefits Express:

- From work (Single Sign On enabled): [gato/usbenefits](https://gato.usbenefits)

Legal Support

- Learning more about the legal benefits available to you

The Group Legal Plan administered by MetLife Group Legal

<https://www.legalplans.com> and click on “Why Enroll?” or +1-800-821 6400

Additional Programs and Resources to Support Life Events

- Learning more about the Adoption Assistance Program
- Finding back-up child care or quality everyday child care services
- Finding additional support and/or counseling services for certain issues, struggles, or concerns (through the Employee Assistance Program)
- Quitting tobacco use through the Tobacco Cessation Program
- Transporting breast milk home while you are traveling on UBS business
- Support for military-connected employees and families

CCA@YourService (Employee Assistance Program)

goto/EAP (code: UBS)
www.myccaonline.com (code: UBS)
+1-800-833 8707

WINFertility (Fertility Support & Adoption/Surrogacy Reimbursement)

http://managed.winfertility.com/ubs
+1-866-329 1224

Bright Horizons (Backup Child Care)

https://careadvantage.com/ubs
Employer Username: UBS | Password: ubscopy
+1-877-242 2737

Quit for Life (Tobacco Cessation Program)

+1-866-784 8454

Milk Stork

http://milkstork.com/ubs
+1-877-242 1306

Employee Handbook

goto/hr-us (then select *Employee Handbook*)

For forms and plan information:

- From work (Single Sign On enabled): **goto/usbenefits**
- Then, select *Manage your Health Benefits* and *Wellness and Other Programs*

America's Warrior Partnership

https://www.americaswarriorpartnership.org/

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

Rethink Benefits

rethinkbenefits.com/ubs
+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.