

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.



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.

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 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 +1 888-251-2500, 9:00 a.m. to 7:00 p.m. ET or via goto/usbenefits > 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 2025.

If this applies to you:

- Visit Alight Worklife:
 - 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](#) > 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.my.cigna.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) > 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

Included Health (Expert Medical Opinion)

includedhealth.com/ubs

+1-855-431-5509

Wellness Incentives

- 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 account from work or home:

- **Via Alight Worklife:**
 - From work (Single Sign On enabled): [goto/usbenefits](https://www.ubs.com/usbenefits)
- **Via ActiveHealth** 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

Wellhub for access to discounted in-person and virtual fitness options for you and your dependents:

<http://promo.gympass.com/ubs>

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.

Tax-advantaged Accounts (HSA, HRA and FSAs)

For help with...

Your resources

The Health Savings Account (or Health Reimbursement Account, if applicable)

- 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

To access your HSA or HRA through Aight Worklife:

- From work (Single Sign On enabled): [goto/usbenefits](#) > Reimbursement Accounts

For further assistance:

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. Say “Health Savings and Reimbursement Accounts”.

Flexible Spending Accounts (FSAs)

- 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

To access your Healthcare, Limited Purpose and/or Dependent Care FSA through Aight Worklife:

- From work (Single Sign On enabled): [goto/usbenefits](#) > Reimbursement Accounts

For further assistance:

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. Say “Health Savings and Reimbursement Accounts”.

Retirement and Financial Benefits

For help with...

Your resources

Retirement

- 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

To access your 401(k) Plan through Aight Worklife:

- From work (Single Sign On enabled): [goto/usbenefits](#) > Savings & Retirement

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 “401(k) Plan”.

Financial Wellness

- Making informed and confident financial decisions on debt management, savings and more

UBS Financial Wellness

<http://financialwellness.ubs.com/fw/UBS> or +1-888-FIN-WELL (+1-888- 346-9355)

Other Benefits	
For help with...	Your resources
Critical Illness Insurance, Hospital Indemnity Coverage, and Accident Plan Coverage	
<ul style="list-style-type: none"> • Learning how the coverage works • Understanding who's eligible for coverage and how to enroll 	<p>Aetna +1-800-607-3366</p>
Income and Survivor Protection: Life, Accident and Disability Insurance	
<ul style="list-style-type: none"> • 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 	<p>Life, Accident and Disability Insurance</p> <ul style="list-style-type: none"> • 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 <p>To access your existing elections and update/add beneficiaries through Aight Worklife:</p> <ul style="list-style-type: none"> • From work (Single Sign On enabled): goto.usbenefits <p>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".</p>
Dental/Vision	
<ul style="list-style-type: none"> • Understanding how your coverage works • Printing your dental or vision ID card 	<p>Dental Cigna: https://my.cigna.com or +1-800-244-6224</p> <p>Vision VSP Vision Care: https://www.vsp.com or +1-800-877-7195</p> <p>You can also visit Aight Worklife:</p> <ul style="list-style-type: none"> • From work (Single Sign On enabled): goto.usbenefits
Legal Support	
<ul style="list-style-type: none"> • Learning more about the legal benefits available to you 	<p>The Group Legal Plan administered by MetLife Group Legal https://www.legalplans.com and click on <i>Why MetLife Legal Plans?</i> or +1-800-821-6400</p>

Additional Programs and Resources

- Learning more about the Adoption Assistance and Surrogacy Reimbursement Programs
- Finding back-up childcare or quality everyday childcare 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
- Accessing family concierge support & coaching from Ovia Health, spanning the full spectrum of women's and family health from preconception through family firsts and menopausal support
- Transporting breast milk home if you're traveling on UBS business or expanding your family with the help of a surrogate
- Guided techniques designed to help you and your family find more balance, wind down after a long day and reduce stress levels through Headspace

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

Ovia Health (Family Concierge Support & Coaching)

Download the *Ovia*, *Ovia Pregnancy* or *Ovia Family* app and select "I have Ovia Health as a benefit" during signup

Bright Horizons (Backup Child Care)

https://clients.brighthorizons.com/UBS

Employer Username: UBS | **Password:** ubsbakup

+1-877-242-2737

Quit for Life (Tobacco Cessation Program)

+1-866-784-8454

Milk Stork

http://milkstork.com/ubs

+1-510-356-0221

Headspace

https://work.headspace.com/ubs/member-enroll

Employee Handbook

goto/hr (then search *Employee Handbook*)

For forms and plan information:

- From work (Single Sign On enabled): **goto/usbenefits**
- Then, select *Health & Insurance > Quick Reference > 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

connect.rethinkcare.com/sponsor/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.