



# Benefits Guide 2025



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## We're glad you're here!

UMG thrives when you do. That's why we've cultivated a benefits program that connects you with options to meet you where you are and take you where you want to be. Our benefits celebrate your uniqueness, offering support for all pillars of wellbeing.

We encourage you to review this guide and familiarize yourself with our benefits program. Knowing what's offered will help you to enroll in the benefits you need and utilize those benefits when the time comes.

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid. The benefits in this guide are effective January 1, 2025 - December 31, 2025.

# Eligibility

## Who is eligible?

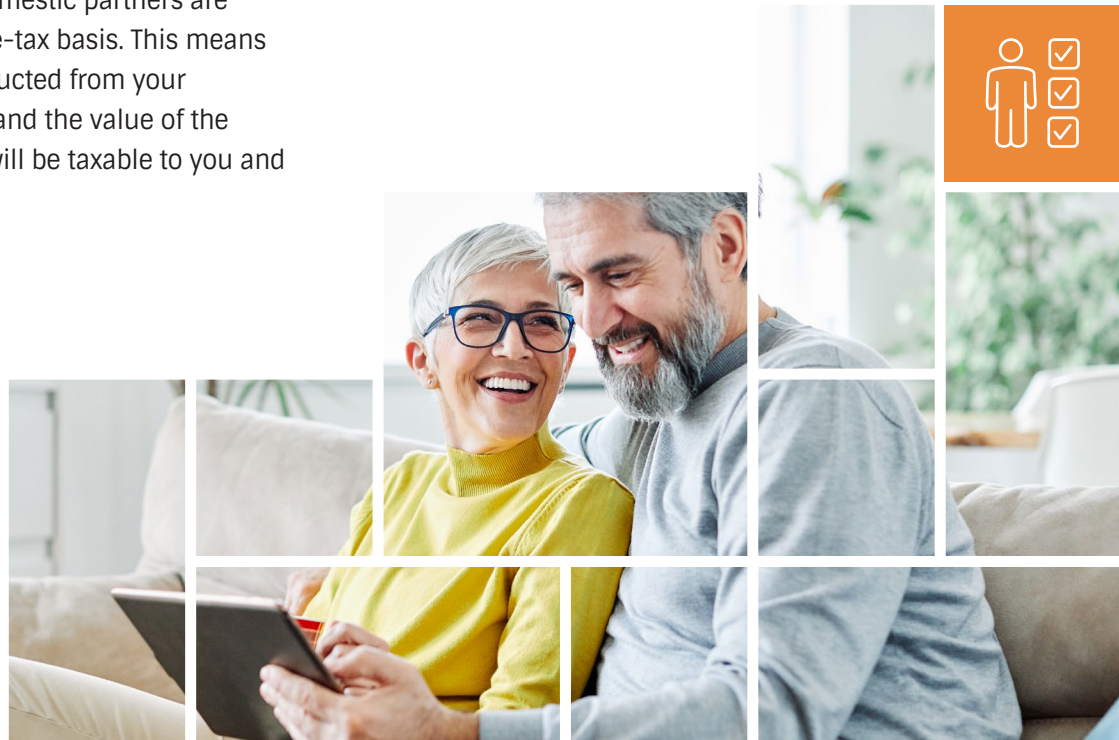
Full-time employees scheduled to work 30 or more hours per week are eligible for benefits starting on date of hire. Eligible employees can also enroll eligible dependents in many of the same benefits.

Eligible dependents include:

- Legally married spouse or same or opposite sex domestic partner
- Natural, adopted, step, and/or domestic partner's children up to age 26
- Children aged 26 or over who are disabled and depend on you for support
- Children named in a Qualified Medical Child Support Order (QMCSO)

## Domestic Partner

Under IRS rules, benefits for domestic partners are generally not available on a pre-tax basis. This means the portion you pay will be deducted from your earnings on an after-tax basis and the value of the employer portion of coverage will be taxable to you and reported on your W-2.



# Enrollment opportunities

There are only certain events in which you're able to enroll in or make changes to your benefits (including adding/removing dependents).

## New Hires

Welcome to UMG! New hires can enroll in benefits within 31 days of hire date. Benefits are effective on date of hire and remain in effect through the remainder of the plan year.

## Annual Open Enrollment

If benefit eligible, you'll have an annual opportunity to make changes to your benefits and/or covered dependents. The decisions you make during Open Enrollment will stay in effect through the new plan year, January 1 through December 31, unless you experience a qualifying life event.

## Qualifying Life Event

If you experience a Qualifying Life Event, you will have an additional opportunity to make changes to your benefits. You must elect benefits through our benefits portal at [umusicbenefits.com](https://umusicbenefits.com) within 31 days of the event. Changes made due to a qualifying life event will remain in effect through the remainder of the plan year.

Qualifying life events include:

- Marriage, domestic partnership, or divorce
- Birth or adoption (or a change in dependent eligibility)
- Loss or change of insurance coverage due to spouse's employment or turning 26
- Change in residence that affects access to network providers
- Change in eligibility for Medicare or Medicaid
- Court order requiring coverage for your child

### Remember!

You won't be able to make changes to your benefits outside of the scenarios above, so plan accordingly and make sure you have all the coverage you need each plan year.



# How to enroll

## Getting started

1. Enter your SSN, DOB, and gender into Workday
2. After a few days, you will receive an email notification to enroll in your benefits by going to [umusicbenefits.com](https://umusicbenefits.com)
3. You can enroll by creating an account online or by calling the UMG Benefits Service Center at **(888) 526-2794**
4. If you're eligible to enroll in benefits, you'll see an enrollment event screen. Click CONTINUE
5. Begin on My Information and follow the prompts in each step
6. If changes are needed, click EDIT
7. Click EVERYTHING LOOKS CORRECT when finished

**Please note:** If there is inaccurate data that you're unable to edit, contact the UMG Benefits Service Center at **(888) 526-2794**. You may need to update this directly in Workday.

## Review dependents

1. To add a spouse, domestic partner, and/or children, click ADD NEW
2. Click the pencil icon to make changes
3. Click I'M DONE WITH DEPENDENTS when finished

**Please note:** If you add a domestic partner to your benefits, we encourage you to carefully review the Domestic Partnership Criteria and Tax Impact Notice affidavit on the enrollment site.

## Select your benefits

1. Click CHANGE on a benefit tile
2. Click the checkbox next to the plan you want or waive coverage
3. Click the checkbox to select eligible dependents you want to cover
4. Repeat until you've elected or waived coverage for each benefit
5. Click I'M DONE SELECTING BENEFITS when finished

**Please note:** Your changes will be saved as you go. If you need to stop, you can click SAVE MY ELECTION. You can then resume electing benefits at a later time so long as you're still within your enrollment period.

### First-time user?



New users will need to register their accounts before enrolling in benefits:

1. Visit [umusicbenefits.com](https://umusicbenefits.com) and click Register
2. Enter your information and choose your user ID and password. If you experience issues with registering, please double check the information you input in Workday is correct.
3. Review the terms of service agreement and click I AGREE at the bottom of the page

# How to Enroll (Cont.)

## Review beneficiaries & allocations

1. To add a beneficiary, click ADD NEW BENEFICIARY
2. To delete a beneficiary, click on the X icon
3. To change allocations, click CHANGE ALLOCATION
4. Click I'M DONE WITH BENEFICIARIES when finished

## Evidence of Insurability

1. If required to submit Evidence of Insurability, you'll be prompted to do so now
2. You will have 60 days to submit your Evidence of Insurability on The Hartford website, which can be accessed in the benefits portal.
3. Click I'M READY TO FINALIZE MY ELECTIONS when finished

**Please note:** If any additional steps are required, you'll be prompted with a message box with additional details. If you do not complete these pending actions, certain coverage may not fully apply until they are met.

## Submit your completed enrollment

1. Carefully review the cost summary, benefit elections, and dependent information for accuracy
2. Click the pencil icon to make changes
3. Click SUBMIT MY ELECTIONS when finished
4. One final popup will appear asking you to accept or deny your elections. Click ACCEPT to complete your elections

Please Note: The total costs will not match approved costs in the first four columns if Evidence of Insurability is pending or if you have not provided dependent verification.

## Confirm your elections

1. Review the final confirmation summary and keep for your records
2. If you need to make additional changes, you may do so before the end of your enrollment period
3. If you would like to review and/or print your confirmation summary, you may do so in the Benefits History





## Medical plan options

UMG offers multiple medical plan options to fit your needs. All medical plans provide in-network preventive care at no cost to you.

### Anthem Co-Pay (EPO)

The EPO plan is **in-network only** so you may want to consider this plan if you know you will stay in-network and are looking to pay lower premiums. With the EPO, you won't need to choose a primary care physician or receive referrals to see a specialist. However, it is important to double check your providers are in-network because if you visit an out-of-network provider, you'll pay all costs out of pocket (unless in an emergency).

### Anthem PPO

The PPO plan provides coverage for doctors both in and out-of-network so you may want to consider this plan if you want this flexibility. This plan does not require you to choose a primary care physician or receive referrals to see a specialist. However, this plan does require higher out-of pocket costs—including premiums—compared to the Co-Pay (EPO) Plan.

### Kaiser HMO (CA only)

Available to CA employees only, the Kaiser HMO plan requires you to designate a primary care doctor who manages your care and refers you to specialists. This plan features co-pays for most services and some services, such as lab and x-rays, are offered with no out-of-pocket cost. This plan includes coverage for in-network services at Kaiser facilities only.



# Medical plan comparison

The table below shows plan features and your costs for certain services. Review the plan documents for Anthem and Kaiser to see full coverage details and a list of included services.

	ANTHEM PPO		ANTHEM CO-PAY	KAISER HMO
PLAN FEATURES	In-Network	Out-of-Network	In-Network Only	In-Network Only
Annual Deductible	None	\$750 per member \$2,000 per family	None	None
Annual Out-of-Pocket Maximum	\$1,500 per member \$3,000 per family	\$3,000 per member \$9,000 per family	\$800 per member \$2,400 per family	\$1,500 per member \$3,000 per family
Lifetime Maximum	Unlimited		Unlimited	Unlimited
Preventive Care	No co-pay	30% coinsurance*	No co-pay	No co-pay
Primary Care	\$20 co-pay	30% coinsurance*	\$20 co-pay	\$15 co-pay
Telehealth	No co-pay (LiveHealth Online)	Not covered	No co-pay (LiveHealth Online)	No co-pay (Kaiser Video Visit)
Specialist	\$40 co-pay	30% coinsurance*	\$30 co-pay	\$30 co-pay
Urgent Care	\$20 co-pay	30% coinsurance*	\$20 co-pay	\$15 co-pay
Emergency Room	\$100/visit (waived if admitted)		\$100/visit (waived if admitted)	\$100/visit
Mental/Behavioral Health	No co-pay	30% coinsurance*	No co-pay	\$15 co-pay
Inpatient Hospitalization	10% coinsurance	30% coinsurance*	\$200 co-pay	\$100/admission
Outpatient Surgery	10% coinsurance	30% coinsurance*	No co-pay	\$30/procedure
Infertility Services	10% coinsurance (lifetime maximum of \$30,000/member)	30% coinsurance* (lifetime maximum of \$30,000/member)	No co-pay (lifetime maximum of \$30,000/member)	Please review the <b>SPD</b> for specific services and coverage.
Lab & X-Ray	10% coinsurance	30% coinsurance*	No co-pay	No co-pay

\* 30% coinsurance after out-of-network deductible is met.



# Medical plan comparison (Cont.)

## Monthly employee cost

	ANTHEM PPO	ANTHEM CO-PAY	KAISER HMO
<b>Your Monthly Cost for Coverage*</b>			
Employee Only	\$163.00	\$113.00	\$137.00
Employee + Spouse	\$355.00	\$250.00	\$282.00
Employee + Child(ren)	\$333.00	\$233.00	\$237.00
Employee + Family	\$469.00	\$328.00	\$344.00

\* Pre-tax payroll deduction.

## Prescription drug

All medical plan options include prescription drug coverage. Your prescription drug coverage and out-of-pocket costs are based on your medical plan selection.



PLAN FEATURES	ANTHEM PPO & ANTHEM CO-PAY (EPO)	KAISER HMO
<b>Retail Pharmacy</b>		
Generic (Tier 1)	\$5 co-pay (30-day supply)	\$10 co-pay (up to 100-day supply)
Brand Name Formulary (Tier 2)	\$25 co-pay (30-day supply)	\$30 co-pay (up to 100-day supply)
Brand Name Non-Formulary (Tier 3)	\$45 co-pay (30-day supply)	\$30 co-pay (up to 100-day supply)
<b>Mail-Order</b>		
Generic (Tier 1)	\$10 co-pay (90-day supply)	\$10 co-pay (up to 100-day supply)
Brand Name Formulary (Tier 2)	\$50 co-pay (90-day supply)	\$30 co-pay (up to 100-day supply)
Brand Name Non-Formulary (Tier 3)	\$90 co-pay (90-day supply)	\$30 co-pay (up to 100-day supply)

### Save on Prescriptions

**Go Generic:** If you're looking to minimize your out-of-pocket costs, use generic drug options when possible. Generic drugs have the same active ingredients as their brand name counterparts, but your co-pay will be less.

**Mail-Order:** If you're taking a medication for a chronic condition, you can also save money by utilizing mail-order options, offering convenience and a larger supply.

# Dental coverage

Regular dental exams are an important part of maintaining your oral health. Both of UMG's dental plan options allow you to catch dental issues early while also providing coverage for more extensive dental work.

Plan Features	DELTA DENTAL PPO		DELTA DMO
	In-Network	Out-of-Network	In-Network Only
<b>Annual Deductible</b>	\$75/member		None
<b>Annual Plan Maximum</b>	\$2,000/member		None
<b>Diagnostic &amp; Preventive Care</b> Exams, cleanings, x-rays, diagnostic casts, treatment of dental pain, and specialist consultation	No cost	20% coinsurance	Co-pay varies by service. Please see the <b>plan documents</b> for your state for details.
<b>Basic Services</b> Oral surgery, fillings, endodontic, periodontic, sealants, general anesthesia, sedation	20% after deductible	25% after deductible	
<b>Major Services</b> Crowns, inlays, onlays, cast restorations, bridges, dentures for missing natural teeth, implants	40% for major services	60% after deductible	
<b>Orthodontia</b>	50% coinsurance		
<b>Ortho Lifetime Max</b>	\$3,500 per member		None
<b>Your Monthly Cost for Coverage*</b>			
<b>Employee Only</b>	\$11.00		\$5.00
<b>Employee + Spouse</b>	\$21.00		\$9.00
<b>Employee + Child(ren)</b>	\$22.00		\$10.00
<b>Employee + Family</b>	\$34.00		\$14.00

\* Pre-tax payroll deduction.

## Are you expecting a new baby?

Expectant mothers are eligible for additional no-cost services to improve oral health including either:

- One additional oral examination AND
- One additional routine cleaning OR
- One additional periodontal scaling and root planning per quadrant.

To utilize this benefit, simply have your dentist provide written confirmation of your pregnancy along with your claim

**On your computer:** you can download and print an ID card from your computer. Log in to your Dental account at [deltadentalins.com](http://deltadentalins.com). Click on Get ID card and then Print ID card.

**On your phone:** You can use your ID card in the app or add your ID card to your phone's mobile wallet. Download the Delta Dental Mobile App from the App Store or the Google Play Store. Log in to your [deltadentalins.com](http://deltadentalins.com) account in the app. Your ID card information will be on the front page.



Scan to visit  
[deltadentalins.com](http://deltadentalins.com)



## Vision coverage

UMG's vision coverage through VSP has an extensive network of specialists to make vision care easy and convenient. You have the option of the **Standard** or **Premium** vision plans.

	STANDARD VSP VISION PLAN	PREMIUM VSP VISION PLAN
Plan Features	In-Network	In-Network
<b>Wellvision Exam</b> (every 12 months)	\$25 co-pay for exam and glasses	\$15 co-pay for exam and glasses
<b>Frames</b>	New frames every <b>24 months</b> Included with exam co-pay Up to \$150 allowance*	New frames every <b>12 months</b> Included with exam co-pay Up to \$220 allowance*
<b>Lenses</b> (every 12 months)	Included with exam co-pay	Included with exam co-pay
<b>Lens Enhancements</b> (every 12 months)	\$0 co-pay	\$0 co-pay
<b>Contacts Fitting &amp; Evaluation**</b>	Included in exam co-pay	Included in exam co-pay
<b>Contact Lenses**</b>	\$130 allowance with up to \$60 co-pay	\$200 allowance with up to \$60 co-pay
Your Monthly Cost for Coverage***		
<b>Employee Only</b>	\$0.00	\$5.04
<b>Employee + Spouse</b>	\$0.00	\$8.09
<b>Employee + Child(ren)</b>	\$0.00	\$8.24
<b>Employee + Family</b>	\$0.00	\$17.20

\* VSP Members receive an additional 20% of the remaining balance of frames over the allowance. See VSP plan documents for details.

\*\* Instead of glasses.

\*\*\* Pre-tax payroll deduction.

Have benefits questions? Contact the UMG Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT.

# Included Health

Included Health provides personalized health support navigation for members of the LGBTQ+ community. Connect with a dedicated care coordinator for any provider, insurance, or support-related topic such as:

- **Physical health**, including finding a doctor that will prescribe PrEP.
- **Gender affirming care**, including finding providers who are friendly to the LGBTQ+ community and will use your correct pronouns.
- **Mental wellbeing**, including finding an LGBTQ+ affirming therapist.
- **Network access**, including navigating limited LGBTQ+ care options.
- **Community support**, including guidance for you or a loved one who is coming out.
- **Overall benefits navigation**, including planning for upcoming care.

Visit **Included Health** for more information. You may also access Included Health via their app (**iOS / Android**).



## Expanded transgender covered services on Anthem plans include:

- Blepharoplasty
- Face lift
- Facial bone reduction
- Hair removal/hair transplantation
- Rhinoplasty
- Thyroid reduction chondroplasty
- Electrolysis
- Suction-assisted lipoplasty, lipofilling and/or liposuction
- Voice therapy/voice lessons

# LiveHealth Online

## (Anthem members only)

LiveHealth Online provides Anthem members with the convenience of no-cost virtual care, offering expert medical advice, treatment plans, and prescriptions, all without leaving your home for any of the following:

- Flu
- Minor rashes
- Tooth pain
- Pink eye
- Allergies
- Cold & fever
- Sore throat
- Headache
- Skin infections
- Diarrhea
- Psychology

Get started at [LiveHealth Online](#).

# Hinge Health

## (Anthem members only)

Hinge Health is an exercise therapy program that tailors treatment plans to address musculoskeletal pain without leaving the comfort of home. You can get unlimited one-on-one coaching with a dedicated physical therapist and care team, who will support you on every step of your care journey.

This program is available to Anthem members at no cost. You can sign up on [Hinge Health](#).



# Retirement 401(k) plan

The **Universal Music Group 401(k) Plan**, through Vanguard, is an ideal way to save for retirement. Eligible employees may enroll in the Plan immediately upon hire once information has been updated with Vanguard, which is usually within a week following hire date.

This plan provides an easy way to save for retirement, save on current taxes, and receive a Company match on your contributions. The plan provides you with a choice on how your money is invested and offers a diversified lineup of investment options.

**UMG Central** provides everything you need to enroll in your retirement plans.

UMG also provides a non-elective 3% company contribution for eligible employees (vested after 3 years), in addition to any matching contributions and regardless of any contributions you make to the 401(k) plan.



## How to contribute

- New hires will be automatically enrolled with a pre-tax contribution of 3%, effective 30 days after hire or as soon as administratively feasible
- You can make changes and/or opt out of the auto enrollment at any time—see instructions on **UMG Central**
- Elect pre-tax and/or Roth after-tax contributions
- Choose from 1% to 75% of your eligible compensation (subject to IRS limits)
- Contribute a maximum of \$23,500 annually on a pre-tax basis, Roth, or combination of the two.

## Contribution options

**Pre-tax:** These contributions are deducted from your taxable income *before* taxes are calculated so your taxable income is reduced. This means you'll save on taxes at the same time you're saving for retirement.

**Roth after-tax:** These contributions allow you to contribute on an after-tax basis so that your earnings grow tax-free and you do not pay taxes on the earnings upon distribution (as long as it has been 5 years since your initial Roth contribution).

## Company match

UMG matches \$1 for every \$1 you contribute on the first 5% of your eligible compensation, and this is completely vested.

## Catch up contribution

If you are or will be age 50 by the end of the calendar year, you will automatically be able to contribute an additional catch up contribution of \$7,500 in addition to the IRS annual contribution maximum.



# Flexible Spending Accounts (FSAs)

Enrolling in an FSA saves you money by lowering your overall taxable income while simultaneously creating a reserve of funds for your eligible healthcare, dependent care, and commuting out-of-pocket expenses. You elect the annual amount you want to contribute, which will be deducted evenly per paycheck for the rest of the plan year. Then, use your FSA to pay for eligible out-of-pocket costs incurred during the plan year.

## Your FSA options

The **Healthcare FSA** allows you to pay for eligible health-related expenses for you and your dependents such as co-pays, prescriptions, dental services, and glasses.

The **Dependent Care FSA** allows you to pay for eligible dependent care expenses for children under age 13 or a spouse or relative who is incapable of self-care and lives with you.

The **Qualified Transportation Benefit, or Commuter Benefit**, allows you to set aside pre-tax dollars for eligible mass transit or parking expenses.



## What's the fine print?\*

**Healthcare and Dependent Care FSA:** The 2025 IRS contribution limit is \$3,300 for the healthcare FSA and \$5,000 for the dependent care FSA.\*\* UMG allows a grace period of 2.5 months after the plan year ends to utilize any remaining FSA funds, so participants have until March 15 of the following year. Any funds not used after this grace period will be forfeited.

**Commuter Benefit:** The 2025 IRS contribution limit is \$325 per month for both transit and parking. You may make changes to this benefit at any time on the WageWorks website. Any unused balance will roll over from month to month while actively employed. Upon termination, you have 90 days to use your remaining balance for your transit commuter card.

You can enroll in the healthcare and dependent care FSA during new hire enrollment, if you have a qualifying life event, or during annual enrollment. Please note that you will need to actively enroll each year that you want this benefit, as it does not carry over.

\* Visit [IRS.gov](https://www.irs.gov) for full rules and regulations.

\*\* The IRS has a separate contribution maximum for "highly compensated employees" (employees with gross family earnings in excess of \$150,000 annually). For 2025, the maximum Dependent Care FSA contribution is \$2,500 for married filing separately, or \$3,600 for filing jointly or single parent. These limits may be further adjusted subject to non-discrimination testing results.


# Employee Assistance Program (EAP)

Your Employee Assistance Program, through Journey, is your go-to resource whenever you're facing a life situation and are unsure about how to proceed. Whether you or a family member are dealing with stress, anxiety, depression, care concerns, financial concerns, legal concerns, or anything else, the EAP offers you confidential 24/7 support.

## Support when you need it

Your EAP provides 8 free counseling sessions for you and your household members per topic as well as referrals to care services, and general work/life support.

Additionally, you have access to free identity theft monitoring, legal documents including wills and rental agreements, and more.



**Get support  
now**

Web: [app2.journey.live](http://app2.journey.live)  
Phone: 855-248-2478





# Inclusive family care with Maven

Maven's Fertility and Family Building program offers holistic family support through their virtual resources. Membership is free for all UMG employees and their partners.

## Your dedicated care advocate

Partner with Maven for access to a dedicated Care Advocate who is available 24/7 to answer your questions, recommend Maven providers, and provide in-person, in-network care referrals.

## Support at every stage of your parenting journey

There are many paths to parenthood, so Maven offers the following support based on where you are in your journey:

- **Family planning support** including nutrition, career, mental health, birth control, tips for conception, and an introduction to various paths to parenthood.
- **Egg freezing & fertility support** including access to a network of clinics, educational resources, on-demand support from OB-GYNs, nutritionists, and community support from others experiencing a similar journey.
- **Adoption & surrogacy support** including help navigating agency, financial, and legal options, educational resources, on-demand adoption coaches and mental health providers, and access to a network of inclusive agencies.
- **Maternity support** including weekly action plans for each stage of pregnancy and clinical programs for high-risk pregnancies.
- **Breast milk shipping** at no cost for those parents traveling for business.

### Breast Milk shipping with Maven Milk

UMG employees have free access to Maven Milk, a breast milk shipping service providing three different kit options to fit your needs.

### Getting started with Maven

1. Register by visiting **Maven** or downloading the **Maven Clinic app**
2. Choose a custom track
3. Build your personal profile

# Menopause support with Maven

Maven is a digital family health platform that provides free, 24/7 access to specialized virtual care, personalized guidance, trustworthy resources, and more. The benefit is free for you and your partner.

## Program Features

You may use Maven to get expert menopause care and resources, including access to 24/7 unlimited video chat and messaging with doctors, nurses, and coaches specializing in menopause, such as OB-GYNs, pelvic floor physical therapists, mental health providers, and career coaches, access to a personal Care Advocate, and more. Register by visiting [Maven](#) or downloading the [Maven Clinic App](#).



# New! Color Health

(Anthem members only)

## Stay ahead of cancer

Color's cancer detection and care program, designed in partnership with the American Cancer Society, supports you through the entire cancer journey—from detection to care, treatment, and post-treatment support. With Color, you get the cancer screenings you need, at-home or in-person, as well as support from a broad team of experts. Whether you're looking to understand your cancer risk, are currently in treatment, or have had cancer in the past, the Color program comes at no cost to you. This benefit is available to UMG employees and adult dependents enrolled in the Anthem medical plan.

## Get a personalized screening plan

- Take a 5-minute quiz to understand what screenings you should be doing
- Get at-home screening kits and / or support scheduling in-person screenings (e.g., colonoscopies, mammograms) at in-network providers
- Stay ahead of cancer by claiming your new, free benefit at [color.com/umg](https://color.com/umg).

## Talk with a team of cancer experts

Same/next day phone or video visits, 7 days a week, with doctors and genetic counselors to help you and your family navigate screening, treatment, logistical, and financial concerns.

## Get the support you need along the way

- Access peer support groups with proven benefits – tailored to the unique needs of survivors, patients, and caregivers
- Support from Color's team of cancer experts to help you and your family navigate the mental, financial, logistical, and health impact of cancer.



Have benefits questions? Contact the UMG Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT.

# Back-up childcare & family support with Bright Horizons

Bright Horizons offers a number of childcare and family support programs to help you and your family thrive.

## Back-up care

Sometimes school closes or the nanny cancels unexpectedly. Bright Horizons provides a back-up childcare option to help your life stay on track. **UMG will subsidize up to 10 annual days of center-based or home-based care.**

## Virtual tutoring

Virtual tutoring provides online individualized learning assistance for your child(ren). **UMG subsidizes up to 4 hours of on-line tutoring** (will be considered one use of your 10 back-up care days). As a Bright Horizons member, you also get access to up to 20% off on tutoring through their tutor partners.

## Get started with Bright Horizons

Visit [Bright Horizons](#) to create an account and follow the instructions on [UMG Central](#).

## Adoption assistance

To assist you with building your family, UMG will reimburse employees up to a lifetime maximum of \$14,000 for qualifying adoption expenses. Requests for reimbursement should be submitted within 180 days of placement. Find more information on [UMG Central](#).





## Disability insurance

Disability insurance provides income replacement should something happen to you that prevents you from working.

### Short-Term Disability (STD)

For an approved disability, UMG will continue to pay your salary for up to 12 weeks at 100% with the following 14 weeks at up to 60%, coordinated with any statutory disability benefits you may be entitled to receive.

**This benefit is provided at no cost to you.**

### Long-Term Disability (LTD)

Long-Term Disability provides income replacement if you experience an extended illness or injury that lasts longer than 180 days. There are two options for LTD:

#### Basic LTD

Basic LTD provides you 50% income replacement up to a maximum of \$10,000 per month. **UMG provides this benefit automatically at no cost to eligible employees.**

#### Voluntary LTD\*

As an alternative to Basic LTD, you can elect up to 60% income replacement up to a maximum of \$20,000 per month. This voluntary benefit is employee-paid.

## Voluntary Critical Illness insurance\*

Voluntary Critical Illness insurance pays you a cash benefit if you are diagnosed with a covered illness. This cash benefit can be used at your discretion. This benefit is employee paid and you have the option of purchasing a \$10,000 or \$30,000 benefit.

## Voluntary Hospital Indemnity insurance\*

Voluntary Hospital Indemnity insurance pays you a cash benefit in the event of a hospital stay. This cash benefit can be used at your discretion. This benefit is employee-paid and you have the option of electing between two plans.

\* Rates are based on age and salary .For more information, reach out to the UMG Benefits Service Center.

# Life insurance

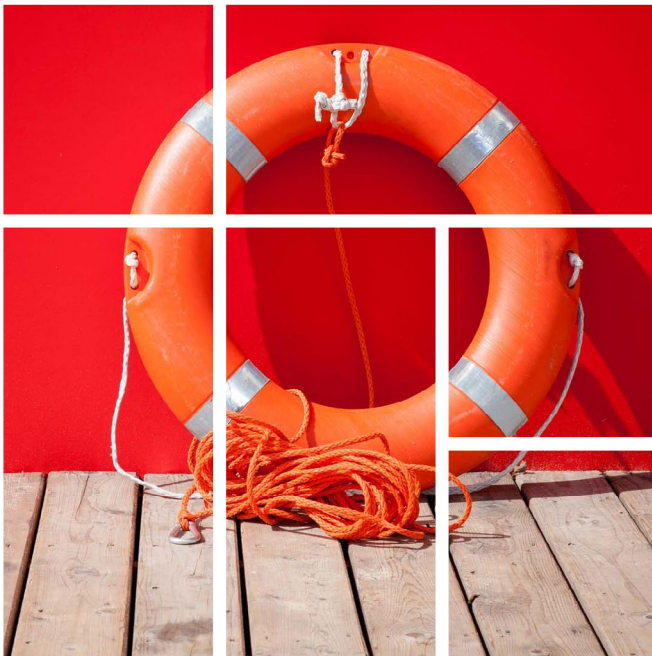
Life insurance offers your family financial peace of mind in the form of a cash benefit in the event of your death. UMG offers both Basic and Voluntary Life Insurance:

## Basic Life insurance

UMG provides you life insurance of 1x your salary up to a maximum of \$1,000,000. **This policy is provided at no cost to you.**

## Voluntary Life insurance\*

In addition to Basic Life Insurance, you have the option to purchase Voluntary Life Insurance. Voluntary life insurance for employees is up to 6x your salary, up to a maximum of \$3M (when combined with basic life insurance at 1x base pay). Spouse life insurance is up to \$100,000; child life insurance up to \$25,000.



# AD&D insurance

Accident Death & Dismemberment (AD&D) insurance\*\* offers you financial protection in the form of a cash benefit should you experience a covered condition or injury. The funds you receive can be used at your discretion to help you and your family. UMG provides you coverage of 1x your salary up to \$1,000,000 at no cost to you. You also have the option to purchase additional coverage.\*

## UMG's added death benefits\*\*\*

UMG provides comprehensive support to loved ones in the event of an employee's death, including:

- Two-month payout of base salary
- 100% payout of the annualized target bonus
- Contribution toward final expenses of up to \$5,000 (fewer than 20 years of service) or \$10,000 (for 20 or more years of service)
- Up to one year of no-cost continued medical, dental, and vision insurance for dependents enrolled at the time of the employee's death

\* Rates are based on age and salary. For more information, reach out to the UMG Benefits Service Center.

\*\* Benefit reduction due to age: Basic Life and AD&D coverage will reduce to 65% at age 65, 45% at age 70, 30% at age 75, and 20% at age 80. All reductions are from the original amount. There is no benefit reduction due to age on the Voluntary policies.

\*\*\* Salary and bonus payments can only be paid to the estate of the employee. Contributions towards final expenses can only be paid directly to the vendor providing eligible services (funeral homes, florists, etc.) with an approved invoice.

# Permanent life insurance with Long-Term Care

UMG is pleased to offer a Permanent Life Insurance policy with a Long-Term Care (LTC) rider through Chubb. As we age, the likelihood of needing LTC increases, and the cost of care is significant. This coverage is designed to help protect your retirement savings and ease the burden of caregiving by your loved ones.

## How it works

A long-term care rider attached to a life insurance policy is one policy with two benefits. You can access LTC funds if you need them, or retain the death benefit if you don't. This program is 100% voluntary, and the cost of coverage will be paid by you. If you choose to purchase coverage, you will be set up for direct billing through your bank account.

## Using the LTC Rider

- LTC benefits are triggered by the inability to perform at least 2 of 6 activities of daily living with care expected to last at least 90 days OR severe cognitive impairment (generally Alzheimer's or dementia) AND plan of care prescribed by a licensed health provider.
- Activities of daily living include bathing, transferring, eating, toileting, continence, and dressing.
- Curious about the cost of care near you? Take a look at the [Genworth cost of care calculator](#) to help you plan for future expenses.

## How to Enroll

You may enroll during annual enrollment. There are two ways to enroll in Permanent Life Insurance with Long-Term Care:

**Enroll online at:** [chubb.benselect.com/universalmusic](https://chubb.benselect.com/universalmusic)

- Employee ID: UMG employee ID
- Last 4 digits of your employee ID + full birth year

### With the Support of an Enrollment Counselor

Employees may schedule an appointment to connect with an enrollment counselor to get enrollment assistance or receive a personalized quote by accessing and completing [this form](#).

# Time away

We want you to bring your whole self to work, which means providing you with time off to rest and recharge.

## Paid time off (PTO)

Employees are eligible for **PTO** based on their employment type (exempt vs. non-exempt) and years of service.

EMPLOYEE TYPE	PERSONAL DAYS	VACATION DAYS	MAXIMUM ACCRUAL
Exempt	Flexible		N/A
Non-Exempt (up to 4 years of service)*	3 days**	15 days	30 days
Non-Exempt (after 4 years of service)*	3 days**	20 days	40 days



## Company-paid holidays

Each calendar year, UMG observes the following paid holidays:

- New Year's Day
- Martin Luther King Jr.
- Presidents' Day
- Good Friday (CCMG only)
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Wellbeing Day
- Thanksgiving
- Day after Thanksgiving
- Christmas/Winter Break

\* CCMG employees receive 2 Personal Days per year and Good Friday off.

\*\* Employees receive personal days based on their hire date: Q1 hires have 3 days, Q2 hires have 2 days, Q3 hires have 1 day, and Q4 hires will not receive personal days until the following January 1.

## Paid family leave

UMG offers up to 12 weeks of 100% paid leave for child bonding or to care for an ill family member. This benefit is coordinated through The Hartford and is offset with any statutory benefits you're eligible for while on leave. Review the **UMG Leave Guide** for additional details.

## Volunteer days

UMG provides you up to 16 hours of paid time off to volunteer with a non-profit or community organization. View the policy at **UMG Central**.

## Summer Fridays

Between Memorial Day and Labor Day, UMG offices will remain open during normal business hours but you are encouraged to take advantage of an early release at 1:00 PM local time if work allows.





# Perks

## PTO Exchange

You may use PTO Exchange to trade accrued and unused PTO time in exchange for other benefits including student loan payments, charitable donations\*, cash payments, and more. Go to [UMG Central](#) for more information.

**Exempt employees** with frozen vacation balances as of December 31, 2021 can exchange their frozen PTO up to a maximum of 10 days within a calendar year. Vacation time under UMG's Flexible Paid Time Off program is not eligible for exchange.

**Non-exempt employees** can exchange their accrued time off, up to a maximum of 80 hours in a calendar year. Personal days are not eligible for exchange.

## Pet adoption reimbursement

Looking to grow your family with a new pet? UMG will reimburse you up to \$150 of your adoption expenses if you adopt from a shelter or rescue organization. View [UMG Central](#) for more information.

## Wellbeing allowance

UMG will reimburse up to \$720 per calendar year for wellness-related expenses for you and your dependents. Go to [UMG Central](#) for more information.

## Travel Assistance services

Included with your Life insurance coverage, you and your family members automatically receive Travel Assistance services in over 200 countries. These services provide you emergency medical assistance and emergency personal services while abroad. To utilize this coverage, call (800) 243-6108 (ID# GLD-09012). Go to [UMG Central](#) for more information.



## Tuition reimbursement

UMG reimburses up to \$5,000 per calendar year for job-related courses and degrees at accredited institutions. Employees are eligible for this benefit after 6 months of employment. Visit [UMG Central](#) for more information and instructions on how to use this benefit.

## Scholarship program

The UMG Lew Wasserman Scholarship Program assists college-bound children of employees by awarding scholarships to eligible applicants. You must be a UMG employee for at least 1 year with a combined family income that doesn't exceed \$300,000 to be eligible. Apply by going to [Scholarship America](#) and use this [tutorial](#).

## Student loan assistance

UMG will make a monthly contribution to the principal balance of eligible employees' student loans up to \$100 per month. Employees are eligible for this benefit after 1 year of employment. Visit [UMG Central](#) for more information.

## BenefitHub Employee Discounts

BenefitHub is your employee discount center, providing deals on thousands of popular brands. Visit [BenefitHub](#) and register using referral code WYABWI to start saving.

# Benefit contacts

## Question on your benefits?

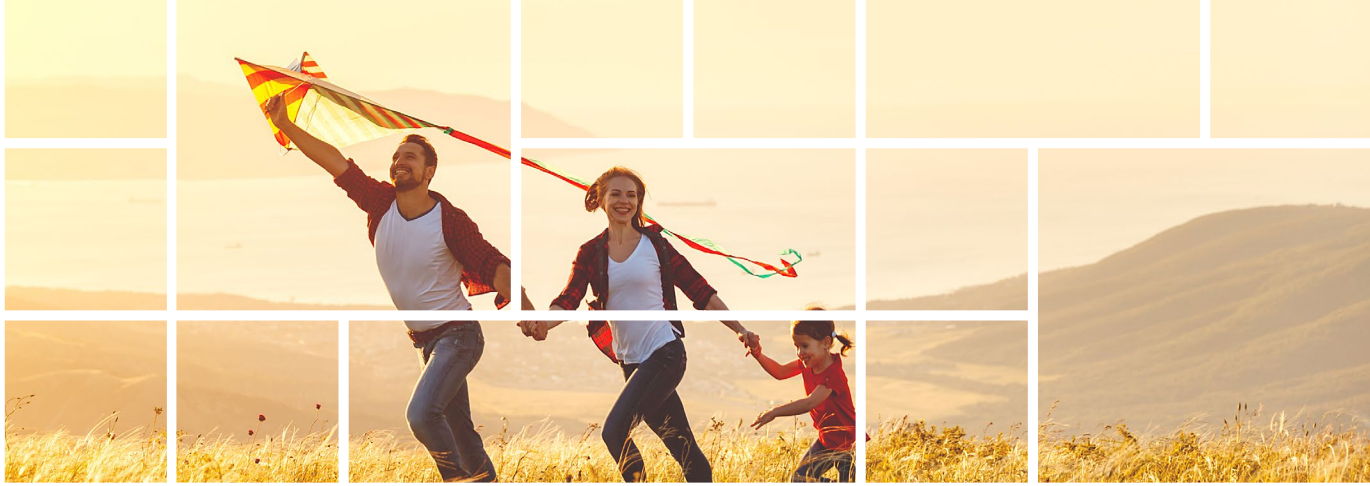
Important contact information is listed below.

BENEFIT	CARRIER	POLICY #	CONTACT	WEBSITE
UMG Benefits Service Center	Empyrean	N/A	(888) 526-2794	<a href="http://umusicbenefits.com">umusicbenefits.com</a>
Medical	Anthem	170167	(800) 690-0512	<a href="http://anthem.com/ca">anthem.com/ca</a>
	Kaiser	227476	(800) 464-4000	<a href="http://kp.org">kp.org</a>
Dental	Delta Dental	PPO: 06152 DMO: 76194	PPO: (888) 335-8227 DMO: (800) 422-4234	<a href="http://deltadentalins.com">deltadentalins.com</a>
Vision	VSP	12234265	(800) 877-7195	<a href="http://vsp.com">vsp.com</a>
LGBTQ+ Care Support	Included Health	N/A	(855) 431-5533	<a href="http://includedhealth.com">includedhealth.com</a>
Virtual Care (Anthem members only)	LiveHealth Online	N/A	(888) 548-3432	<a href="http://livehealthonline.com">livehealthonline.com</a>
Joint Care (Anthem members only)	Hinge Health	N/A	(855) 902-2777	<a href="http://hingehealth.com/umg">hingehealth.com/umg</a>
Employee Assistance Program (EAP)	Journey	N/A	(855) 248-2478	<a href="http://app2.journey.live">app2.journey.live</a>
401(k) Retirement Plan	Vanguard	092022	(800) 523-1188	<a href="http://ownyourfuture.vanguard.com">ownyourfuture.vanguard.com</a>
Flexible Spending Accounts (FSAs & Commuter)	WageWorks	N/A	(877) 924-3967	<a href="http://wageworks.com">wageworks.com</a>



## Start with the UMG Benefits Service Center

Whether you have a question on your benefits, billing, finding providers, or any other benefit-related question, start by contacting the UMG Benefits Service Center at **(888) 526-2794**. You can also log into [umusicbenefits.com](http://umusicbenefits.com) and use the chat and secure inbox function to ask questions.



## Benefit contacts (Cont.)

BENEFIT	CARRIER	POLICY #	CONTACT	WEBSITE
Family Planning, Pediatric & Parenting Support, Breast Milk Transportation, and Menopause Support	Maven	N/A	<a href="mailto:support@mavenclinic.com">support@mavenclinic.com</a>	<a href="https://mavenclinic.com/join/takecare">mavenclinic.com/join/takecare</a>
Back-Up Child Care	Bright Horizons	N/A	(877) 242-2737	<a href="https://clients.brighthorizons.com">clients.brighthorizons.com</a>
Adoption Assistance	N/A	N/A	N/A	UMG Central
Income Protection (STD, LTD, Critical Illness, Hospital Indemnity, Life Insurance, and AD&D)	The Hartford	402910	N/A	<a href="https://mybenefits.thehartford.com">mybenefits.thehartford.com</a>
Long-Term Care	Chubb	N/A	N/A	<a href="https://chubb.benselect.com/universalmusic">chubb.benselect.com/universalmusic</a>
Travel Assistance	The Hartford	Group Number: GLD-09012	(800) 243-6108	N/A
Frozen Time Off Exchange	PTO Exchange	N/A	<a href="mailto:support@ptoexchange.com">support@ptoexchange.com</a>	<a href="https://ptoexchange.com/signin">ptoexchange.com/signin</a>
Tuition Reimbursement & Student Loan Assistance	Tuition.io	N/A	<a href="mailto:support@tuition.io">support@tuition.io</a>	<a href="https://umgloanassist.tuition.io/login">umgloanassist.tuition.io/login</a>
Scholarship Program	Scholarship America	N/A	(507) 931-1682 <a href="mailto:umusic@scholarshipamerica.org">umusic@scholarshipamerica.org</a>	<a href="https://scholarshipamerica.org">scholarshipamerica.org</a>
Pet Adoption	N/A	N/A	N/A	UMG Central
Wellbeing Allowance	WageWorks	N/A	(877) 924-3967	<a href="https://wageworks.com">wageworks.com</a>



People,  
Inclusion  
& Culture



UNIVERSAL MUSIC GROUP