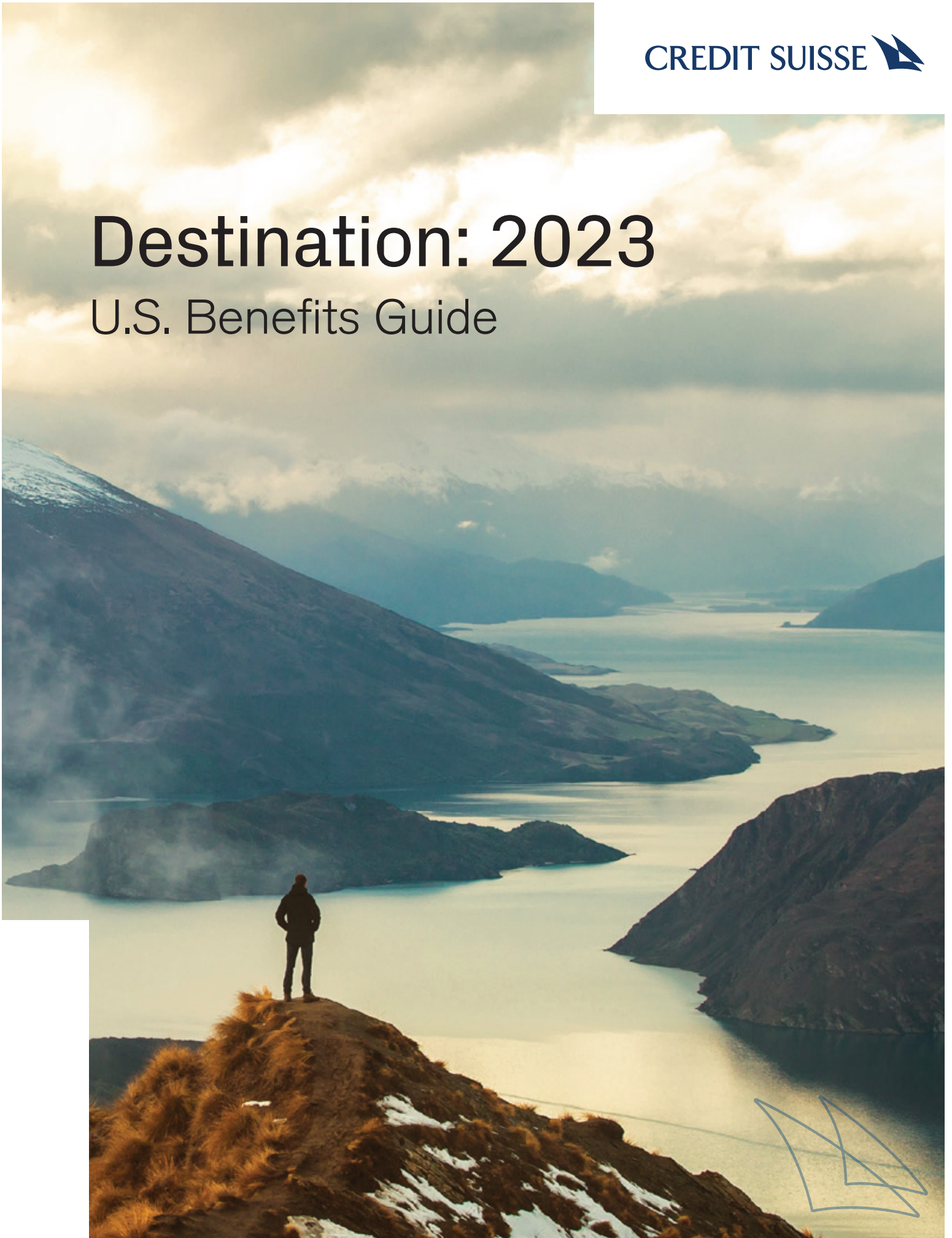


# Destination: 2023

## U.S. Benefits Guide



# Get onboard with your 2023 benefits



Life is a journey. With your Credit Suisse benefits, you're covered wherever life takes you and your family. To help support your physical, emotional, and financial wellbeing along the way, Credit Suisse offers a wide range of benefits.

Here's what you need to know.

## Enroll before your deadline

For most coverage, including health and protection benefits, you'll need to enroll within 31 days of your hire or rehire date, and then again during Benefits Annual Enrollment each year (typically held in the fall). You can change your coverage during the year only if you have a qualifying life event, such as getting married or having a child. More details are available on YBR or by calling the Credit Suisse Benefits Service Center.

## New hire? Take action

It's easy to enroll—and you can select method that works best for you:

### Enroll online

Go to **Your Benefits Resources™ (YBR)** from the:

- Credit Suisse intranet (from **MY HR > Pay and Benefits > US Benefits Overview**); or
- Internet at <http://digital.alight.com/credit-suisse>.

### Enroll on the go

Download the Alight Mobile app from the iTunes App Store or Google Play and enter "Credit Suisse" when prompted to enter your employer. You can also text "Benefits" to 67426 to receive a text response with a link to download the app. (Standard text messaging rates may apply.)

### Enroll by phone

Enroll by phone by calling the Credit Suisse Benefits Service Center at **1 888 325 2732**. Representatives are available Monday through Friday, from 9:00 a.m. to 5:00 p.m. ET.

# How your Credit Suisse benefits take flight



## Verify dependent eligibility

One of the ways Credit Suisse manages health care costs is by ensuring that only those who are eligible for coverage are covered. If you enroll dependents in coverage, you may receive a request from the Credit Suisse Benefits Service Center later this year asking you to verify your dependents' eligibility. Be sure to follow up with requested information to avoid losing your dependents' coverage.

Also, when you're ready to enroll, be sure to gather dates of birth and Social Security numbers for any dependents you'll be covering and anyone you'll be designating or updating as a beneficiary for your Life Insurance, Personal Accident Insurance, Health Savings Account (HSA), and the 401(k) Plan.

**Remember: Once you enroll as a new hire, Annual Enrollment is the only time of the year you can make changes to the following benefits unless you experience a qualified status change during the year.**

- Health coverage (Medical, Prescription Drug, Dental, and Vision)
- Health Savings Account (HSA)
- Health Care and Dependent Care Flexible Spending Accounts (FSAs)
- Basic, Supplemental, and Spouse Life Insurances
- Personal and Dependent Accident Insurances
- Personal Excess Liability Insurance
- Long-Term Disability (LTD)
- Voluntary Benefits (Supplemental Critical Illness, Accidental Injury, and Hospital Indemnity Insurances)
- Legal Assistance Plan

## What happens if you don't enroll?

It's important to enroll to make sure you have the best benefit options for you and your family. However, if you don't take action during your new hire enrollment window, here's what you'll receive in 2023:

- Company-paid Basic Life Insurance of one times your annual base salary.
- Company-paid Personal Accident Insurance coverage of 1x your annual base salary up to \$500,000, or a minimum of \$50,000.
- Short-Term Disability (STD) coverage starting on the first day of absence due to a non-work-related illness or injury and continuing for the duration of your disability, up to a maximum of 180 calendar days.
- Core Company-paid LTD coverage of 50% of 1x your annual benefits compensation, up to \$10,000 per month.



# Test drive decision-making tools



## Your one-stop benefits website: YBR



**YBR** is your year-round, online benefits resource. Bookmark YBR so your benefits are only a click away, and be sure to:

- Sign up for text messaging to get important benefit reminders throughout the year
- Register your spouse or domestic partner for access to view YBR
- Use the webchat feature when you need to connect with a representative instead of calling the Credit Suisse Benefits Service Center.



Tip: When you grant shared access, your spouse or domestic partner will be able to view all benefits-related information, but will not be able to make changes.

When it comes to making your benefit decisions, you don't need to go it alone. Visit YBR for information and decision-support tools including:

- Medical Expense Estimator tool (model different coverage scenarios)
- Health Care Cost Summary (review year-to-date expenses, if any)
- Health Plan Comparison Chart (highlighting plan differences)
- Find a Provider (confirm which networks your doctors are in before you choose a carrier)
- HSA and FSA Modeling tools
- Virtual benefits toolbox
- Calculators to estimate Life Insurance and Long-Term Disability coverage needs

# Choose your own (benefits) adventure



## Where to find ID cards

Medical plan ID cards will be mailed to you after you enroll and are accessible through your carrier's website and app.

You can access your medical, dental, and vision ID information either by downloading your carriers' apps from **YBR** or visiting their websites directly.

**Using your benefits wisely year-round is a great first step toward living your healthiest life, saving money, and maximizing your tax-free and income-protection opportunities. Here are some tips to make the most of the Credit Suisse benefits that you're enrolled in for 2023.**

## Health benefits

Make the most of your medical benefits.

### Download ID cards

Keep your ID cards with you at all times by accessing them on your mobile device. Download your insurance carrier's app and follow the instructions to sign in.

### Look in-network

Higher cost doesn't always mean higher quality, and using providers (e.g., doctors, dentists, opticians, hospitals, pharmacies) in your network will always cost you less. Visit your carrier's website to find providers and explore cost and quality comparison tools.

### Know when to negotiate in-network rates

There are some instances where you may be able to pay in-network rates for out-of-network care. For example, if you:

- Are in the middle of a complex treatment cycle when your provider changes to out-of-network
- Went to the nearest emergency room for a life-threatening emergency but it was out-of-network
- Find there is not an in-network provider within 20 miles of your home (exceptions may apply when you are seeking care that must be performed in-network or at a Center of Excellence)

If you find yourself in a situation like this, contact your Medical Plan carrier as soon as possible. Reference the ID number on your Medical Plan card when contacting Anthem or UnitedHealthcare (UHC).



## Health benefits (continued)

### Get virtual care

See and talk to a doctor from your mobile device or computer without an appointment. No matter what medical carrier you have, there's an option for virtual care:

- UHC Virtual Visits: Log in to [myuhc.com](https://myuhc.com) and look for "Virtual Visits"
- Anthem Live Health Online: [livehealthonline.com](https://livehealthonline.com) (or call the 24/7 nurseline with support from registered nurses at **1 800 700 9184**).

You can also use Anthem's or UHC's mobile app, or call the number on your ID card to find out more. Additionally, the Credit Suisse onsite Health Centers offer virtual visits.

### Schedule your preventive care

If you participate in any Credit Suisse medical, dental, or vision option, in-network **preventive care services** for you and your covered dependents are covered at 100%. There are no additional out-of-pocket charges for those services, even if you haven't met your deductible.

### Use expert second opinion services

Access expert second medical opinions by phone or video on diagnoses, medications and treatment options, surgery, and other conditions. There's no cost to you. Request a consultation:

- UHC: 2nd.MD at [2nd.MD/creditsuisse](https://2nd.MD/creditsuisse) or **1 866 269 3534**
- Anthem: ConsumerMedical at **1 888 361 3944**

### Get assistance with Medical Plan claims

Call Advocacy Services at **1 888 325 2732**. Advocates are available at no additional cost to help you understand your medical claims. They also work directly with your providers to resolve any claims issues.

## Specialty health management programs

Regardless of which option you enroll in, you have access to **specialized health management programs** designed to support you through nearly every health care need. In addition, Credit Suisse offers specialty health management programs for when you are dealing with challenging health conditions.

### Applied Behavioral Analysis (ABA) Therapy

Access behavioral-based treatment of Autism Spectrum Disorders (ASD). Contact your medical carrier for more information.

### Cancer Support Program

Get support from nurses to help you manage symptoms, understand your medications and options, communicate with your doctors, and answer your family's questions. For assistance, call **1 866 913 2642**.

### Fertility and Infertility Treatment Guidance

Receive specialized case management. To access benefits through the Credit Suisse Medical Plan, you must first call for a consultation at **1 866 774 4626**.



## Specialty health management programs (continued)

### Neonatal Resource Services

Collaborate with board certified neonatologists, specialized trained NICU nurses, and licensed NICU/pediatric social workers on care plans, preparation for successful discharge, and home care needs. For support, call **1 866 534 7209**.

### Radiology Management

Receive authorization and compare hospital and other medical facility costs in your area for hundreds of procedures such as imaging tests. To access, contact your medical carrier. Note: You may be contacted directly by your carrier to advise you of lower cost alternatives if you are planning to have an imaging service.

### Nurse Team

Get support from specialized nurses to navigate complex health situations through access to a team of experts. These nurses may contact you when you have a health event, such as a hospital admission. Contact your medical carrier for more information.

## Prescription drugs

Want to save on prescription drugs? Here's how:

### Formulary drugs

The next time your doctor prescribes an ongoing medication, be sure the drug is on the Express Scripts National Preferred Formulary—the list of preferred drugs that will save you money.

### Preventive drug list

Certain preventive care prescription medications are available at no cost to you, even if you haven't met your deductible.

### Maintenance medications

You have the flexibility to fill 90-day prescriptions by using Express Scripts' mail-order service or at select retail pharmacies.

### Generic drugs

The prescription drug plan requires the use of generic drugs when they are available. That means if a generic drug is available and a brand-name prescription is filled, you will be required to pay the difference in the cost. If the brand-name drug is deemed medically necessary by your physician, they must notify Express Scripts.

### Specialty medications mail-order requirement

Prescribed specialty medications must be filled through Accredo, Express Scripts' specialty mail-order pharmacy, instead of at a retail pharmacy. Additionally, you will have access to a clinical team for one-on-one counseling focused on helping you manage your specialty medications.





## Prescription drugs (continued)

### **SaveOnSP program for Standard Plan participants**

If you enroll in the Medical Plan Standard option and fill certain specialty drugs, you will be eligible for a special pharmacy copay assistance program through SaveOnSP. Under the program, your cost for eligible specialty medications will be \$0.

Want to know more? Contact Express Scripts at [express-scripts.com/creditsuisse](https://www.express-scripts.com/creditsuisse) or 1 866 210 4473.

## Financial benefits

With your Credit Suisse benefits, you can save and build wealth in so many ways:

### **Manage HSA savings and investments**

If you're enrolled in a Consumer Driven Health Plan (CDHP) medical option, you have the opportunity to set aside tax-free money in a HSA to spend on eligible medical, dental, and vision expenses now or in the future. Visit [401k.com](https://www.401k.com) to manage your account, track your expenses, and see this year's IRS limits.

If you elect an HSA for the first time, you must also report the account to the Compliance Team through the Global PA Trade System. For additional information, you may reference the **Credit Suisse Employee Personal Trading Policy (GP-00363)**.

### **Use or lose your Flexible Spending Account (FSA)**

If you participate in a Health Care or Dependent Care FSA, save your receipts and budget carefully. If you don't use all the funds in your account during the specified timeframe, you will forfeit the remaining balance aside from the designated amount in your Health Care FSA that Credit Suisse allows you to carry over each year. Visit Smart-Choice on YBR to check your balance and manage your claims. For a list of eligible expenses, visit [IRS.gov](https://www.irs.gov).

### **Protect your income**

Credit Suisse provides you with Basic Life Insurance, Short-Term and Long-Term Disability coverage, Business Travel Accident Insurance, and Personal Accident Insurance at no cost to you.

If you need a higher level of protection for yourself or your eligible dependents, you can purchase **supplemental coverage** as needed. Credit Suisse also offers Group Legal and Excess Liability coverage, and Critical Illness, Hospital Indemnity, and Accidental Injury Insurance.

### **Insure your home, auto, and pet**

Credit Suisse gives you access to group rates for **homeowners, renters, auto, and pet insurance**, which you can enroll in at any time.

### **Get help paying for school**

Going back to school? Our **Tuition Assistance Program** can help. And, to help with your child's education costs, Credit Suisse awards ten scholarship grants each year. Look for more details in February.





## Financial benefits (continued)

### **Save with Perks at Work**

Check out our **Perks at Work** program for exclusive discounts and rewards on over 30,000 brands, as well as the chance to earn and spend WOW points. WOW points are rewards you earn on almost everything you buy. You can redeem your WOW points as cash on a future purchase.

### **Commute for less**

Save money on taxes with the **Commuter Benefit Program** which lets you set aside pre-tax dollars for work-related transit and parking expenses.

### **Maximize savings with the 401(k) formula**

Credit Suisse's **award-winning strategy** can help you meet your goals faster and achieve 50% base income replacement for retirement.

### **Consider a Roth in-plan conversion**

Build a tax-free nest egg using the spillover feature to make after-tax contributions and convert to Roth. This feature reduces your future tax liability. Upon conversion, you will be taxed on less than three months of after-tax earnings instead of years of after-tax earnings when you take your distribution. (Consult a tax advisor to learn more.)

# Going the extra mile to support your wellbeing



Credit Suisse helps you take care of yourself and your family at all stages of your life.

## Take volunteer time

Credit Suisse offers leading-edge leave and time off policies to eligible employees including **a day off each year to volunteer** for the charity of your choice.

## Live your best life

**Resources for Life** can help you and your family members reach professional and personal goals, manage daily stresses, and develop fulfilling relationships. Counselors and experts support a variety of needs, from anxiety and depression, to legal, financial, and community services, and more.

## Use parental leave

Receive up to 20 weeks of paid time off within the first year of the birth or adoption of a child.

## Get back-up dependent care

When you can't miss work and need elder care or child care support, Credit Suisse offers back up dependent and elder care support services. Plus, get additional days of back-up care in the first year of the birth or adoption of a child. Register in advance with Bright Horizons for access to the **Back-Up Care Advantage Program**.

## Use comprehensive family support benefits

Through **Bright Horizons**, access discounts and search for nannies, additional caregivers, and test prep.

## Enjoy honeymoon leave

Credit Suisse gifts you with an **additional week of vacation in the year you get married** or enter into a civil union, providing you have at least one year of service.

## Request a leave of absence

You can request a leave of absence for many reasons, such as childcare leave, family medical leave, military leave, bereavement, sabbatical, and others. The leave policies are outlined in the **Leave and Time-Off Handbook**.

# Get support for your journey: Contacts to know



Have questions along the way? Here's how to contact the Credit Suisse benefits partners.

## Anthem Programs

[anthem.com](https://www.anthem.com)

1 877 285 0196

### When you need help with:

- Finding a provider
- Confirming coverage of a particular service
- Understanding claim payments
- Identifying relevant programs/resources
- Accessing virtual doctor visits

Learning more about existing conditions and/or health recommendations

### Contact/refer to:

#### Customer Service (Anthem Health Guide)

Customer service support for general questions about benefits, claims, providers, and more

#### MyHealth Advantage/Staying Healthy Reminders

Personalized messages about health conditions, recommendations, and savings opportunities

## UHC Programs

[myuhc.com](https://www.myuhc.com)

1 888 567 4654

### When you need help with:

- Finding a provider
- Confirming coverage of a particular service
- Understanding claim payments
- Identifying relevant programs/resources
- Accessing virtual doctor visits

Prioritizing health goals and want to participate in health challenges

Learning more about existing conditions and/or recommended preventive services

### Contact/refer to:

#### Customer Service (Advocate4Me)

Customer service support for general questions about benefits, claims, providers, and more

#### Rally

Online, interactive experiences designed to help you understand healthy behaviors and improve overall wellbeing

#### Health eNotes

Personalized messages about low and moderate risk health conditions as well as recommended preventive service

## UHC Programs (continued)

Understanding the pros and cons of different treatment options for a given condition

### Treatment Decision Support

Support to navigate complex health situations through access to a team of experts

Help evaluating treatment options for certain conditions, including:

- Back pain, knee/hip replacement
- Men's health: Benign prostate disease, prostate cancer
- Women's health: Benign uterine conditions (including hysterectomy), breast cancer
- Coronary disease
- Bariatric surgery

Navigating resources and treatment options for a child with special needs

### Special Needs Initiative

Supporting families of children with special needs in identifying providers and available resources, as well as understanding treatment options and benefit coverage

## General resources

### Credit Suisse Benefits Service Center

**1 888 325 2732**

Outside the U.S.: **1 704 646 8768**

Monday – Friday, 9:00 a.m. – 5:00 p.m., Eastern Time

### HR Service Center

(Personal information changes; vacation payout inquiries)

Active Employees: **HR Portal**

Email: [Askhr.us@credit-suisse.com](mailto:Askhr.us@credit-suisse.com)

### Payroll

[portal.adp.com](https://portal.adp.com)

Credit Suisse Payroll: **1 877 PAY 2732 (1 877 729 2732)**

### Your Benefits Resources

From the Credit Suisse Intranet:

Go to **MY HR > Pay and Benefits > US Benefits Overview**

From outside the Credit Suisse Intranet:

Go to [digital.alight.com/credit-suisse](https://digital.alight.com/credit-suisse)

(the first time you log on, you will be prompted to create a Benefits Access ID and password)



## Health plans and specialized health management programs

<b>Advocacy Services</b> (Assistance with resolving health claim issues)	<b>1 888 325 2732</b>	
<b>Applied Behavioral Analysis (ABA) Therapy</b> (Available through your provider network)	Anthem: <b>1 877 285 0196</b> UnitedHealthcare: <b>1 888 567 4654</b>	
<b>Cancer Support Program</b> (Available through Optum)	<b>1 866 913 2642</b>	
<b>Dental</b>	Delta Dental <a href="https://deltadentalins.com/creditsuisse">deltadentalins.com/creditsuisse</a> <b>1 800 592 0144</b>	
<b>Health Care Services</b>	Mount Sinai Health Center @ Credit Suisse EMA: <b>1 212 538 7770</b> <a href="https://mountsinai.org/creditsuisse">mountsinai.org/creditsuisse</a>  UNC Health Center @ Credit Suisse RTP: <b>1 919 994 6331</b> <a href="https://uncpn.com/creditsuisse">uncpn.com/creditsuisse</a>  Monday – Friday, 9:00 a.m. – 5:00 p.m., Eastern Time	
<b>Health Savings Account (HSA)</b>	Fidelity <a href="https://401k.com">401k.com</a> <b>1 800 588 6200</b> Outside the U.S.: <b>1 877 833 9900</b>	
<b>Medical</b>	Anthem <a href="https://anthem.com">anthem.com</a> <b>1 877 285 0196</b>  Aetna International <a href="https://aetnainternational.com">aetnainternational.com</a> International toll-free: <b>1 800 231 7729</b> Direct/collect: <b>1 813 775 0190</b>	UnitedHealthcare <a href="https://myuhc.com">myuhc.com</a> Current members: <b>1 888 567 4654</b> Prospective members, Annual Enrollment only: <b>1 866 873 3903</b>
<b>Prescription Drug</b>	Express Scripts Compare plan options: <a href="https://express-scripts.com/creditsuisse">express-scripts.com/creditsuisse</a> General information: <a href="https://express-scripts.com">express-scripts.com</a> <b>1 866 210 4473</b>	
<b>Expert Second Medical Opinion Services</b> (Virtual)	Anthem ConsumerMedical: <b>1 888 361 3944</b>	UnitedHealthcare 2nd.MD: <a href="https://2nd.md/creditsuisse">2nd.md/creditsuisse</a> <b>1 866 269 3534</b>
<b>Reproductive Health Programs</b>	Optum Fertility Solutions: <b>1 866 774 4626</b> Maternity Support Program: <b>1 877 201 5328</b> Neonatal Resource Services: <b>1 866 534 7209</b>	
<b>Special Needs Initiative</b> (Only available to employees enrolled in UnitedHealthcare)	<b>1 888 567 4654</b>	
<b>Spending Accounts</b> (Health Care FSA, Dependent Care FSA, Commuter)	Smart-Choice Accounts Accessible via the <a href="#">Your Benefits Resources</a> website <b>1 888 325 2732</b>	
<b>Vision</b>	VSP Vision Care <a href="https://VSP.com">VSP.com</a> <b>1 800 877 7195</b>	

## Retirement plans

<b>401(k)</b>	Fidelity <b><a href="https://www.fidelity.com/401k">401k.com</a></b> <b>1 800 588 6200</b>	
<b>U.S. Pension Plan</b>	<b>1 888 325 2732</b> Outside the U.S.: <b>1 704 646 8768</b> Monday – Friday, 9:00 a.m. – 5:00 p.m., Eastern Time	
<b>Deferred Compensation Plans</b>	Non-ESRP Plan Prudential: <b><a href="https://www.prudential.com">nq.prudential.com</a></b> <b>1 800 824 0040</b>	ESRP Plan American Benefits Consulting: <b><a href="mailto:planadmin@abcsys.com">planadmin@abcsys.com</a></b> <b>1 800 331 8340</b>
<b>Executive Services</b>	Executive Services NY Sameer Chand: <b><a href="mailto:sameer.chand@fmr.com">sameer.chand@fmr.com</a></b> <b>1 800 544 6518 x77053</b>	

## Income protection

<b>Auto, Home, and Pet Insurance</b>	Added Benefits <b><a href="https://www.creditsuisseaddedbenefits.com">creditsuisseaddedbenefits.com</a></b> <b>1 855 496 1358</b>	
<b>Business Travel Accident Insurance</b>	Chubb <b>1 800 336 0627</b>	
<b>Group Personal Excess Liability Insurance</b>	Chubb <b><a href="https://www.csgruopexcess.com">csgrouppexcess.com</a></b> <b>1 800 432 7435</b>	
<b>Legal Plan</b>	MetLife <b><a href="https://www.legalplans.com">legalplans.com</a></b> <b>1 800 821 6400</b>	Enter access code: 9901423 Enter password: 6090004
<b>Life and Accident Insurance</b>	MetLife <b><a href="https://www.metlife.com">metlife.com</a></b> <b>1 800 638 6420</b>	
<b>Short and Long Term Disability</b>	MetLife <b><a href="https://www.metlife.com">metlife.com</a></b> <b>1 888 325 2732</b> , Select "Leave of Absence"	
<b>Individual Disability Insurance</b>	Unum <b><a href="https://www.unum.com">unum.com</a></b> <b>1 877 209 1256</b>	
<b>Critical Illness, Hospital Indemnity, and Accidental Injury Insurance</b>	MetLife <b><a href="https://www.metlife.com">metlife.com</a></b> <b>1 800 GET MET8 (438 6388)</b>	

## Work/life resources

<b>Family Support Benefits</b> (Educational Assistance and Tutoring Support Reimbursement)	Smart-Choice <a href="https://smartchoiceaccounts.com/alightcra">smartchoiceaccounts.com/alightcra</a> <b>1 888 325 2732</b>	
<b>Back-Up Child Care and Elder Care</b>	Bright Horizons <a href="https://clients.brighthorizons.com/creditsuisse">clients.brighthorizons.com/creditsuisse</a> <b>1 877 242 2737</b>	User Name: CreditSuisse Password: cs4backup
<b>Perks at Work</b> (Exclusive online shopping discounts)	<a href="https://perksatwork.com">perksatwork.com</a>	
<b>Resources for Life</b>	Carelon Behavioral Health <a href="https://achievesolutions.net/creditsuisseRFL">achievesolutions.net/creditsuisseRFL</a> <b>1 855 503 LIFE (5433)</b>	Company Code: CreditSuisse

## Financial assistance

<b>Tuition Assistance Plan</b>	<b>1 888 325 2732</b> Outside the U.S.: <b>1 704 646 8768</b> Monday – Friday, 9:00 a.m. – 5:00 p.m., Eastern Time
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