People, Inclusion & Culture

UNIVERSAL

UNIVERSAL MUSIC GROUP



Benefits Guide 2026



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, 2026 - December 31, 2026.

Table of Contents

Eligibility 3
Enrollment opportunities 4
How to enroll 5
Medical plan options 7
Medical plan comparison 8
Prescription drug 9
Dental coverage 10
Vision coverage 11
Included Health 12
LiveHealth Online 13
Hinge Health 13
One Medical ..... 13 NEW
Retirement 401(k) plan 14
Health Savings Account (HSA) ..... 15 NEW
Flexible Spending Account (FSA) 16
Employee Assistance Program (EAP) 17
Maven Fertility & Family Building support ..... 18 NEW
Breast milk shipping with Maven 19
Parenting & Pediatrics support with Maven 20
Menopause support with Maven 21
Color health 22
Back-up childcare & family support with Bright Horizons 23
PersonalSAGE financial counseling 24
Disability insurance 25
Voluntary Critical Illness insurance 25
Voluntary Hospital Indemnity insurance 25
Life Insurance 26
AD&D insurance 26
Permanent Life insurance with Long-Term Care 27
Personal Excess Liability insurance ..... 27 NEW
Time away 28
Perks 29
Benefit contacts 30

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

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

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 mid-year.

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** 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.

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

How to enroll

Getting started

1. Enter your SSN, DOB, and sex assigned at birth into Workday
2. After a few days, you will receive an email notification to enroll in your benefits by going to 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 Personal Information and confirm everything is correct. You may add your personal email and phone number to your profile
6. If changes are needed, click EDIT
7. Click EVERYTHING LOOKS CORRECT when finished
8. Review the domestic partnerships affidavit carefully and select if you will be covering a domestic partner or not. Click I'M READY TO PROCEED

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. You will be asked to select who you want to cover in each plan. Click SAVE DEPENDENT SELECTIONS
3. Repeat until you've elected or waived coverage for each benefit
4. 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 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; to edit a beneficiary's information, click on the pencil 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 by clicking Hartford EOI link
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







Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

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 High-Deductible Health Plan (HDHP)

This plan has the lowest premiums but you'll pay full cost for most services until you meet your deductible. After that, you share costs through coinsurance. This plan includes a Health Savings Account (HSA), with UMG contributing $850 for individuals or $1,700 for families, and you can also contribute pre-tax dollars for medical expenses. It's a good fit if you want lower premiums, use fewer healthcare services, want the flexibility of in- and out-of-network providers, and value HSA tax savings.

Anthem Co-Pay (EPO)

This plan offers predictable copays and no deductibles or coinsurance for most services, but you must stay in-network (except emergencies). You don't need a primary care provider (PCP) or referrals, though you must confirm your providers are in-network. While premiums are higher than the HDHP, it is a good choice if you expect regular healthcare needs and prefer set costs.

Anthem PPO

The PPO may be the right fit if you want the flexibility to see providers both in- and out-of-network without referrals and without the high deductible. This plan comes with the highest premiums and out-of-pocket costs compared to the HDHP and EPO.

Kaiser HMO (CA only)

Available only to California employees, this plan offers coordinated care within Kaiser's network. You'll choose a primary care physician who manages your care and referrals. Most services have set copays, and some (like labs and x-rays) may be free. Since coverage is limited to Kaiser facilities, it's best if you're comfortable receiving all your care within that system. While it doesn't include Anthem's extra programs, it provides comprehensive medical coverage.











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	ANTHEM HDHP		KAISER HMO
PLAN FEATURES	**In-Network**	**Out-of-Network**	**In-Network Only**	**In-Network**	**Out-of-Network**	**In-Network Only**
Annual Deductible	None	$750 per member $2,000 per family	None	$1,700 per member $3,400 per family	$3,400 per member $6,800 per family	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	$3,400 per member $6,800 per family	$6,800 per member $13,400 per family	$1,500 per member $3,000 per family
Lifetime Maximum	Unlimited		Unlimited	Unlimited		Unlimited
Preventive Care	No co-pay	30% coinsurance*	No co-pay	No co-pay	30% coinsurance**	No co-pay
Primary Care	$20 co-pay	30% coinsurance*	$20 co-pay	10% coinsurance**	30% coinsurance**	$15 co-pay
Telehealth	No co-pay (LiveHealth Online)	Not covered	No co-pay (LiveHealth Online)	No co-pay (LiveHealth Online)	Not covered	No co-pay (Kaiser Video Visit)
Specialist	$40 co-pay	30% coinsurance*	$30 co-pay	10% coinsurance**	30% coinsurance**	$30 co-pay
Urgent Care	$20 co-pay	30% coinsurance*	$20 co-pay	10% coinsurance**	30% coinsurance**	$15 co-pay
Emergency Room	$100/visit (waived if admitted)		$100/visit (waived if admitted)	10% coinsurance**		$100/visit
Mental/ Behavioral Health	No co-pay	30% coinsurance*	No co-pay	No co-pay**	30% coinsurance**	$15 co-pay
Inpatient Hospitalization	10% coinsurance	30% coinsurance*	$200 co-pay	10% coinsurance**	30% coinsurance**	$100/admission
Outpatient Surgery	10% coinsurance	30% coinsurance*	No co-pay	10% coinsurance**	30% coinsurance**	$30/procedure
Infertility Services	10% coinsurance (managed by Maven - see page 14)	30% coinsurance (managed by Maven - see page 14)	No co-pay (managed by Maven - see page 14)	10% coinsurance (managed by Maven - see page 14)**	30% coinsurance (managed by Maven - see page 14)**	Please review the SPD for specific services and coverage.
Lab & X-Ray	10% coinsurance	30% coinsurance*	No co-pay	10% coinsurance**	30% coinsurance**	No co-pay

* 30% coinsurance after out-of-network deductible is met.
** HDHP coinsurance percentage is after initial deductible is met

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

Medical plan comparison (Cont.)

Monthly employee cost

	ANTHEM PPO	ANTHEM HDHP	ANTHEM EPO (CO-PAY)	KAISER HMO
Your Monthly Cost for Coverage*				
Employee Only	$185.00	$95.00	$128.00	$162.00
Employee + Spouse	$402.00	$209.00	$283.00	$333.00
Employee + Child(ren)	$377.00	$190.00	$264.00	$280.00
Employee + Family	$531.00	$276.00	$371.00	$406.00

* 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)	ANTHEM HDHP	KAISER HMO
Retail Pharmacy			
Generic (Tier 1)	$5 co-pay (30-day supply)	$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)	$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)	$45 co-pay (30-day supply)	$30 co-pay (up to 100-day supply)
Mail-Order			
Generic (Tier 1)	$10 co-pay (90-day supply)	$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)	$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)	$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.

	DELTA DENTAL PPO		DELTA DMO
Plan Features	**In-Network**	**Out-of-Network**	**In-Network Only**
Annual Deductible	$75/member		None
Annual Plan Maximum	$2,000/member		None
Diagnostic & Preventive Care 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 **plan documents** for your state for details.
Basic Services Oral surgery, fillings, endodontic, periodontic, sealants, general anesthesia, sedation	20% after deductible	25% after deductible	
Major Services Crowns, inlays, onlays, cast restorations, bridges, dentures for missing natural teeth, implants	40% for major services	60% after deductible	
Orthodontia	50% coinsurance		
Ortho Lifetime Max	$3,500 per member		None
Your Monthly Cost for Coverage*			
Employee Only	$11.00		$5.00
Employee + Spouse	$21.00		$9.00
Employee + Child(ren)	$22.00		$10.00
Employee + Family	$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 Dental account at 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 account in the app. Your ID card information will be on the front page.

Scan to visit deltadentalins.com

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.



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**
Wellvision Exam (every 12 months)	$25 co-pay for exam and glasses	$15 co-pay for exam and glasses
Frames	New frames every **24 months** Included with exam co-pay Up to $150 allowance*	New frames every **12 months** Included with exam co-pay Up to $220 allowance*
Lenses (every 12 months)	Included with exam co-pay	Included with exam co-pay
Lens Enhancements (every 12 months)	$0 co-pay	$0 co-pay
Contacts Fitting & Evaluation**	Included in exam co-pay	Included in exam co-pay
Contact Lenses**	$130 allowance with up to $60 co-pay	$200 allowance with up to $60 co-pay
Your Monthly Cost for Coverage***		
Employee Only	$0.00	$5.04
Employee + Spouse	$0.00	$8.09
Employee + Child(ren)	$0.00	$8.24
Employee + Family	$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 Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

Included Health

Included Health provides free personalized health support navigation for members of the LGBTQ+ community and their loved ones. 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

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

One Medical

(Anthem members only)

One Medical makes primary care more accessible and convenient by giving you access to in-person and virtual care, integrated mental health support, and a suite of wellness services—all designed to help you stay healthy and save time. This membership is free for you and your dependents.

What is included

In-person primary care

- Access to One Medical clinics across the U.S.
- Same- or next-day appointments and onsite labs
- Pediatric and family care

Virtual care

- 24/7 on-demand video visits and provider messaging through the One Medical mobile app
- Care from anywhere in the nation

Mental health services

- Integrated coaching and therapy as part of your primary care benefit
- Mindset by One Medical programs and chronic condition management

Value-added services

- Online appointment booking, prescription refills, and messaging with providers
- Coordinated care with access to your electronic medical records across locations

How it works

1. Insurance: One Medical is an in-network provider with Anthem's plans. Visits are billed to your health insurance, and your out-of-pocket cost (if any) depends on your plan.
2. Access Anywhere: Visit any One Medical office or provider nationwide, whether traveling or at home, with 24/7 virtual care available. Your medical records are shared seamlessly across all locations.
3. Sign up **here**.

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.

You can find everything you need to enroll on **myumgbenefits.com**.

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 **myumgbenefits.com**.
- 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 $24,500 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 immediately vested. You can make changes at any time in **Vanguard**.

Catch-up contribution

- Those age 50+ may contribute an extra $8,000 above the IRS annual limit, up to a maximum of $32,500*
- Those age 60-63 may contribute an extra $11,250 above the IRS annual limit, up to a maximum of $35,750*

Change to catch-up contributions effective January 1, 2026: Due to **SECURE 2.0 Act** legislation, employees age 50+ who earned more than $150,000** in the previous year must make catch-up contributions on a **Roth after-tax basis** (pre-tax catch-up contributions won't be allowed).

If you are contributing pre-tax contributions, you will need to update your contribution to Roth after-tax in **Vanguard** once you're close to the $24,500 limit.

* These contribution limits are automatically applied in the system if you earned less than $150,000 in the previous year.
** This amount will be adjusted annually by the IRS.

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

Health Savings Account (HSA)

A Health Savings Account (HSA) is offered to employees enrolled in the Anthem High-Deductible Health Plan (HDHP). An HSA is a tax-advantaged account that allows you to save and pay for eligible medical expenses now or in the future.

Eligible expenses

You can pay for eligible health-related expenses for you and your dependents such as medical visits, prescriptions, sunscreen, over-the-counter medicine, and more. Click **here** to see a full list of eligible expenses.

Employer contribution

UMG contributes to your HSA to help cover out-of-pocket healthcare costs:

- **Individual coverage:** $850*
- **Family coverage:** $1,700*

Your contribution

The 2026 IRS limit to your HSA is:

- **Individual coverage:** $4,400**
- **Family coverage:** $8,750**
- **Catch-up contribution (age 55+):** $1,000**

How it works

- You can elect the HSA amount you'd like to contribute on a pre-tax basis directly in your **benefits account** (you can make changes to the amount at any time).
- Use your HSA funds for eligible medical expenses such as doctor visits, prescriptions, and more.
- Unused funds roll over year to year—there's no "use-it-or-lose-it" rule.

Investment options

Once your HSA balance reaches $2,000, you can choose to invest your funds in a selection of mutual funds on **HealthEquity**. This allows you to build long-term healthcare savings over time that grow tax-free.

* Your employer contribution will be prorated on a quarterly basis.
** The annual IRS limits include HSA contributions from all sources, including you, your spouse, and your employer.

Flexible Spending Account (FSA)

An FSA helps you save on everyday costs by letting you use pre-tax dollars for eligible health, dependent care, and commuting expenses. You choose how much to contribute each year, and the money comes out evenly from each paycheck. When you have an eligible expense, you can use your FSA funds to pay for it.

Your FSA options



Healthcare FSA

Use pre-tax dollars for eligible medical, dental, and vision expenses for you and your dependents for things like co-pays, prescriptions, dental services, and glasses.

- **2026 IRS contribution limit:** $3,400
- **Grace period:** You'll have until March 15 of the following year to use any leftover funds. After that, unused money is forfeited.
- **Enrollment:** Available during new hire enrollment, annual enrollment, or after a qualifying life event. You'll need to re-enroll each year.

Limited Purpose FSA

This FSA is available only to those enrolled in the HDHP medical plan and allows you to pay for eligible dental and vision expenses for you and your dependents such as dental co-pays, dental procedures, glasses and contacts, contact solution, and more.

- **2026 IRS contribution limit:** $3,400
- **Grace period:** You'll have until March 15 of the following year to use any leftover funds. After that, unused money is forfeited.
- **Enrollment:** Available during new hire enrollment, annual enrollment, or after a qualifying life event. You'll need to re-enroll each year and you must be enrolled in the HDHP medical plan.

Dependent Care FSA

This covers expenses for children under age 13, or a spouse or relative who lives with you and is incapable of self-care. Eligible expenses include daycare, elder care, preschool, and after-school programs.

- **2026 IRS contribution limit:** $7,500 total per household*
- **Grace period:** You'll have until March 15 of the following year to use any leftover funds. After that, unused money is forfeited.
- **Enrollment:** Available during new hire enrollment, annual enrollment, or after a qualifying life event. You'll need to re-enroll each year.

Commuter Benefit (Qualified Transportation Benefit)

Save on commuting costs by setting aside pre-tax money for public transit or parking expenses.

- **2026 IRS contribution limit:** $340 per month for both transit and parking.
- **Rollover:** Unused balances roll over month to month while you're employed. If you leave the company, you have 90 days to use remaining transit funds.

Flexibility: You can adjust your contribution anytime through the **WageWorks** website. If you leave the company, you'll have 90 days to use any remaining balance.

*Highly compensated employees (salary of $160,000+) are capped at $3,750 for their dependent care FSA contribution to help the plan pass IRS-required nondiscrimination testing. Please consult a tax or financial advisor if you have additional questions.

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

Employee Assistance Program (EAP)

Your Employee Assistance Program, through Journey, is here when life gets heavy or confusing and you're not sure where to turn. If you or a family member are dealing with stress, anxiety, depression, family or caregiving needs, financial or legal issues, or anything else on your mind, the EAP gives you confidential, 24/7 support from trained professionals.

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**
Phone: (855) 248-2478



Maven Fertility & Family Building support

Maven is your all-in-one resource for fertility and family building. No matter your path to parenthood—IVF, egg freezing, adoption, surrogacy, or pregnancy—Maven is here to support you.

Fertility medical coverage (Anthem members only)

Maven provides your fertility benefits—whether you're trying to conceive, starting IVF, or planning to freeze your eggs, Maven helps you navigate the process with care and expertise. This is available to employees and their spouse/domestic partner enrolled in an Anthem plan.

What is covered

One Maven Cycle for fertility treatment and preservation

- Bundled coverage for a full round of treatment, including IVF, IUI, egg/sperm preservation, diagnostics, medications, and more.
- Medical and pharmacy expenses apply to your medical plan cost share (deductible, coinsurance, copay).

Family building reimbursement

Maven will manage the reimbursement for adoption, surrogacy, and donor tissue expenses up to a $14,000 lifetime maximum. This is available to all benefits-eligible employees and their spouse/domestic partner.

Virtual care and support

Maven provides unlimited, on-demand virtual support from 35+ specialties in women's and family health. This benefit is free for you and your partner.

Your dedicated care advocate

With Maven, you'll have access to a dedicated care advocate who is available 24/7 to answer your questions, recommend Maven providers, and help you navigate your benefits.

Support at every stage of your family building journey

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

- OB-GYNs, fertility specialists, reproductive endocrinologists, loss support
- Doulas, mental health providers, nutritionists, physical therapists
- Coaches for adoption/surrogacy and career
- Infant sleep coach, lactation counselor, and back-to-work support

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

Maven Fertility & Family Building support
(Cont.)

How to get started



Fertility medical coverage & family reimbursement

1. Sign up for a **Maven account** or download the Maven Clinic app.
2. Activate the Maven Wallet in the app—this is your home base for tracking your medical benefits and claim expenses.
3. Connect with a member of Maven's Member Benefit Services team to learn more about your options, coverage, and request in-network providers.
4. For any fertility questions, contact **benefits@mavenclinic.com**.

Virtual care and support

1. Sign up for a **Maven account** or download the Maven Clinic app
2. Choose a custom track (egg freezing, IVF, pregnancy, etc)
3. Build your personal profile and connect with a care advocate
4. For any fertility questions, contact **support@mavenclinic.com**

Breast milk shipping with Maven Milk

UMG employees have free access to Maven Milk, a break 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

Parenting & Pediatrics support with Maven

Parenting support with Maven

Maven's Parenting & Pediatrics program supports parents by providing 24/7 access to over 30 specialties of pediatric and parenting experts, judgment-free advice, personalized content, and more. This benefit is free for all UMG employees and their partners until your child is 18 years old.

24/7 access to specialized family care providers including:

- Parenting coaches
- Pediatricians
- Speech pathologists
- Special education advocates
- Nutritionists
- Occupational therapists
- Childcare consultants
- Mental health therapists



Childcare support

Maven has a variety of vetted providers—from daycare and sitters to virtual care and tutoring pods—so parents can choose what helps their unique situation.

On-Demand classes, groups, and articles

Maven has designed a clinician-supported curriculum to reinforce parenting skills in a way that is fun, engaging, and effective—ultimately contributing to stronger parent-child relationships.

This includes daily bite-sized lessons on a range of topics that are top of mind for parents—from how to make morning routines more fun to how to deal with nightmares, how to talk about racism with your children, and more.

Get started

Visit **mavenclinic.com/join/takecare** or download the Maven Clinic app.

For help, contact **support@mavenclinic.com**.

Menopause support with Maven

Maven is a digital health platform that provides free, 24/7 access to specialized virtual care, personalized guidance, and trustworthy resources through every stage of your menopause journey. 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**.



Color health (Anthem members only)

Stay ahead of cancer

Color provides free cancer screening and support for every stage of the journey — from prevention and detection to treatment and recovery. Whether you're looking to understand your cancer risk, are currently in treatment, or have had cancer in the past, the Color program is here to support you. You and your adult dependents enrolled in an Anthem medical plan can access this benefit, all at no cost.

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**.

Speak 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 Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

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 the school closes unexpectedly or your elder loved one needs a bit of help at home. Bright Horizons provides a back-up child and elder care options 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.

Additional family support and care resources

Through Bright Horizons, you have access to a variety of resources that support you and your family—at every stage of life.

My Bright Horizons

You'll receive waitlist preference and tuition discounts at participating Bright Horizons centers nationwide. The platform also connects you to programs that support family care, education, well-being, and career growth.

Sittercity

Enjoy free access to Sittercity's premium network of babysitters (a $150 value) and take advantage of nanny placement services, including help from local agencies for recruiting, vetting, and hiring—plus exclusive discounts.

World at Home

Offers educator-created content for toddlers through school-age children, featuring yoga and mindfulness, STEM activities, language lessons, story time, cooking, and more.

Academic support & tutoring

Bright Horizons provides discounts on tutoring, test prep, and enrichment classes, along with search tools for learning pods and educators.

Care referrals

Additional options include help finding elder care, pet care, housekeeping, and more to make balancing work and life a little easier.

Get started with Bright Horizons

Visit **Bright Horizons** to create an account and follow the instructions on **myumgbenefits.com**.









PersonalSAGE financial counseling

Helping you plan for your financial future

Whether you're planning for retirement, tackling debt, or just looking for smart ways to manage your money, PersonalSAGE is here to help. This benefit gives you and your adult dependents free access to financial experts, tools, and resources—all designed to support your personal goals.

What can PersonalSAGE do for you?

Think of PersonalSAGE as your personalized financial guide. You can:

- Understand your UMG retirement plan benefits
- Get clear answers to your financial questions
- Select the right investment options for your goals
- Create a budget and manage debt to help reduce financial stress

One-on-One financial coaching

Do you have questions or want to make a plan with your finances? You can schedule a free meeting with a PersonalSAGE financial coach to talk through your goals—whether that's saving more, investing smarter, or just getting organized.

Your personalized financial hub

Visit mypersonalsage.com to unlock:

- One-on-One Coaching: Speak with a financial expert to discuss your goals
- Personalized Financial Snapshot: Use PersonalSAGE's platform to gain insights into your financial situation
- Workshops & Resources: Join monthly Financial Wellness Workshops or browse a library of videos and articles anytime.

Get started

You and your adult dependents may visit **mypersonalsage.com** and use code UMG00207.



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.

Note: You may add eligible dependents to this plan; however, if your spouse is also a UMG employee enrolled in the same plan, they cannot be added as a dependent due to plan restrictions on dual coverage.

Life insurance

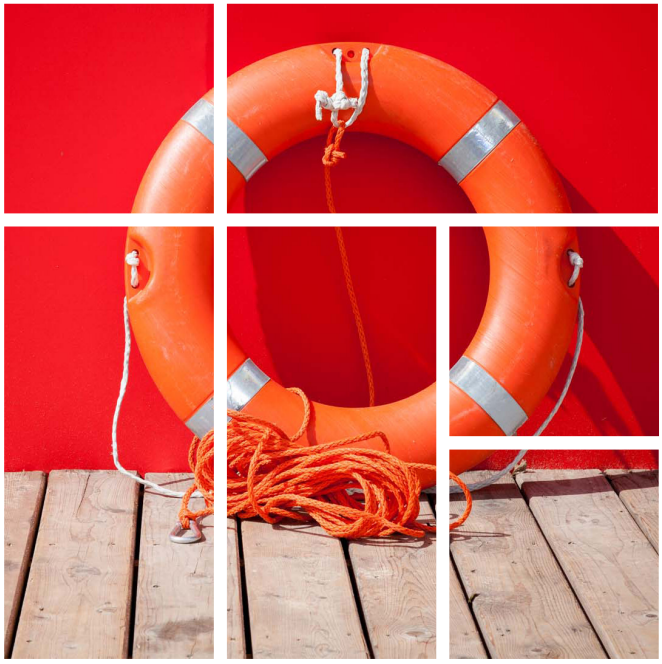
Life insurance offers your family financial peace of mind in the form of a cash benefit in the event of your death. UMG offers both Basic and Voluntary Life Insurance:

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.

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.

Permanent Life insurance with Long-Term Care

Through Chubb, this policy helps protect your savings and ease the financial and emotional burden on loved ones. It pays for long-term care if you need it—while still providing a life insurance benefit if you don't.

How it works

- One policy, two benefits: access LTC funds if needed, or keep the death benefit if not.
- 100% voluntary program—coverage is paid directly through your bank account.

When LTC benefits apply

- You're unable to perform 2 of 6 activities of daily living (bathing, transferring, eating, toileting, continence, dressing) for at least 90 days, or
- You have a severe cognitive impairment (such as Alzheimer's or dementia), and
- A licensed health provider prescribes a plan of care.

How to enroll

You may enroll during open enrollment:

Online at: chubb.benselect.com/universalmusic

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

If you need assistance enrolling during open enrollment, email umgchubbltc@buddyins.com or schedule an on-demand appointment here.

Group Personal Excess Liability insurance

Accidents and unexpected events can happen—and sometimes the costs go beyond what's covered by your auto or homeowner's/renter's insurance. That's where Group Personal Excess Liability Insurance comes in.

What it covers

Umbrella Personal Liability Insurance kicks in after your existing insurance limits are reached, offering broader protection in situations like:

- Auto and/or home accidents where damages exceed your auto policy limits
- Injuries to others on your property
- Certain types of personal claims, like libel or slander

Why it matters

Even if you already have home or auto insurance, big claims can add up fast. This policy provides extra financial security and peace of mind.

How to enroll

You can sign up for this coverage during open enrollment at umggpel.ajg.com using username UMG and password UMG2026.

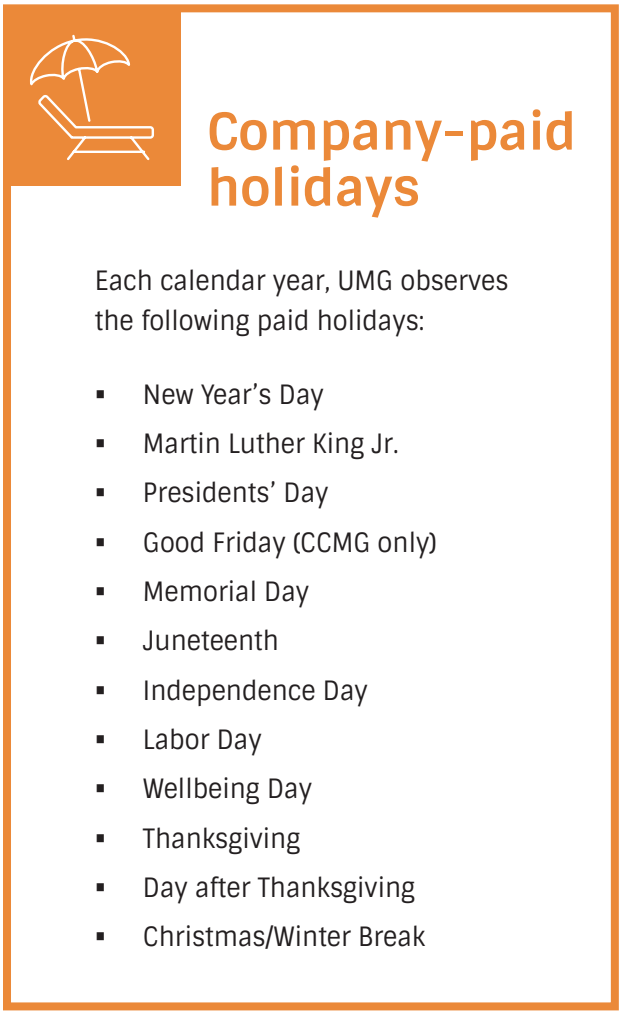
Time away

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 Care 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

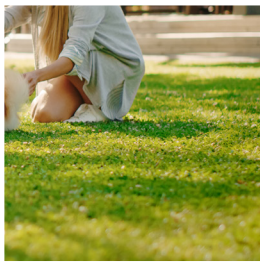
Between Memorial Day and Labor Day, UMG offices will remain open during normal business hours but you are encouraged to take advantage of an early release at 1 pm local time if work allows.





Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.



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 myumgbenefits.com 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 myumgbenefits.com 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 myumgbenefits.com 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 myumgbenefits.com 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 myumgbenefits.com 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 upon hire. Visit myumgbenefits.com 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	umusicbenefits.com
Medical	Anthem	170167	(800) 690-0512	anthem.com/ca
	Kaiser	227476	(800) 464-4000	kp.org
Dental	Delta Dental	PPO: 06152 DMO: 76194	PPO: (888) 335-8227 DMO: (800) 422-4234	deltadentalins.com
Vision	VSP	12234265	(800) 877-7195	vsp.com
LGBTQ+ Care Support	Included Health	N/A	(855) 431-5533	includedhealth.com
Virtual Care (Anthem members only)	LiveHealth Online	N/A	(888) 548-3432	livehealthonline.com
Joint Care (Anthem members only)	Hinge Health	N/A	(855) 902-2777	hingehealth.com/umg
Employee Assistance Program (EAP)	Journey	N/A	(855) 248-2478	app2.journey.live
401(k) Retirement Plan	Vanguard	092022	(800) 523-1188	ownyourfuture.vanguard.com
Flexible Spending Accounts (FSAs)	WageWorks	N/A	(877) 924-3967	wageworks.com
Health Savings Account (HSA)	HealthEquity	N/A	(866) 346-5800	healthequity.com



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** and use the chat and secure inbox function to ask questions.

Have benefits questions? Contact the Benefits Service Center at (888) 526-2794 from 8 am - 5 pm PT, or visit myumgbenefits.com for more details.



Benefit contacts (Cont.)

BENEFIT	CARRIER	POLICY #	CONTACT	WEBSITE
Fertility Coverage, Family Planning, Pediatric & Parenting Support, Breast Milk Transportation, and Menopause Support	Maven	N/A	support@mavenclinic.com	mavenclinic.com/join/takecare
Back-Up Child Care	Bright Horizons	N/A	(877) 242-2737	clients.brighthorizons.com
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	mybenefits.thehartford.com
Financial Coaching with PersonalSAGE	SageView	UMG00207	N/A	mypersonalsage.com
Long-Term Care	Chubb	N/A	N/A	chubb.benselect.com/universalmusic
Travel Assistance	The Hartford	Group Number: GLD-09012	(800) 243-6108	N/A
Frozen Time Off Exchange	PTO Exchange	N/A	support@ptoexchange.com	ptoexchange.com/signin
Tuition Reimbursement & Student Loan Assistance	Tuition.io	N/A	support@tuition.io	umgloanassist.tuition.io/login
Scholarship Program	Scholarship America	N/A	(507) 931-1682 umusic@scholarshipamerica.org	scholarshipamerica.org
Pet Adoption	N/A	N/A	N/A	UMG Central
Wellbeing Allowance	WageWorks	N/A	(877) 924-3967	wageworks.com
Primary Care Membership	One Medical	N/A	(888) 663-6331	onemedical.com/sponsored-membership
Group Personal Excess Liability Insurance	Chubb	N/A	ggb.us.umggpel@ajg.com	umggpel.ajg.com

Notes

Notes


People,
Inclusion
&Culture
UNIVERSAL
UNIVERSAL MUSIC GROUP