



***StanleyBlack&Decker***

# 2022 BENEFITS GUIDE



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**Please note:** This guide provides general benefit plan and enrollment information only. For specific details, conditions and exclusions, please refer to the plan documents. If there is a discrepancy between this Guide and the Summary Plan Descriptions (SPDs), the SPDs will govern. The SPDs are available on [sdbenefitscenter.com](http://sdbenefitscenter.com). Additionally, receipt of this Guide does not guarantee employment with Stanley Black & Decker. The company expects to continue these plans but reserves the right to terminate, suspend, withdraw, amend or modify the plans at any time, with or without notice.

The medical, prescription and dental information in this Guide does not apply to expatriates and eligible third country nationals who are eligible for the Cigna International Medical and Dental option. If you are covered by a Collective Bargaining Agreement (CBA), your CBA outlines your benefits eligibility and coverage provisions.

# YOUR STANLEY BLACK & DECKER BENEFITS

Welcome to Stanley Black & Decker. Your benefits are a key part of your Stanley Black & Decker total rewards package. We offer competitive benefits so you — and your family — can get the protection and support you need. This guide contains important information about your Stanley Black & Decker benefit options and how to enroll for coverage, so be sure to review it carefully.

## ACCESS BENEFITS TOOLS AND INFORMATION

Visit our Stanley Black & Decker (SBD) Benefits Center website ([www.sbdbenefitscenter.com/welcome](http://www.sbdbenefitscenter.com/welcome)) and uCentral ([ucentral.stanleyblackanddecker.com](http://ucentral.stanleyblackanddecker.com)).

The **SBD Benefits Center website** features information and links to plan documents, enrollment decision support tools, videos and more to help you make informed benefits decisions for you and your family. The SBD Benefits Center website is searchable, making it easier to find the benefits information you need and it's accessible from work or from home, no login credentials required!

**uCentral** is also loaded with benefits information. To experience all of the features of **uCentral**, be sure to log in with your Stanley Black & Decker username and password. **Note:** You will need to complete a first time user registration from the home page to verify your account. Once you're logged into **uCentral**, you can seamlessly link to ADP Payroll, the Stanley Black & Decker Benefits Center Enrollment site (My Benefits Enrollment), myCigna, LifeCare Work/Life Services and IonTuition without entering another username and password. To initiate single sign-on with some of our vendors, you'll be prompted to create a user name and password upon initial login, then the next time you click on the vendor's link in **uCentral**, you'll be signed in automatically.

## KEY HEALTH & BENEFITS WORKPLACE GROUPS

Our Workplace communication and collaboration platform connects you to information and ongoing dialogue around benefits, programs and resources available to you and your covered dependents. As a U.S. employee, you may request to "follow" the **U.S. Benefits & Perks** group for important company updates. The **U.S. Health & Well-being** group is another popular community where employees share wellness tips and stories and encourage their colleagues. When opening any browser on Stanley Black & Decker's system, Workplace appears automatically. You can also download the Workplace app for your mobile device to stay in the know on the go (and easily upload pics from your own wellness journey!).



## WHO IS ELIGIBLE

You are eligible for Stanley Black & Decker's health and group benefits if you are a U.S. employee regularly scheduled to work at least 20 hours per week. Part-time employees working less than 20 hours per week as well as agency workers, casual, irregular and independent contractors are not eligible. Also, if you are a temporary employee or intern paid by Stanley Black & Decker payroll working 30 or more hours per week, you are eligible for medical, prescription, Employee Assistance Program (EAP) benefits and LifeCare Work/Life Services after you satisfy the 90-day waiting period.

You may also cover your legal spouse, same or opposite-sex domestic partner\* and children (including children of a domestic partner) under age 26. Additionally, your children who are mentally or physically unable to work as a result of a condition that began prior to age 26 are eligible for coverage. Parents and grandchildren are not eligible dependents. Grandchildren are only covered if you are their legal guardian (court papers required). Dependent verification is required for any dependents

you add to coverage. Instructions will be provided by the Stanley Black & Decker Benefits Center or can be found on the Stanley Black & Decker Benefits Center website at [sdbbenefitscenter.com/welcome](https://sdbbenefitscenter.com/welcome).

*\*For more information, including the taxation implications per the IRS, refer to the Domestic Partner Policy guide at [sdbbenefitscenter.com/welcome](https://sdbbenefitscenter.com/welcome). The value of the domestic partner coverage is added to your taxable earnings as imputed income and will reduce your take-home pay.*

**Important:** If you cover a dependent, the Affordable Care Act requires that you include their Social Security Number (SSN) in our enrollment system. Be sure to have your dependents' Social Security Numbers and dates of birth when you enroll. If your dependent has recently entered the U.S. and will not have a SSN immediately, please call the Benefits Center for assistance in enrolling them into coverage.

## COVERAGE CATEGORIES

When you make your elections for medical, dental and vision coverage, you will choose a coverage category based on the dependents you plan to cover. The coverage categories are:

- Employee Only
- Employee + Child or Children
- Employee + Spouse/Domestic Partner
- Employee + Family (Spouse/Domestic Partner and Child or Children)

## WHEN BENEFITS BEGIN

**If you are a regular full-time employee or part-time employee working 20 or more hours per week, your coverage for health and group benefits begins the first day of the month following your date of hire. If you are hired on the first of the month, your benefits begin the first day of the following month (for example, if you are hired on March 1, your benefits begin on April 1).** If your company is acquired by Stanley Black & Decker, you become eligible for Stanley Black & Decker benefits as of the benefits effective date designated by Stanley Black & Decker.

If you are a temporary employee or an intern and are working 30 hours or more a week, you are eligible for benefits stated in the eligibility section after a 90-day waiting period. Your benefits will be effective on the 91st day following your date of hire.



## WHAT SHOULD I DO BEFORE I ENROLL? CONSULT ALEX® — YOUR VIRTUAL BENEFITS ADVISOR

ALEX® helps you get the most out of your benefits. Take a few minutes, tell ALEX a little about yourself, and get personalized guidance that sets you up for a great 2022.

ALEX® will guide you through a series of questions to get a better idea of your and your family's needs, and then help you figure out which option to choose based on your responses (everything you say remains confidential, of course\*). Talking with ALEX® is like having a conversation with a real person.

**Please note:** ALEX® will recommend options based on your inputs into the tool. So if your inputs are off, the recommendation may be as well. Use ALEX® as a guide, not a rule, and consider other factors that ALEX® may not take into account—for example, if you have very expensive prescriptions.

Because ALEX® is available from any computer with an internet connection or your phone, you can involve your family as you consider your options. ALEX® is ready and waiting at [myalex.com/SBD/2022](https://myalex.com/SBD/2022) to help you with your benefit decisions.





## HOW TO ENROLL

When you become eligible for Stanley Black & Decker benefits, you'll be notified via email (if you have a Stanley Black & Decker email address) or by a letter to your home address (if you're an hourly employee) that you can enroll. Typically, you'll be able to enroll on or after the Thursday following your hire date. Most importantly, **you must enroll within 31 days of your hire date to ensure you have the coverage that you and your family need.**

You can enroll in coverage through the Stanley Black & Decker Benefits Center enrollment site in one of three ways:

- Visit the Stanley Black & Decker Benefits web site at [sdbbenefitscenter.com/welcome](https://sdbbenefitscenter.com/welcome) and click on "Visit Enrollment Site."
- Log in to **uCentral** ([uCentral.stanleyblackanddecker.com](https://uCentral.stanleyblackanddecker.com)) using your Stanley Black & Decker network ID and password. Click on **My Benefits Enrollment** under the **Quick Links** section. *If this is the first time you are accessing the enrollment site through this link, you will need to register for the benefits enrollment site. Once you register, you can use the link on uCentral to automatically bring you to the Stanley Black & Decker enrollment site and no additional log in will be required.*
- Access the EmpyreanGO Mobile App. Download the Stanley Black & Decker Benefits Center mobile app by searching for EmpyreanGO. Search for SBD. Complete the registration process or login using your Stanley Black & Decker Benefit Center enrollment site credentials.

**TO GET STARTED:** Click **Continue** when prompted to complete your **New Hire Event**. If you choose to complete this action item at a later time, a reminder message will display on the home page upon successive logins until the action item is completed.

As you enroll in your benefits coverage, note the following:

- **Dependent Verification:** Once you add your dependents, they will have a verification status of "pending." You can submit the required documentation for dependent verification during the enrollment process or after you save your elections. You will have 31 days from your coverage effective date to verify your newly added dependents. Dependents will not be sent to the carriers until the proper documentation is submitted to the Stanley Black & Decker Benefits Center and approved.
- **Evidence of Insurability (EOI):** If EOI for life insurance is required, you will be notified during the enrollment process.

**Even if you don't want health coverage, be sure to log in to the Benefits Center Enrollment site to designate a life insurance beneficiary.**

If you don't have Internet access, you can enroll by contacting the Stanley Black & Decker Benefits Center at **1-800-795-3899**. Language translation services are available.

## CONTACT THE STANLEY BLACK & DECKER BENEFITS CENTER

The Stanley Black & Decker Benefits Center can answer general health and group benefit questions, but if you have specific coverage questions you should call the health plan carriers directly. Contact information is found on [page 43](#). The Stanley Black & Decker Benefits Center can also help you understand which dependents you may enroll for coverage and what you need to provide for dependent verification purposes. If you don't have internet access, call a representative to help you enroll or change your coverage.

1. Head to the benefits enrollment site by logging into **uCentral** and click on the **My Benefits Enrollment** or visit the SBD Benefits Center website ([sdbbenefitscenter.com/welcome](https://sdbbenefitscenter.com/welcome)) and click on Visit Enrollment Site and enter your user ID and password. Once you're logged into the Benefits Center Enrollment site, you can click on Get Help to chat online with a customer service representative (available during business hours).
2. Call **1-800-795-3899**, Monday through Friday, 8 a.m. to 8 p.m. ET.
3. Access the EmpyreanGO mobile app and chat online through the app.
4. Use the secure inbox feature to submit questions at any time and receive a response within two business days.

## CONFIRMATION STATEMENTS

You will either receive a mailed confirmation statement or an email acknowledgment of your enrollment elections. If you receive an email, follow the link to open and save or print the confirmation statement for your records. Be sure to review your statement and your paycheck deductions to ensure proper benefits and contributions are reflected. If any information is not accurate, you have 10 days after the confirmation date to call the Benefits Center at **1-800-795-3899** for corrections.

## BENEFICIARY INFORMATION

Protect your loved ones by naming beneficiaries for your life insurance and the Retirement Account Plan. For life insurance, to name your beneficiary, head to the Stanley Black & Decker Benefits Center Enrollment Site and select home page > Main Menu > Your Profile > Your Beneficiaries, or call **1-800-795-3899**. Once you add or select a beneficiary, you will need to select and assign each benefit to the beneficiary. If there are multiple beneficiaries, you will need to allocate a percentage to each. Once you have listed a beneficiary under one coverage, the system will allow you to apply the same allocations for all applicable benefits. You can add all beneficiaries and allocations one time and then copy this action without having to go through the full process for each applicable benefit. You will also have the option to make different allocations or beneficiaries by benefit.

For the Retirement Account Plan, go to [principal.com](https://principal.com), then:

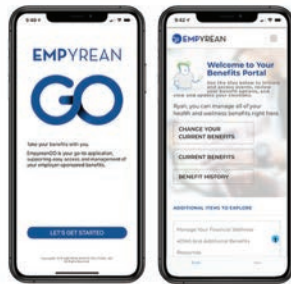
- Select the “Overview” tab from the top navigation menu
- Select Beneficiaries
- Answer the questions and enter beneficiaries

See [page 36](#) for more details on the Retirement Account Plan. For questions, call the Principal Contact Center at **1-800-547-7754**. Retirement service representatives are available to help you Monday through Friday, 8 a.m. – 8 p.m. ET.

## MAKE MANAGING YOUR BENEFITS EASY WITH THE EmpyreanGO APP

The EmpyreanGO app places all the information you need at your fingertips 24/7. From your phone or tablet, you can:

- Enroll for your benefits
- Check your benefits at any time during the year
- View confirmation statements
- Process life event benefit changes
- Upload documentation by taking a picture of the necessary documentation
- Review and update beneficiaries
- View information in both English and Spanish



The EmpyreanGO app is available for all IOS/Android platforms and is found in both the Apple app<sup>SM</sup> and Google Play<sup>TM</sup> stores. The app is available in 3 easy steps:

1. Download the app by searching for EmpyreanGO.
2. Search for SBD.
3. Log in utilizing credentials you use to access the Stanley Black & Decker Benefits Center.

Also, be sure to visit the SBD Benefits Center website ([sbdbenefitscenter.com/welcome](https://sbdbenefitscenter.com/welcome)) to view all the information you need as you get set to enroll.

## PAYING FOR COVERAGE

You and Stanley Black & Decker share the cost of your benefits, with the company paying most of the cost. The amount you contribute depends on the coverage you choose, the number of people you cover and whether or not you are a tobacco user. For medical coverage, your contribution amount is also determined by your base pay. You pay for medical, dental and vision with pre-tax money. That means the money used to pay for these benefits is deducted from your pay before Social Security, federal and, in most cases, state and local taxes are withheld. Contributions to the Health and Dependent Day Care Flexible Spending Accounts (FSAs), Transit Commuter Benefit, and the Health Savings Account (under the Basic HSA option and the Plus HSA option) are also made on a pre-tax basis. See [page 42](#) for cost details. You can also make contributions to the Retirement Account Plan (401(k)) on a pre-tax, Roth or after-tax basis.

Depending on when you complete your enrollment, you may see adjustments in your paycheck to account for missed deductions back to your coverage effective date. Coverage for your approved dependents will be retroactive to your benefits start date or life event, and you will owe retroactive deductions back to that requested coverage start date. If you incur health care expenses while you are waiting for your dependents to be approved, you will be able to submit claims for reimbursement once your dependents have cleared verification and coverage is in place.

The average cost to cover a spouse/domestic partner under our medical options is higher than the cost of covering an employee. Therefore, medical contributions for covering a spouse/domestic partner tend to increase at a higher rate than other coverage levels. Additionally, if you add a domestic partner (and his or her children) to coverage, payment for coverage will be deducted post-tax with imputed income (see the [Domestic Partner Policy](#) at the SBD Benefits Center website). It's important to weigh all your options, including the benefits that may be offered by your spouse or domestic partner's employer, to ensure that you are making the best choice for your family.

Contributions for Supplemental Health Benefits, Supplemental and Dependent Life & AD&D, Buy-Up Long-Term Disability and the Legal Insurance Plan are deducted from your paycheck after taxes have been withheld. You can find cost information for Life and AD&D and Long-Term Disability insurance at the [SBD Benefits Center website](#) under Key Benefit Resources > Benefit Basics > 2022 Monthly (or) Weekly Benefits Deductions.

## MAKING CHANGES DURING THE YEAR

Once you enroll for coverage, you can only make changes to your benefit elections during the year if you have a qualified life event, such as marriage, divorce, birth of a child or your spouse/domestic partner has a change in employment status that affects benefit eligibility. **You have 31 days after the date of the qualifying life event to make changes to your benefit elections. You cannot make the change in advance of the actual effective date.** During this time, you may enroll in or drop coverage, per IRS rules. You can make these changes online on the Benefits Center Enrollment site or by calling the Stanley Black & Decker Benefits Center at **1-800-795-3899**.



## DEPENDENT ELIGIBILITY AUDIT

Stanley Black & Decker may conduct a random audit of covered dependents to ensure they meet Plan eligibility requirements. For Stanley Black & Decker to continue to be able to offer comprehensive and affordable benefit options, we need to ensure we're only covering Stanley Black & Decker employees and dependents that meet all the eligibility requirements. (See eligibility requirements on [page 6](#)). A random selection of employees who haven't been audited in the prior 12 months will be required to provide documents to verify their dependents.



## WHICH BENEFITS REQUIRE ENROLLMENT?

Some benefits require you to actively enroll, while others are provided automatically as shown in the table below. The benefits for which you are eligible will be shown on the enrollment website.

Enrollment Required	Coverage Is Automatic
<ul style="list-style-type: none"> <li>• Medical</li> <li>• Health Savings Account (HSA) (If you are enrolled in the Basic HSA option or the Plus HSA option and want to make pre-tax contributions)</li> <li>• Supplemental Health Benefits: Accidental Injury, Critical Illness &amp; Hospital Care</li> <li>• Dental</li> <li>• Vision</li> <li>• Flexible Spending Accounts (Health Care, Limited Purpose Health Care and Dependent Day Care)</li> <li>• Transit Commuter Benefits*</li> <li>• Supplemental Employee Life and AD&amp;D Insurance</li> <li>• Supplemental Spouse/Domestic Partner and Child Life and AD&amp;D Insurance</li> <li>• Buy-Up Long-Term Disability (LTD)</li> <li>• Legal Insurance Plan</li> <li>• Home, Auto and Pet Insurance, ID Theft Protection and Other Voluntary Benefits**</li> </ul>	<ul style="list-style-type: none"> <li>• Basic Life and AD&amp;D Insurance</li> <li>• Short-Term Disability (STD)</li> <li>• Basic Long-Term Disability (LTD)</li> <li>• LifeCare Work/Life Services</li> <li>• Employee Assistance Program (EAP) — available even if you opt out of medical coverage</li> <li>• IonTuition — Student Loan Management and College Comparison Tools</li> <li>• Retirement Account Plan (401k)***</li> <li>• Exclusive deals and discounts through Makers' Marketplace, powered by Corestream</li> </ul>

\*Separate enrollment required. Transit Commuter Benefits can be elected on [benefitslogin.wexhealth.com](https://benefitslogin.wexhealth.com). For all others see contact information on [pages 43-44](#) for more information.

\*\*Separate enrollment required. Visit [Makers' Marketplace](#) to learn more. Additional information on [page 37](#).

\*\*\*Automatic enrollment at 3% pre-tax contribution rate if no affirmative election is made within prescribed timeframe. See [page 36](#) for details.

## ENROLLMENT TIMING AND ID CARDS

If you enroll through the Stanley Black & Decker Benefits Center by midnight ET on Thursday, your eligibility data will be sent to the carriers on Friday. Carriers typically take 24-48 hours to update their systems with your enrollment data.

If you enroll in medical and/or vision coverage, ID cards will be mailed to you in approximately two to three weeks.

New dental enrollees will not receive a Cigna dental ID card unless enrolled in the Cigna DHMO. Your dental provider only needs to know that you are covered by Cigna and they may need your Social Security Number or your subscriber ID (if you have a medical ID card).

Once you enroll in a Cigna medical option, you can access [mycigna.com](https://mycigna.com) by creating a user ID and password. After registering for [mycigna.com](https://mycigna.com), you can take a health assessment, search for participating network providers and set communications preferences even before your coverage becomes effective. Once your coverage becomes effective, you can print medical or dental ID cards versus waiting for the cards to arrive by mail. If you have any questions, call Cigna at **1-800-243-3280**.

## RESOURCES TO HELP YOU EMERGE FROM THE PANDEMIC

Over the past two years, the pandemic has impacted each aspect of our lives differently. In our work, in our social lives, in our finances and when receiving health care, we have learned new ways to manage each day. Stanley Black & Decker remains committed to supporting you and your family with resources to maintain and improve your health and well-being through and beyond the pandemic. Here are some tips and resources to keep in mind:

- **Get back to getting preventive care!** If COVID-19 put a wrench in your regular preventive care schedule, now is the time to get back to it. Remember that preventive care is covered at 100% when you visit an in-network provider. Preventive care consists of services like annual physicals, well-child visits, immunizations and routine screenings at certain ages.
- **Take it virtual.** While doctors' offices are available for in-person appointments, if you're not ready to be seen in person, virtual care is a great alternative. View more details on Cigna Virtual Care on [page 29](#).
- **Focus on your well-being and resiliency.** These stressful times can take a greater toll than we realize. That's why Stanley Black & Decker offers resources like the Employee Assistance Program with access to in-person, virtual and text-based confidential counseling and life coaching for support when you need it most. Through the EAP, you and your household members can receive up to 5 free EAP sessions, per member, per issue, per year with participating EAP providers, including Talkspace, along with access to on-demand webinars with tips and tools to build your resiliency. If you're enrolled in a Stanley Black & Decker medical option through Cigna, you also have access to virtual behavioral health support services through MDLive, Talkspace and Ginger, 24/7/365. See [pages 28 and 29](#) for details.
- **Give your finances a check-up, too.** Stanley Black & Decker partners with Principal to offer you a range of financial planning/wellness services. Plus, if you or your family members have student loans, you can access concierge advisory services on student loan management and repayment plus helpful college financial planning resources and tools through IonTuition™. See [page 27](#) to learn more.



### CIGNA VIRTUAL CARE

Cigna has partnered with top telehealth providers, so you can easily connect with board-certified doctors and pediatricians 24/7/365 as a Stanley Black & Decker medical plan participant. Visit the myCigna app or [mycigna.com](https://mycigna.com) for a personalized experience of the virtual care benefit options, including behavioral health options available to you. See [page 29](#) for more details on Cigna Virtual Care, [page 28](#) for Talkspace and [page 29](#) for Ginger.

**Note:** If you do not enroll in a Stanley Black & Decker medical option, we encourage you to discuss available telehealth options with your provider or prospective provider.

# BENEFITS FOR YOUR HEALTH AND WELL-BEING

## YOUR MEDICAL OPTIONS

Stanley Black & Decker offers three Cigna medical options to all employees.

If you live in California in a Kaiser-eligible coverage area, you're eligible for the Kaiser medical option in addition to the Cigna medical options. If you live in Hawaii, you're eligible for the HMSA PPO medical option only. For additional details on the Kaiser Traditional HMO or HMSA medical options, visit the [SBD Benefits Center website](#) > Health > Medical Benefits.

Basic HSA Option	Plus HSA Option	OAP Option
<ul style="list-style-type: none"> <li>• Lowest employee contributions</li> <li>• Highest deductible</li> <li>• Combined medical &amp; pharmacy deductible</li> </ul>	<ul style="list-style-type: none"> <li>• Higher employee contributions than Basic HSA option, but lower than OAP option</li> <li>• Lower deductible than Basic HSA option, but higher than OAP option</li> <li>• Combined medical &amp; pharmacy deductible</li> </ul>	<ul style="list-style-type: none"> <li>• Highest employee contributions</li> <li>• Lowest deductible</li> <li>• No pharmacy deductible</li> </ul>

While all options offer quality and affordable coverage, the three Cigna options differ in how much you pay for the health care services you receive. Familiarize yourself with the options below to determine the right fit for you and your family.

### BASIC AND PLUS HEALTH SAVINGS ACCOUNT (HSA) OPTIONS

- You pay less in monthly payroll contributions compared to the OAP option, but more up-front for medical care;
- You must meet your deductible before the medical Plan starts paying coinsurance (unless you are receiving preventive care, which is paid at 100%);
- After you meet your deductible, you share in the cost of care by paying coinsurance (30% in-network under the Basic HSA option and 20% in-network under the Plus HSA option for most covered services) up to the out-of-pocket maximum.

Both HSA options feature an HSA Bank Account, which is opened for you with HSA Bank once you complete the required verification process.

The account is funded by Stanley Black & Decker and your contributions (if elected), which you can use to help pay for out-of-pocket healthcare expenses. The HSA Bank Account is a tax-advantaged way to save for current or future health care expenses and is portable, meaning you can take it with you into retirement or if you leave the company. The HSA Bank Account is yours and you have full control as to when and how the money is used to cover your out-of-pocket healthcare expenses.

To further compare these options, visit ALEX at [myalex.com/sbd/2022](https://myalex.com/sbd/2022). ALEX is a confidential, mobile-friendly, easy-to-use tool that helps you consider which options will be the best fit for you and your family based on your anticipated health care needs.

### OPEN ACCESS PLUS (OAP) OPTION

- You pay more in monthly payroll contributions, but less out-of-pocket when you receive care;
- This option covers some items and services even if you haven't yet met the deductible. In addition to preventive care, which is paid at 100%, you pay a flat copay for services like doctor's office visits or physical therapy. There is no deductible for pharmacy.
- For other services, like emergency room visits, you must meet your deductible before the medical option starts paying coinsurance. After you meet your deductible, you share in the cost of care by paying 20% coinsurance up to the out-of-pocket maximum.

## MEDICAL COVERAGE AT-A-GLANCE

	Basic HSA Option		Plus HSA Option		OAP Option**	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Employer Contribution to HSA	Individual: \$250 Family: \$500		Individual: \$500 Family: \$1,000		N/A	
Preventive Care (if it is coded as routine)	100% (including preventive X-ray and/or lab services)  No deductible		100% (including preventive X-ray and/or lab services)  No deductible		100% (including preventive X-ray and/or lab services)  No deductible	
Calendar Year Deductible (The amount you pay before the Plan begins paying for most health care services)						
Individual	Applies only when individual coverage is selected		Applies only when individual coverage is selected		Applies to each covered individual, up to the family maximum listed below	
	\$2,500	\$5,000	\$1,750	\$3,500	\$700	\$1,400
Family	Applies when more than one person is covered by the Plan		Applies when more than one person is covered by the Plan		Maximum amount a family would have to pay in deductibles before the Plan pays benefits	
	\$5,000	\$10,000	\$3,500	\$7,000	\$1,400	\$2,800
Out-of-Pocket Maximum: The most you will pay toward the cost of eligible health care expenses for the year. Copays and coinsurance paid during the year also apply to the out-of-pocket maximum. <b>Note:</b> When using an out-of-network provider, you may be responsible for the charges exceeding the maximum reimbursable charge, even if you have met your annual deductible and/or our-of-pocket maximum. These charges are not accumulated toward your deductible or out-of-pocket maximum. Out-of-pocket limits do not apply to penalties for failure to obtain pre-authorization for services, certain drug coupon amounts, premiums, balance-billing charges, and health care this plan doesn't cover.						
Individual	Applies only when individual coverage is selected		Applies only when individual coverage is selected		Applies to each covered individual, up to the family maximum listed below	
	\$5,500	\$11,000	\$4,500	\$7,000	\$3,500	\$7,000
Family	Applies when more than one person is covered by the Plan		Applies when more than one person is covered by the Plan		Maximum amount a family would have to pay before the Plan pays benefits	
	\$11,000 (or \$8,150 for any one individual under the family coverage***)	\$22,000	\$9,000 (or \$8,150 for any one individual under the family coverage***)	\$14,000	\$7,000	\$14,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Covered Services						
Primary Care Office Visit (including mental health/substance abuse visits and physical therapy)	70% after deductible	50% after deductible	80% after deductible	50% after deductible	100% after \$25 copay; no charge after the copay if only X-ray and/or lab services performed and billed	50% after deductible

## MEDICAL COVERAGE AT-A-GLANCE

Covered Services	Basic HSA Option		Plus HSA Option		OAP Option**	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*
<b>Specialist Office Visit</b> <i>(including OB/GYN)</i>	70% after deductible	50% after deductible	80% after deductible	50% after deductible	100% after \$50 copay; no charge after the copay if only X-ray and/or lab services performed and billed	50% after deductible
<b>Emergency Room</b> <i>(out-of-network expenses incurred for non-emergency use of ER will be subject to 50% cost share after deductible)</i>	70% after deductible	70% after deductible	80% after deductible	80% after deductible	80% after deductible	80% after deductible
<b>Urgent Care</b>	70% after deductible	50% after deductible	80% after deductible	50% after deductible	\$50 copay	\$50 copay
<b>Hospital Services</b>	70% after deductible	50% after deductible	80% after deductible	50% after deductible	\$200 per admission copay, then 80% after deductible	50% after deductible
<b>Outpatient Facility</b>	70% after deductible	50% after deductible	80% after deductible	50% after deductible	\$100 copay, then 80% after deductible	50% after deductible
<b>Outpatient Therapy****</b>	70% after deductible	50% after deductible	80% after deductible	50% after deductible	100% after \$50 copay	50% after deductible
<b>Physical Therapy****</b>	70% after deductible	50% after deductible	80% after deductible	50% after deductible	100% after \$25 copay	50% after deductible
<b>Cigna Virtual Urgent Care through MDLive</b>	100% (no copay) after deductible	N/A	100% (no copay) after deductible	N/A	100% (no copay)	N/A
<b>Hearing Aid Equipment/Devices</b>	Up to \$3,000 maximum every 3 years†	N/A	Up to \$3,000 maximum every 3 years†	N/A	Up to \$3,000 maximum every 3 years†	N/A
<b>Most other services</b>	70% after deductible	50% after deductible	80% after deductible	50% after deductible	80% after deductible	50% after deductible

**Note: Pre-existing conditions are covered under all medical plans.**

\*The plan will pay the percentage shown for covered services that do not exceed the plan's maximum reimbursable charge.

\*\*Under the OAP Plan, copays do not count toward the deductible, but do count toward the out-of-pocket maximum.

\*\*\*Once an individual with family coverage meets the individual OOP maximum of \$8,150, the plan will pay 100% of all covered expenses for that person, even if the family maximum has not been met. Once the family OOP maximum is reached, the plan must pay 100% of all covered expenses for every covered individual — regardless of whether each family member has reached the individual maximum.

\*\*\*\*Covers unlimited days of pulmonary rehab, cognitive therapy, physical therapy, speech therapy, occupational therapy and cardiac rehab. Approval is subject to medical necessity review. Chiropractic care is covered up to 20 days per calendar year.

†Includes testing and fitting of hearing aid devices at Physician Office cost share; in-network benefit only

## CONSUMERMEDICAL SURGERY DECISION SUPPORT PROGRAM

Complete ConsumerMedical's surgery decision support program in advance of elective low-back, weight-loss, hip or knee replacement or hysterectomy surgery or you will be subject to a \$400 penalty. If you do participate in this program, you will avoid the penalty and receive a \$400 prepaid gift card. See [page 31](#) for details.



## PRESCRIPTION DRUG COVERAGE

Stanley Black & Decker Cigna medical options include prescription drug coverage. Covered medications are divided into three categories:

- **Generic** — Drugs that are labeled with the medication's basic chemical name and that usually have a brand-name equivalent (for example, Lipitor is the brand name for the generic drug Atorvastatin).
- **Preferred Brand** — Drugs without a generic equivalent or those considered to be an effective alternative under the plan's formulary (list of preferred prescription drugs).
- **Non-Preferred Brand** — Drugs that have generic or preferred brand alternatives or may be excluded from coverage.

The prescription drug program offers two ways to help you fill and pay for prescriptions — at the pharmacy or home delivery. You generally will save money by purchasing a generic drug instead of brand-names and using home delivery. Keep in mind, if you have medications that you take regularly, you will only be allowed three 30-day refills at a retail pharmacy before having to switch to a 90-day fill. Also, remember that you can estimate your medication costs and review lower-cost options using the Prescription Drug Price Quote Tool available on [myCigna.com](https://myCigna.com).

In-Network	Basic HSA Option	Plus HSA Option	OAP Option
Pharmacy Deductible	Included in annual Medical Plan deductible; Rx copays and coinsurance amounts apply after HSA Plan deductible has been met.* Deductibles waived for specified Preventive Medications. See the 2022 Prescription Drug List on the <a href="#">SBD Benefits Center website</a> .		No deductible
Retail (30-day supply)			
Generic	All medical options: You pay a \$12 copay		
Preferred Brand Name	All medical options: You pay 25% (\$35 min, \$95 max)		
Non-Preferred Brand Name	All medical options: You pay 35% (\$55 min, \$115 max)		
Retail 90 Program and CignaHome Delivery (90-day supply)			
Generic	All medical options: You pay a \$24 copay		
Preferred Brand Name	All medical options: You pay 20% (\$70 min, \$190 max)		
Non-Preferred Brand Name	All medical options: You pay 30% (\$110 min, \$230 max)		

*\*The prefunded employer HSA contribution can help you pay for prescriptions in the beginning of the year.*

To learn more about specific medication coverage, including what medications may be covered under the HSA options without having to meet the deductible first and if step-therapy applies, refer to Cigna's Prescription Drug List on [myCigna.com](https://myCigna.com) or the [SBD Benefits Center web site](#). Keep in mind that the Prescription Drug List can be changed several times a year. Estimate your medication costs and review lower-cost options using the **Prescription Drug Price Quote Tool** available on [myCigna.com](https://myCigna.com) and on the [SBD Benefits Center web site](#).

### DISPENSE-AS-WRITTEN POLICY

The pharmacy will dispense your medication exactly as your doctor has indicated on the prescription order. If your doctor requests a brand-name medication on your prescription, you will only have to pay the applicable copay. If a brand-name medication is not specified by your doctor, and you request a brand-name when a generic equivalent is available, you must pay the difference between the cost of the generic and brand-name medicine, plus the brand copay.

## SAVE MONEY ON PRESCRIPTION DRUGS WITH RX SAVINGS SOLUTIONS, A FREE ONLINE TOOL

Rx Savings Solutions can help you find the lowest-price options for your prescription drugs. This service is linked to your Stanley Black & Decker medical plan, so everything is personalized for your medications and insurance coverage.

Here's how it works:

- Your account shows which lower-cost prescriptions may be available under your insurance plan and lets you compare prices.
- Switch to a lower-cost option with ease. Rx Savings Solutions will handle everything with your doctor and pharmacy.
- Rx Savings Solutions will contact you anytime you can be spending less.

Enroll in your account at [myrxss.com](https://myrxss.com) or call **1-800-268-4476** Monday through Friday, 7 a.m. – 8 p.m. CT. Rx Savings Solutions' Pharmacy Support team is staffed with certified pharmacy technicians ready to assist you.



## PLUS TWO OTHER COST-SAVING PROGRAMS

In addition to Rx Savings Solutions, these two programs can help you save while getting the medication you need:

- **Insulin Cost Cap Patient Assurance Program for the OAP and HSA plans.** This program helps make certain medications more affordable — making it easier to stay on track with the medications that keep you healthy. Through the program, eligible plan participants with certain diabetes medications will pay no more than \$25 for a 30-day supply of insulin and no more than \$75 for a 90-day supply via mail order. Contact Cigna at **1-800-243-3280** to verify which medications are eligible or to discuss this program in more detail.
- **SaveonSP** — a specialty medication program for those enrolled in the OAP option (not available to HSA plan participants). The SaveonSP program can help lower your out-of-pocket costs on select specialty medications to \$0. The program requires the first specialty fill via mail order with Accredo (a Cigna-owned company).

# MEDICAL OPTION CHOICES FOR PEOPLE LIKE YOU

## SCENARIO 1



### THE DELGADO FAMILY

**Salary Band 1: Annual base pay is less than \$50,000**

Here's how costs would compare for a family of four who expect to meet their deductible during the plan year. They aren't heavy prescription medication users and receive all medical care in-network.

	Basic HSA Option	Plus HSA Option	OAP Option
Annual payroll deductions*	\$2,904	\$4,704	\$5,952
SBD company contribution	\$500	\$1,000	N/A
Four preventive care visits (covered 100%; no additional cost to family)	N/A	N/A	N/A
Eight primary care physician visits (\$250 each); ER visit (\$1,000); outpatient procedure (\$3,200); Hearing Aid (\$2,500)	\$8,700	\$8,700	\$8,700
Deductible	\$5,000	\$3,500	\$1,400
Coinsurance after deductible or copay for primary care physician visit and outpatient procedure	30%	20%	20% coinsurance/ \$25 physician copay/ \$100 outpatient facility copay
The Delgados meet the deductible and pay 20% or 30% for the remainder of the covered charges	\$1,110	\$1,040	\$1,040
Primary care physician visit copay	N/A	N/A	\$200
Outpatient facility copay	N/A	N/A	\$100
Two generic prescriptions at retail	\$24 (after deductible)	\$24 (after deductible)	\$24
<b>THE DELGADOS' TOTAL OUT-OF-POCKET COSTS FOR THE YEAR</b>			
+ Payroll deductions	\$2,904	\$4,704	\$5,952
+ Eight primary care physician visits, ER visit and outpatient procedure	\$6,110	\$4,540	\$2,740
+ Two generic prescriptions at retail	\$24	\$24	\$24
– SBD company contribution	\$(500)	\$(1,000)	N/A
<b>Total annual medical expenses</b>	<b>\$8,538</b>	<b>\$8,268</b>	<b>\$8,716</b>

The Delgados save \$448 by choosing the Plus HSA option in this scenario.

*\*Rates are based on 2022 monthly medical option payroll deductions (tobacco-free). This is an example used for illustrative purposes only. Actual costs will vary.*

## SCENARIO 2



### THE ANDERSON FAMILY

**Salary Band 2: Annual base pay is \$50,000–\$100,000**

This family of four doesn't typically meet their deductible and doesn't expect any surprises, such as ER visits or surgeries, during the plan year. All medical care is received in-network.

	Basic HSA Option	Plus HSA Option	OAP Option
Annual payroll deductions*	\$3,372	\$5,076	\$6,396
SBD company contribution	\$500	\$1,000	N/A
Four preventive care visits (covered 100%; no additional cost to family)	N/A	N/A	N/A
Two primary care physician visits (\$250 each)	\$500	\$500	\$500
Deductible	\$5,000	\$3,500	\$1,400
Coinsurance after deductible or copay for primary care physician visit	30%	20%	\$25 physician copay
Deductible applied	\$500	\$500	N/A
Primary care physician visit copay	N/A	N/A	\$50
Two generic prescriptions at retail	\$76	\$76	\$24
<b>THE ANDERSONS' TOTAL OUT-OF-POCKET COSTS FOR THE YEAR</b>			
+ Payroll deductions	\$3,372	\$5,076	\$6,396
+ Two primary care physician visits	\$500	\$500	\$50
+ Two generic prescriptions at retail	\$76	\$76	\$24
– SBD company contribution	\$(500)	\$(1,000)	N/A
<b>Total annual medical expenses</b>	<b>\$3,448</b>	<b>\$4,652</b>	<b>\$6,470</b>

The Basic HSA option saves the Andersons \$3,022 and the Plus HSA option saves them \$1,818 in this scenario!

*\*Rates are based on 2022 monthly medical option payroll deductions (tobacco-free). This is an example used for illustrative purposes only. Actual costs will vary.*

## SCENARIO 3



### THE TAYLOR FAMILY

**Salary Band 3: Annual base pay is >\$100,000**

The Taylors are a young couple expecting a child. They plan to meet their deductible and will incur pregnancy-related medical expenses. All medical care is received in-network.

	Basic HSA Option	Plus HSA Option	OAP Option
Annual payroll deductions*	\$3,792	\$5,388	\$6,840
SBD company contribution	\$500	\$1,000	N/A
Two preventive care visits (covered 100%, no additional cost to family)	N/A	N/A	N/A
Global maternity fee (provider and hospital: \$19,000)	\$19,000	\$19,000	\$19,000
Deductible	\$5,000	\$3,500	\$700
Coinsurance after deductible or copay for specialist provider visit	30%	20%	20%
The Taylors meet the deductible and pay 20% or 30% for the remainder of the charges	\$4,200	\$3,100	\$3,660
<b>THE TAYLORS' TOTAL OUT-OF-POCKET COSTS FOR THE YEAR</b>			
+ Payroll deductions	\$3,792	\$5,388	\$6,840
+ Global maternity fee (provider and hospital: \$19,000)	\$9,200	\$6,600	\$4,360
– SBD company contribution	(\$500)	(\$1,000)	N/A
Individual out-of-pocket maximum	\$8,150	\$8,150	\$3,500
Total annual medical expenses	\$11,442	\$10,988	<b>\$10,340</b>

**The OAP option saves as much as \$1,102 in this scenario!**

*\*Rates are based on 2022 monthly medical option payroll deductions (tobacco-free). This is an example used for illustrative purposes only. Actual costs will vary.*



## SUPPLEMENTAL HEALTH BENEFITS

While you can't predict life's unexpected events, you can plan for them by choosing benefits that can help protect your financial future. Regular expenses, big and small, can add up. Think about your ability to pay for those expenses if you or a family member were seriously injured because of an accident or experienced a critical illness or hospitalization. If the accident, illness or hospitalization is covered under the options below, Cigna pays you a cash benefit to help ease some of your financial worries so you can stay focused on your health. Because Cigna will see eligible claims come through their system if you're covered by a Stanley Black & Decker medical option, they'll automatically remind you to file your eligible Accidental Injury, Critical Illness or Hospital Care claim if you haven't done so already. Keep in mind you may choose any of the Supplemental Health benefits even if you do not enroll in an Stanley Black & Decker medical option.

- **Critical Illness Insurance\*** provides a fixed benefit if you or your covered dependents are diagnosed with a covered condition such as cancer, heart attack or stroke. You can elect coverage of \$10,000 or \$20,000, and you choose how to spend or save your benefit. Beyond direct medical costs, eligible expenses include travel costs to see a specialist and paying for help around the house. Also included is a \$50 Health Screening Benefit.
- **Accidental Injury Insurance** can help safeguard you financially from the impact of an accident. It provides you with a cash benefit to help pay for costs associated with a covered accident or injury. You can use this benefit as you see fit to help with any of the out-of-pocket expenses you may incur as a result of an accident/injury such as emergency care, follow-up care, help around the house or other expenses.
- **Hospital Care** can complement your medical coverage by helping to ease the financial impact of a hospitalization. It provides a directly-paid benefit that can help cover your health insurance deductibles, copays, incidental hospital charges or for any purpose you choose. Also included is a \$50 Wellness Benefit.

You can choose any of these benefits even if you do not enroll in a Stanley Black & Decker medical plan. It's extra security for you and your family. For more information and specific details on what is covered under each supplemental health plan, please review the summary of benefits documents at the [SBD Benefits Center web site](#) > Health > Supplemental Health Benefits or call Cigna at **1-800-243-3280**.

*\*Note: If you enroll in the critical illness benefit for the first time, pre-existing limitations may apply to some cancers diagnosed and/or treated before the coverage effective date.*



### SUPPLEMENTAL HEALTH BENEFITS ARE WORTH A LOOK

Consider supplemental health benefits as powerful support to bounce back from an unexpected serious illness or injury — financially, physically and emotionally. With Cigna supplemental health plans, you also have access to valuable discounts on health and wellness services anytime through Cigna Healthy Rewards.®

## YOUR HEALTH ACCOUNT OPTIONS

Depending on which medical option you choose, you'll have the option to participate in a Health Savings Account, Health Care Flexible Spending Account (FSA) or Limited Purpose Health Care FSA. These accounts help you set aside pre-tax dollars to pay for eligible health care expenses.

Account	Medical Options the Account is Paired With	Eligible Account Expenses	Annual Contribution Limit	Contribution from Stanley Black & Decker**
<b>Health Care FSA</b>	<ul style="list-style-type: none"> <li>• OAP option</li> <li>• Waived medical coverage†</li> </ul>	Medical, dental and vision care (including over-the-counter items like diabetic supplies, equipment and medical devices)	\$2,750	N/A
<b>Health Savings Account (HSA)</b>	<ul style="list-style-type: none"> <li>• Basic HSA option</li> <li>• Plus HSA option</li> </ul>	Eligible health care expenses, including copays, coinsurance and deductibles	<ul style="list-style-type: none"> <li>• Employee only: \$3,650*</li> <li>• All other coverage categories: \$7,300*</li> </ul> <p>*Employee and Stanley Black &amp; Decker contributions combined</p>	<ul style="list-style-type: none"> <li>• Basic HSA option: \$250 Employee only/ \$500 Employee + one or more dependent(s)</li> <li>• Plus HSA option: \$500 Employee only/ \$1,000 Employee + one or more dependent(s)</li> </ul>
<b>Limited Purpose FSA</b>	<ul style="list-style-type: none"> <li>• Basic HSA option</li> <li>• Plus HSA option</li> </ul>	Dental and vision care expenses before you reach your HSA option deductible or for medical or prescription expenses after you meet your HSA option's deductible	\$2,750	N/A

*\*You are responsible for monitoring your HSA contributions each year to ensure that you do not exceed the annual contribution maximums (including both employer and employee). In 2022, if you're age 55 or over, you can make an additional \$1,000 HSA catch-up contribution on the benefits enrollment website (no separate deposit needed through [myCigna.com](https://myCigna.com)). **Note:** If you become benefits eligible in December of a plan year, you will not be able to participate in an FSA or in the HSA Bank Account for the month of December in the current plan year. You are not eligible for a company HSA contribution nor can you contribute to your HSA Bank Account until the next plan year. The benefits plan year runs from Jan. 1 through Dec. 31.*

**\*\*Stanley Black & Decker HSA contributions are funded upfront on a monthly basis and pro-rated for new hires.**

*†You should not elect a Health Care FSA if you are enrolled in a plan that offers a Health Savings Account.*

## WAYS TO SAVE—HSA VS. FSA

You have choices about when and how you pay for current health care expenses and save for future expenses. The medical options work in combination with three tax-advantaged health accounts that are available to help you pay out-of-pocket expenses not covered by the medical options and, in some cases, save for the health care expenses you may have in later years:

- **Health Savings Account (HSA):** a bank account that includes an annual contribution from Stanley Black & Decker and pre-tax contributions by you, which will continue to accumulate year-over-year. You can use the account to pay for medical, dental and vision expenses now and in the future, even if you leave the company. By participating in an HSA, you can benefit from tax advantages. You contribute pre-tax dollars to the account, any interest earned on the contributions and investments is tax-free, and you can withdraw funds tax-free when you pay for eligible health expenses. There's no use-it-or-lose-it-rule either! **Note:** Certain states tax HSA contributions and earnings.



- **Health Care Flexible Spending Account (FSA):** a tax-advantaged account administered by WEX and funded by you to pay for eligible out-of-pocket health care expenses incurred in a specific plan year (available to employees enrolled in the OAP option and to those who waive coverage. A medical option election is not required).

You can set aside pre-tax dollars — \$250 to \$2,750 — from your paycheck to spend on eligible medical, dental, vision and prescription drug expenses that are not paid for by your medical option and are considered tax deductible by the IRS. With an FSA, all of your FSA funds are available on Day 1!

- **Limited Purpose Flexible Spending Account (FSA):** a tax-advantaged account administered by WEX and funded by you to pay for eligible out-of-pocket dental and vision expenses incurred in a specific plan year; or for medical or prescription expenses after you meet your HSA option's deductible (available only to employees enrolled in an HSA option).

Keep in mind that for both the Health Care FSA and the Limited Purpose FSA, you will forfeit any money left in your account at the end of the plan year. However, if you continue to elect the Health Care FSA or Limited Purpose FSA during the next year's Annual Enrollment period, you will be able to rollover up to \$550 of your 2022 balance into 2023. So be sure to plan your FSA contributions accordingly.

Here's a closer look at how the tax-advantaged health accounts compare:

## SIMPLIFIED SUBSTANTIATION

FSAs are funded with pre-tax dollars and regulated by the IRS. Due to IRS regulations, certain benefits debit card transactions need to be verified for eligibility. WEX simplifies substantiation for you by following a process to auto-substantiate benefits debt card transactions on your behalf, using available data (merchant codes, carrier integrations and copays) for up to 60 days after the claim is received. WEX will contact you if additional documentation is required. If documentation is not provided within the specified time frame, WEX will turn off your debit card. However, you typically still have access to file claims for reimbursement from your account while your benefits debit card is suspended. If the 2022 plan year claims run-out period ends and you have unsubstantiated transactions, you will be required to pay tax on the amounts in the year that the run-out occurs (i.e., 2022 unsubstantiated claims will be taxed in 2023).

## WHAT ARE QUALIFIED HEALTH EXPENSES FOR MY HEALTH CARE FSA?

With WEX, you can confirm FSA eligible expenses using a mobile phone bar code scanner. To view an interactive list of FSA eligible expenses, visit [wexinc.com/insights/benefits-toolkit/eligible-expenses/](https://wexinc.com/insights/benefits-toolkit/eligible-expenses/) or visit [sdbbenefitscenter.com/welcome](https://sdbbenefitscenter.com/welcome) > Flexible Spending Account).

Comparing the Health Care Accounts

	Health Care FSA	HSA
Does Stanley Black & Decker add funds to the account?	No	Yes
Can you contribute your own money?	Yes	Yes
Is there any tax on the balance?	No	No
Does the balance roll over from year to year?	You can carry over up to \$550 into 2023. Special rules apply.	Yes
Does the balance accrue interest?	No	Yes
Can the balance be invested?	No	Yes (once balance reaches \$1,000)
What is the minimum annual employee contribution amount?	\$250	\$250
Can you keep the balance if you leave Stanley Black & Decker?	No	Yes
What expenses can you use the account to pay for?	Eligible medical, dental, vision and prescription drug expenses	Eligible medical, dental, vision and prescription drug expenses
Can I change my elected amount at any time during the year?	No	Yes



## ARE YOU ELIGIBLE FOR THE HSA?

The HSA is a special tax-advantaged health savings account that can be used to save tax-free money in order to pay for eligible health care expenses now or in the future. According to IRS regulations, you're eligible to participate in the HSA if you:

- Are enrolled in or will enroll in a High Deductible Health Plan, like Stanley Black & Decker's Basic HSA option or Plus HSA option.
- Are not enrolled in a separate health plan that is not a high deductible health plan, such as a spouse's HMO or PPO.
- Are not enrolled in any part of Medicare, even Part A, or TRICARE.
- Are not enrolled in Medicaid.
- Are not enrolled in a general use Health Care Flexible Spending Account in the same plan year.
- Cannot be claimed as a dependent on someone else's 2022 tax return.
- Have a physical home address (a P.O. Box is not an option when setting up an HSA bank account).



**Note:** If you receive a letter from HSA Bank after you enroll asking you to verify your address or other personal data, **you must respond within 60 days**. If you do not respond, your bank account will not be opened. You must complete the verification process prior to receiving access to your HSA Bank Account.



## YOUR DENTAL OPTIONS

You may have up to three dental options to choose from, depending on your home zip code:

1. Cigna Dental PPO Basic Preferred Provider Organization (Basic PPO)
2. Cigna Dental Plus Preferred Provider Organization (Plus PPO)
3. Cigna Dental HMO (DHMO)

### ABOUT THE DPPOs

The Dental PPO options differ in how much you pay for your dental expenses. With the Basic PPO, you'll pay less in monthly contributions but more when you receive care. With the Plus PPO, you'll pay more in monthly contributions and less when you receive care. The Plus PPO also covers additional benefits, like orthodontia, that are not covered under the Basic PPO. Under both options, you are free to go to any dentist, but will receive enhanced benefits when using in-network providers.

There are three tiers of dental providers:

1. DPPO Advantage Dentists —These dentists offer discounted rates and **in-network** coverage.
2. DPPO Dentist — These dentists offer discounted rates, but you'll be paying at **out-of-network** coverage levels.
3. Out-of-Network Dentists —These dentists offer no discounts—only **out-of-network** coverage levels.

Visit [Cigna.com](https://www.cigna.com) (or [mycigna.com](https://mycigna.com) if enrolled) to find a participating dentist.

### ABOUT THE DHMO

- The DHMO has no annual deductible or maximums, with lower payroll contributions than the DPPO options.
- The DHMO has fixed charges for services, making your out-of-pocket costs more predictable.
- Eligibility for the DHMO is based on your home zip code. If you log on to enroll and don't see the DHMO as a dental option, that means there aren't enough DHMO dentists in your zip code to support enrollment. The DHMO is also currently not available in these states and territories AK, ID, ME, MT, NC, NH, NM, ND, PR, SD, VT, WV, WY and USVI.
- A general dentist will be assigned to you after you enroll. You can call Cigna or logon to [mycigna.com](https://mycigna.com) to find the name of your assigned general dentist, or change them, at any time. If you change your general dentist by the 15th of the month, the change will take effect the first of the following month.
- **You must see your general dentist on file in order to be covered for your care under the DHMO.** The primary care dentist is responsible for coordinating all of your care, including referrals to specialists for you and your family, as needed. **There is no out-of-network coverage under the DHMO.** You can check to see if your dentist is in-network or find an in-network dentist at [hcpdirectory.cigna.com/dhmoPlus](https://hcpdirectory.cigna.com/dhmoPlus).
- If you enroll in the DHMO, you will be mailed ID cards to your home address. Your name and up to three dependents will be listed on each ID card. If you cover more than three dependents, you will receive a second set of cards with your name and the additional dependents' name(s).





## DENTAL COVERAGE AT A GLANCE

	Cigna Dental Basic PPO*		Cigna Dental Plus PPO*		Cigna DHMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
<b>Calendar Year Maximum</b>	\$1,000	\$1,000	\$2,000	\$2,000	None
<b>Orthodontia Lifetime Maximum</b>	N/A		\$2,500	\$2,500	None
<b>Annual Deductible**</b> (does not apply to Class I services) • Employee Only • All other coverage categories	\$100 \$200	\$200 \$400	\$50 \$100	\$100 \$200	None
<b>Class I — Preventive/Diagnostic***</b> (exams, cleaning, etc.)	100%, no deductible	100%, no deductible	100%, no deductible	100%, no deductible	You incur no charge for routine cleaning, x-rays, oral exams, topical fluoride
<b>Class II — Basic Restorative</b> (fillings, root canals, etc.)	80% after deductible	70% after deductible	90% after deductible	80% after deductible	The DHMO sets the cost for services based on a Patient Charge Schedule (PCS). The PCS is a list of fees for each covered service within the plan. Refer to the DHMO Charge Schedule available on <a href="#">uCentral</a> and on the <a href="#">SBD Benefits Center</a> website.
<b>Class III — Major Restorative</b> (crowns, dentures, bridges, implants)	50% after deductible	40% after deductible	60% after deductible	50% after deductible	
<b>Class IV — Orthodontia</b> (available for children and adults)	Orthodontia Not Covered		60% after deductible, up to \$2,500 lifetime maximum (combined in- and out-of-network)	50% after deductible, up to \$2,500 lifetime maximum (combined in- and out-of-network)	
<b>Class V — TMJ</b>	50% after deductible	40% after deductible	60% after deductible	50% after deductible	

\*You must use a DPPO Advantage dentist for in-network coverage.

\*\*In- and out-of-network deductibles and maximums cross-accumulate. If you receive preventive dental care in a Plan year, your annual dental maximum will increase by \$50 in the following year (up to a maximum of \$150 after three years).

\*\*\*Oral Health Integration Program (OHIP) is available to all Cigna Dental Customers under any SBD dental plan (you do not have to have medical coverage with Cigna). Cardiovascular disease, diabetes and maternity, head and neck cancer radiation, cerebrovascular disease (stroke), chronic kidney disease, and organ transplants are the qualifying conditions that make a member eligible for OHIP benefits. OHIP provides 100 percent reimbursement for coinsurance/copays for additional dental procedures that help to promote optimal oral health for patients with the identified medical conditions. A customer with a qualifying condition completes a registration form one time and submits it to Cigna. The registration form is found on [myCigna.com](#) or call Cigna at 1-800-243-3280.

## YOUR VISION OPTION

Stanley Black & Decker provides vision benefits through the EyeMed Insight network of providers. By choosing EyeMed Insight providers, you can save on your vision care expenses. When you go out-of-network, you pay the full amount at the time you receive care and can submit a claim for out-of-network reimbursement. You pay the full cost of vision coverage through pre-tax payroll deductions, but you'll have access to more affordable group rates.

To confirm that your provider participates in the Insight network, go to [Eyemed.com](https://www.eyemed.com), scroll down the page to the Provider Locator section and click on Find an Eye Doctor. Then, enter your zip code and select Insight from the network drop down to get a list of in-network providers in your area.

### VISION COVERAGE AT-A-GLANCE

Vision Care Services	In-Network	Out-of-Network*
<b>Eye Exam</b> (one per calendar year)	\$0 copay	\$50 reimbursement
<b>Lenses</b> (one pair per calendar year) — The vision option will cover eyeglass lenses or contact lenses once per calendar year, but not both.		
Single Vision	\$25 copay	\$45 reimbursement
Bifocal	\$25 copay	\$65 reimbursement
Trifocal	\$25 copay	\$85 reimbursement
Standard Progressive Lens	\$90 copay	\$65 reimbursement
<b>Lens Options</b>		
UV Treatment	\$0 copay	\$11 reimbursement
Standard Scratch Resistant Coating	\$0 copay	\$11 reimbursement
Standard Polycarbonate	\$40 copay	N/A
Standard Anti-Reflective Coating	\$45 copay	N/A
Photochromic/Transitions Plastic	\$75 copay	N/A
<b>Frames</b> (one pair per calendar year)	\$155 allowance, 80% of balance over \$155	\$66 reimbursement
<b>Contact Lenses</b> (once per calendar year; contact lens reimbursement includes materials only)		
Conventional	\$155 allowance, 85% of balance over \$155	\$105 reimbursement
Disposable	\$155 allowance	\$105 reimbursement
Medically Necessary	\$0 copay, paid in full	\$200 reimbursement
<b>Contact Lenses Fitting and Follow Up</b> (one fitting and two follow-ups after comprehensive eye exam completed)		
Standard	Up to \$55	N/A
Premium	10% off retail price	N/A
ContactsDirect offers a more convenient way to order your contacts without leaving your home or office, allowing you to shop online for best-selling brands at an in-network price to make sure you're getting the best price — along with fast free shipping. Visit <a href="https://www.contactsdirect.com">contactsdirect.com</a> to get started.		
<b>Laser Vision Correction</b> Lasik or PRK from U.S. Laser Network	85% of retail price or 95% of promotional price	N/A

\*Out-of-network reimbursement will be the lesser of the listed amount or the actual cost from the out-of-network provider. In certain states you may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate.

## SAVE ON FRAMES WITH THE FREEDOM PASS PROGRAM

When you enroll for vision coverage, you can take advantage of the Freedom Pass program. This program gives you a special offer at LensCrafters and Target Optical locations: \$0 out-of-pocket cost for your choice of frames — no matter the price point. This applies to frames from top leading brands such as Ray-Ban, Coach, Oakley and more. Offer excludes Chanel, Cartier, Giorgio Armani, Gucci, Prada, Tiffany, Tom Ford and Maui Jim frames. Be sure to download the Freedom Pass Flyer at the [SBD Benefits Center](#) to take advantage of the special offer for the 2022 plan year.

## OUR WELL-BEING PROGRAMS

STANLEY BLACK & DECKER CAN HELP YOU MAKE HEALTH A PRIORITY WITH OUR TOOLS AND PROGRAMS.

### LifeCare<sup>®</sup> WORK/LIFE SERVICES

Whether you're managing a major life event or dealing with daily tasks, as a Stanley Black & Decker employee you have free access to LifeCare, a comprehensive suite of services designed to make your life easier. LifeCare provides 24/7 personalized assistance and informative tips, tools and events plus major discounts on products and services nationwide.

LifeCare can help:

- Locate ongoing childcare that works best for your family — some childcare centers even offer a 10% LifeCare discount

- Provide information on housing options, community programs and more for your aging loved ones
- Plan for a baby, wedding or other life event
- Provide savings on travel, groceries, electronics, etc.
- Refer you to home improvement specialists and other services for your home
- And much more!

Call **1-866-608-6618**, visit the SBD Benefits Center or log in to uCentral > Perks for more information.



### WW (WEIGHT WATCHERS REIMAGINED)



Achieve your weight-loss goals and improve your overall health with WW. Stanley Black & Decker offers you and your spouse or domestic partner a 50% subsidy on the WW offerings. Learn more by visiting [sbd.ww.com](http://sbd.ww.com) or call **1-866-204-2885**. The employer ID for the website is: 12157, and your unique ID is your employee ID (as shown when you log in to uCentral or on your paystub). Spouses/ domestic partners can register with your name and employee ID with a SWK on the end. (If your employee ID is 78652, your spouse/domestic partner would enter 78652SWK.)

### Quit For Life<sup>®</sup> RALLY/COACH<sup>™</sup>

#### TOBACCO CESSATION PROGRAM

Kicking the tobacco habit can work wonders for your health and your wallet. You and your spouse or domestic partner have free access to Quit For Life<sup>®</sup> on Rally Coach<sup>™</sup>. Rally Coach offers a comprehensive, connected digital experience, providing a clear, step-by-step path to helping people become — and remain — nicotine free. The program includes:

- 1-on-1 support from a coach at each step from start, to quit, and beyond
- 24/7 access to help manage triggers and build new skills with coach-led group sessions, videos, and more all at your fingertips

- A Quit Kit that includes Nicotine Replacement Therapy like gum or patches to help conquer cravings

Plus, if you complete the program, the \$50 monthly tobacco user surcharge will be removed. That's an extra \$50 per month in your pocket! Get started at [quitnow.net](http://quitnow.net) or call **1-866-QUIT-4-LIFE (1-866-784-8454; TTY 711)**. The Rally Coach app is also available for all IOS/ Android platforms and is found in both the Apple app and Google Play stores.

## PRINCIPAL® MILESTONES FINANCIAL WELLNESS EDUCATION AND RESOURCES

With the right knowledge, you can live well today and plan well for tomorrow. Principal® Milestones can help you prioritize your goals and make more informed decisions by giving you access to financial resources in one convenient place at no additional cost to you.

Powered by Principal®, Enrich and ARAG, resources include webinars, videos, worksheets, calculators,

courses and articles. You can even prepare a will or other legal documents at no cost.

Use the resources to help learn about:

- Building a budget
- Downsizing debt
- Understanding your credit score
- Saving for retirement
- Saving for education

- Covering your health
- Building emergency savings
- And more!



Visit [principal.com/Milestones](https://principal.com/Milestones) to log in and explore how these resources can help you both today and tomorrow.

## iontuition™ STUDENT LOAN REPAYMENT AND COLLEGE FINANCIAL PLANNING RESOURCES

IonTuition is a financial wellness service available to all U.S.-based employees and their families to help manage the repayment of federal and private student loans.

With IonTuition, you can:

- Compare college costs, job placement rates and salaries after graduation
- Manage student loans and optimize repayment all in one place for you or a family member

- Access digital tools, including repayment scenario calculators and other helpful info to better manage student loan debt repayment
- Connect with an expert advisor via phone, chat or email

Learn about refinancing options and default resolution services. Visit [sbdbenefitscenter.com](https://sbdbenefitscenter.com) for more information or visit [uCentral > Wealth > Student Loan Management](#) and click on IonTuition SSO. You may also call **1-855-456-2656** to register and get started.



## MENTAL WELL-BEING PROGRAMS & RESOURCES



### EMPLOYEE ASSISTANCE PROGRAM (EAP)

In-person, virtual and text-based confidential counseling and life coaching are available to all employees and their household members, even if you're not enrolled in a Stanley Black & Decker medical plan. You can receive counselling on many personal and work-related issues, including stress, financial coaching, substance use disorder, relationships, depression and more. Receive up to five free EAP visits per member, per issue, per year at participating Cigna EAP providers, including Talkspace, and access on-demand webinars with tips and tools to build your resiliency. Call **1-800-243-3280** or register online at [myCigna.com](https://mycigna.com) (employer ID if you're not enrolled in Cigna medical or dental coverage: sbd) and view the options available to you.

### TALKSPACE: SUPPORT YOU NEED ANYTIME, ANYWHERE

#### *Connect with a Licensed Therapist by Messaging with Talkspace*

All Stanley Black & Decker employees and household members have access to convenient, confidential and professional therapy sessions with a licensed clinician through Talkspace. You can receive up to five free Employee Assistance Program (EAP) visits, per member, per issue, per year and interact with a licensed Talkspace therapist through secure asynchronous messaging or a scheduled video session. You also have access to virtual behavioral health support services through Talkspace, subject to your Cigna medical option's deductible and coinsurance.

#### *What is asynchronous therapy?*

Asynchronous therapy involves messaging between a participant and a Talkspace therapist. Instead of communicating in real time, a participant can engage with a therapist at any time of day through typed or recorded audio or video messages and can expect to receive a response within one business day.

#### *To access your five free Cigna EAP sessions with Talkspace:*

1. First, you'll need to access a Cigna EAP code. Contact Cigna at **1-800-243-3280** to speak with an advocate or visit [mycigna.com](https://mycigna.com). From there, click **Visit an EAP counselor** on the Emotional Health and Family Support tile and then click on **Get an EAP Code**. Sessions are available for each issue you may face during the year and an EAP code is required for each new issue.
2. Once you have your EAP code, go to [talkspace.com/EAPCigna](https://talkspace.com/EAPCigna).
3. Complete a brief assessment with Talkspace.
4. Select a therapist from a list of clinicians recommended for you.
5. Message your selected therapist and begin your care journey.



Each week of engagement via messaging counts as one EAP counseling session, regardless of how many messages you send. If you choose a live video session with Talkspace, one video session equals one EAP session. If you need to continue beyond what is available under the EAP, the Talkspace therapist will assist you with a seamless transition to benefit coverage or self-pay.

Contact Cigna at **1-800-243-3280** or visit [talkspace.com/EAPCigna](https://talkspace.com/EAPCigna) to register and learn more.





## VIRTUAL CARE

For 24/7/365 on-demand access to U.S. board certified doctors anywhere there's a phone or internet connection, access Cigna Virtual Care services offered by MDLive through the myCigna app or [myCigna.com](https://mycigna.com). Cigna has partnered with top virtual care providers, so you can easily connect with board-certified doctors and pediatricians 24/7/365 as a Stanley Black & Decker medical plan participant. Visit the myCigna app or [myCigna.com](https://mycigna.com) for a personalized experience of the virtual care benefit options, including behavioral health options available to you. Cigna Virtual Care features services ranging from urgent medical and dental\* care to preventive wellness screenings and behavioral health. Urgent care through MDLive will be covered at 100% (after deductible for the HSA options), and preventive care through MDLive will be covered at no cost. Other services, including behavioral health, will be covered at the same cost as a similar office visit under your medical option. Plus, offers virtual dermatological services and primary care visits. Call Cigna at **1-800-243-3280** or log in to your [myCigna.com](https://mycigna.com) account.

*\*Urgent dental care is provided by The TeleDentists.*

## FOR MENTAL HEALTH/ SUBSTANCE ABUSE SUPPORT

*(Available to employees in Connecticut, Florida, Illinois,  
Maryland, New Jersey, New York, Pennsylvania, Texas, Virginia and Washington, D.C.)*



MAP helps support mental health and addiction recovery through the use of Peer Recovery Support Specialists. MAP provides 24/7 web-based support for you and your family members age 13 and up. There is a flat cost for 30 days of unlimited support services. You must be enrolled in a Stanley Black & Decker Cigna medical option, to take advantage of MAP Care Solutions. Contact Cigna at **1-800-243-3280** or visit [mycigna.com](https://mycigna.com) to learn more.

## 24/7 ON-DEMAND VIRTUAL BEHAVIORAL HEALTH SUPPORT

To provide help with stressful situations, relationship struggles or if you're just not feeling 100% after the pandemic, our behavioral health support services include Ginger, 24/7/365. Here's how it works:



- You'll first chat with a behavioral health coach via text, who can help you with a range of issues, like anxiety, depression, relationships, sleep and more. Coaches offer immediate support when you need it, and are available for scheduled appointments, too.
- A coach can recommend a licensed therapist or psychiatrist to be added to your care team if you need extra support. Therapy and psychiatry sessions are video-based and offer flexible hours, including evenings and weekends.

You also have access to Ginger's interactive, self-care content library that will help you build the valuable skills needed to manage stress, anxiety and other day-to-day challenges.

Services through Ginger generally are covered the same as mental health/substance abuse office visits, which means the services you receive may be subject to your plan's deductible and copay or coinsurance. Contact Cigna at **1-800-243-3280** or visit [mycigna.com](https://mycigna.com) to learn more.

## ADDITIONAL RESOURCES FOR THOSE ENROLLED IN A CIGNA MEDICAL OPTION



### CIGNA'S HEALTHY PREGNANCIES, HEALTHY BABIES® PROGRAM

The Healthy Pregnancies, Healthy Babies program can help you stay healthy before and during your pregnancy and in the days and weeks following your baby's birth. **You can even earn a \$400 incentive if you enroll in the program before the end of your first trimester or \$200 if you enroll by the end of your second trimester.** In both cases, you must complete the postpartum assessment and be actively employed to receive the incentive for yourself or on behalf of your medically enrolled spouse/domestic partner. Call Cigna at **1-800-615-2906** to register.



### HEALTH COACHING

Ready to start meeting your health goals? Get support from a Cigna coaching team member. A coach can help you

create a custom plan to achieve your goals, which might include managing stress, adding more activity to your day or working to improve a health condition. Call **1-800-243-3280** to talk to a coach.

## CIGNA ONE GUIDE AND MYCIGNA APP



Get all of your health care questions answered with help from Cigna One Guide. Whether it's choosing a medical option, finding a provider or exploring ways to improve your health, One Guide is here to help. Call **1-800-243-3280**. If you call Cigna before you are enrolled, say "medical" and "calling about enrollment" for pre-enrollment questions.

For answers "on the go," download the myCigna mobile app from the App Store<sup>SM</sup> or Google Play<sup>TM</sup>.

Use the myCigna mobile app to:

- Find doctors and compare quality-of-care ratings
- Access ID cards for the entire family
- Connect with Cigna Virtual Care services, and more
- View and manage account and deductible balances

## FIND A HIGH PERFORMING DOCTOR — CIGNA CARE DESIGNATION

Cigna evaluates doctors and providers on both quality and cost-efficiency in order to provide you and your family with high-quality providers at significant discounts.

When you're using the myCigna online directory to find an in-network doctor, consider selecting a doctor with the **Cigna Care Designation** symbol. A Cigna Care Designation can help identify participating doctors in three primary categories and 18 specialties — such as primary care, allergy/immunology, cardiology, dermatology, gastroenterology,



neurology, orthopedics, urology and much more — who meet or exceed specific quality and cost-efficiency criteria for performance. It also offers important information to consider when you are selecting a specialist, such as experience, quality, cost and location. If you choose to use an out-of-network provider, you'll pay double the in-network deductible and significantly more in out-of-pocket expenses. You'll also be responsible for charges above the 150th percentile of Medicare-based maximum reimbursable cost. Call **1-800-243-3280** for OneGuide assistance.

## **Livongo®** WHOLE PERSON SOLUTIONS TO MANAGE CHRONIC CONDITIONS

Livongo helps you manage diabetes, pre-diabetes, hypertension and other health goals like managing weight, stress, and more. It's 100% covered by your Stanley Black & Decker Cigna medical option, so there's no extra cost for you or your covered family members who qualify for Livongo to join. Learn more and join to get access to:

- **Connected devices.** Receive a free blood glucose meter and/or a blood pressure monitor that automatically uploads your readings. Depending on your health goals, you could also receive a smart scale. Track your progress and manage your health all within a private account on an easy-to-use app!
- **Coaching anytime and anywhere.** Expert health coaches are ready to help. Together, you'll create a custom plan to meet your needs and focus on health areas that are important to you.
- **Digital behavioral health support.** Get 24/7 access to practical tips and technique that help you better manage stress, sleep, anxiety, depression and more



To learn more or join, visit [be.livongo.com/SBD-CIGNA/hi](https://be.livongo.com/SBD-CIGNA/hi). For questions or help enrolling, call Livongo Member Support at **1-800-945-4355** and mention registration code **SBD-CIGNA**.

**Note:** To enroll in Livongo, you must be enrolled in a Stanley Black & Decker Cigna medical option. You must also meet the eligibility criteria for each Livongo program you wish to enroll in (e.g., hypertension, diabetes or pre-diabetes).

## consumermedical

### YOUR MEDICAL ALLY®

You can count on ConsumerMedical for expert health care guidance, reliable medical information and personalized support from our team of doctors, nurses and researchers. They can help you understand your diagnosis and all available treatment options, find the right doctor or hospital, get a second opinion from top specialists and help you cope with stress and anxiety. To learn more or register, go to [myconsumermedical.com](https://myconsumermedical.com) (company code: sbd) or call **1-888-361-3944**, Monday through Friday, 8:30 a.m. – 11 p.m. ET.

#### *Considering surgery? Do your homework first*

If your doctor has recommended surgery, deciding what to do can be complicated and stressful. To help you make more informed medical decisions, Stanley Black & Decker offers Surgery Decision Support® (SDS), a confidential program that can help you choose the best treatment path for you. ConsumerMedical will provide reliable information and expert guidance to help you understand surgery risks, benefits and alternative treatment options.

If you, your covered spouse/domestic partner, or your covered dependent child 18 or older are

considering elective lower back surgery, hip or knee replacement, weight loss surgery or hysterectomy, there is a **requirement** under Stanley Black & Decker's medical plan **to participate in SDS at least 30 days before a scheduled surgery.**

If you do not complete the SDS program requirements, you will be subject to pay a **\$400 penalty** at the time your claim(s) is processed, unless you have one of these procedures on an emergency basis. **If you do participate in the program, you will avoid the penalty and receive a \$400 prepaid card.**

It's important to know that you have full control over your medical care and decisions. The SDS program will not tell you what treatment to have or which doctor to see — the decision is yours to make. **The only requirement is to engage in the SDS program to learn about your options and complete a brief survey.**

You must be enrolled in a Stanley Black & Decker Cigna medical option to utilize ConsumerMedical's services. You can enroll in the SDS program by calling ConsumerMedical at **1-888-361-3944** at least 30 calendar days before the date of a scheduled surgery.

# BENEFITS FOR YOUR SECURITY

## LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

As a Stanley Black & Decker employee, you automatically receive Basic Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance at no cost to you; however, you will be taxed on the value of your coverage over \$50,000. Both coverages are equal to 1.5 times your base pay, rounded up to the nearest \$1,000, up to \$1 million. Insurance coverage is provided through Securian Life Insurance Company, an affiliate of Securian Financial Group, Inc. (Securian Financial).

You can also purchase Supplemental Life coverage for yourself, your spouse/domestic partner, and your dependent children, and if you leave Stanley Black & Decker, this coverage is both portable and convertible. Your contributions for Supplemental Life are deducted from your paycheck on an after-tax basis. You must be enrolled in Supplemental Employee Life and AD&D Insurance coverage in order to enroll for Supplemental Spouse/Domestic Partner Life and AD&D. However, you do not need to be enrolled in Supplemental Employee Life and AD&D Insurance coverage in order to enroll for Supplemental Child Life and AD&D. You will need to provide Evidence of Insurability (EOI) if you elect Supplemental Employee Life and AD&D Insurance over the lesser of three times your base pay or \$1,000,000 or if you elect more than \$50,000 in Supplemental Spouse/Domestic Partner Life and AD&D Insurance.



### CHOOSE YOUR BENEFICIARIES

You must designate beneficiaries for your Basic Life and AD&D Insurance, even if you do not enroll in any benefits. If you elect Supplemental Life or AD&D, you'll need to designate beneficiaries for these as well. You are the beneficiary of any AD&D benefits payable for accidental injury, and of your spouse/domestic partner and children's Supplemental Life and AD&D benefits.

To name a beneficiary or to update your existing beneficiary, head to the Stanley Black & Decker Benefits Center Enrollment Site or call **1-800-795-3899**. Once you add or select a beneficiary, you will need to select and assign each benefit to the beneficiary. If there are multiple beneficiaries, you will need to allocate a percentage to each. Once you have listed a beneficiary under one coverage, the system will allow you to apply the same allocations for all applicable benefits. You can add all beneficiaries and allocations one time and then copy this action without having to go through the full process for each applicable benefit. You will also have the option to make different allocations or beneficiaries by benefit.

After your initial enrollment period, any future **Supplemental Employee or Spouse/Domestic Partner Life elections to increase coverage will require Evidence of Insurability**. You may elect Child and/or Spouse/Domestic Partner Life Insurance ONLY for eligible dependents listed on the benefits enrollment site.

## LIFE AND AD&D COVERAGE AT-A-GLANCE

Company-Paid Coverage*	
Basic Life Insurance	1.5 times annual base pay**, up to \$1 million
Basic AD&D Insurance	1.5 times annual base pay**, up to \$1 million
Employee-Paid Coverage	
Supplemental Employee Life and AD&D	An amount elected by the employee in \$50,000 increments (maximum benefit is the lesser of eight times annual base pay or \$1,500,000)
Supplemental Spouse /Domestic Partner Life and AD&D	An amount elected by the employee between \$25,000 and \$250,000 in \$25,000 increments (maximum benefit is 100% of employee Supplemental Life)
Supplemental Child Life and AD&D	\$5,000 or \$10,000



*\*If your Collective Bargaining Agreement (CBA) states a flat dollar amount of Basic Life and AD&D insurance, the CBA governs. Also, certain employees covered by a CBA are not eligible for Supplemental Life and AD&D insurance.*

*\*\*The benefit is based on your annual base salary as of Oct. 1 of the previous year. If you are not actively at work on Jan. 1 of the current plan year, any change in life insurance coverage due to a salary increase will not take effect until you return to work in the plan year. For new hires, or newly eligible employees, base pay is your salary at time of hire rounded up to the nearest \$1,000. For enrollment thereafter, it is recalculated for the new plan year using base pay as of Oct. 1 of the prior year.*



## NEED GUIDANCE ON HOW MUCH LIFE INSURANCE YOU NEED?

## Benefit Scout™

Use Securian Financial's online benefit decision tool, Benefit Scout, to learn more about your life insurance benefits and ask questions. By answering a few simple questions about your family and finances, you can determine coverage that meets your needs and budget. Visit [Lifebenefits.com/SBD](https://Lifebenefits.com/SBD).



**securian**  
FINANCIAL®

## ADDITIONAL RESOURCES AVAILABLE THROUGH SECURIAN FINANCIAL

Lifestyle Benefits are a suite of additional resources and professional support, available as part of our relationship with Securian Financial, that can help address today's life challenges and plan for tomorrow. These resources are automatically available to active U.S. employees covered under our group life insurance program. Your spouse/ domestic partner and insurance-eligible children can also use these resources, even if they're not covered under the life insurance program.

- **Travel assistance services from RedpointWTP LLC:** 24/7 online, pre-trip resources and support for emergency travel assistance and other services when traveling 50+ miles from home. These include medical relocation and medical or security evacuation, passport, visa, immunization and currency conversion info, assistance replacing lost or stolen luggage or repatriation of mortal remains or other critical items and much more.

Visit [LifeBenefits.com/travel](https://LifeBenefits.com/travel) or call **1-855-516-5433** in the U.S. and Canada (outside of the US and Canada **+1-415-484-4677**). Consider adding this info into your phone. Feel free to call Redpoint to learn more before you travel.



- **Legacy planning resources from Securian Financial:** Access a variety of online information/resources, including end-of-life and funeral planning, final arrangements, important directives and survivor assistance. In addition to the online tools and resources, after a claim is started these additional services are available to beneficiaries by phone: Funeral concierge services allow for coverage verification and direct payment to a funeral home so services can be provided before insurance payment is made. Same-day funeral home assignment services reduce concern about paying funeral expenses by working with the funeral home or lending agency. Visit [Securian.com/legacy](https://Securian.com/legacy).
- **Beneficiary financial counseling from PricewaterhouseCoopers LLP:** Beneficiaries receiving \$25,000 or more will be invited to access professional guidance to help them make sound financial decisions regarding their policy proceeds. Telephone financial guidance provided to beneficiaries receiving \$100,000 or more. Resources include financial coaching via phone, assessment and personalized wellness report, workbooks, newsletter, website and more. Access information is provided with claims payment.

# DISABILITY BENEFITS

Disability benefits protect you from loss of income in the event of non-work-related illness or injury that prevents you from working. Stanley Black & Decker offers Short-Term Disability (STD) and Basic Long-Term Disability (LTD) at no cost to you.

## SHORT-TERM DISABILITY

You may receive STD benefits for up to 180 days for an approved disability. Benefits vary based on whether you are an hourly or salaried employee. Refer to [SBD Benefits Center web site](#) or your Collective Bargaining Agreement (if applicable) for more information.

## LONG-TERM DISABILITY

If you are eligible for LTD benefits, the options and cost will be displayed on the benefits enrollment website. You have two LTD benefit options, both with a \$15,000 monthly limit.

- **Basic LTD.** Replaces 40% of your benefits pay, provided at no cost to you, and
- **Buy-Up LTD.** If you became disabled, could you make ends meet with less than half your income? If your expenses will not be covered by 40% of your current benefits pay offset by Social Security, you should consider enrolling in Buy-Up LTD. Buy-Up LTD replaces an additional 27% of your benefits pay (for a total of 67% between the Basic and Buy-Up coverages), which you can enroll in at competitive group rates. See the example below to see how Buy-Up LTD Insurance offers valuable income protection for you and your family in the event that you are unable to work due to an approved disability.

Pre-existing condition limitations apply to both LTD options—if you were diagnosed, treated, incurred expenses, took prescription drugs or were the recipient of medical services (including diagnostic measures) within 12 months immediately preceding the most recent effective date of coverage and then become disabled due to the same condition within 24 months of your effective date, you are not eligible to

receive LTD benefits (disabilities due to a non pre-existing condition would still be considered under the terms of the plan). Benefits are not payable for any disability resulting from a pre-existing condition unless you have been in Active Service for a continuous period of 12 months where you have received no medical treatment, care or services in connection with the pre-existing conditions or you have been covered for at least 24 months after your most recent effective date of coverage. (If you had prior LTD coverage sponsored by a newly acquired company of Stanley Black & Decker, this pre-existing condition clause will not apply to you provided you have been continuously insured for 12 months. If you did not fully satisfy the pre-existing Condition Limitation under your former company's coverage, credit will be given for any time that was satisfied.) Visit the Disability section on [SBD Benefits Center web site](#) for more information about both short and long-term disability.

As a new hire, your annual base pay is your benefits pay. Refer to the LTD Benefits Summary on [SBD Benefits Center web site](#) for more information about how benefits pay is calculated.

**NOT SURE YOU'LL NEED BUY-UP LTD?** The examples below might help you decide.

Coworkers Luke and Paul are both 39 years old and earn \$45,000 per year.

During the benefits enrollment process, Luke decided not to enroll in the Buy-Up LTD option, figuring he doesn't need the extra coverage because he's young and healthy. Paul decides to enroll in the Buy-Up LTD option because he wants to protect more of his paycheck if a disability prevented him from working.

The chart below shows how Luke and Paul's enrollment decisions might affect their future disability income based on their current salary:

	Luke	Paul
Annual Salary	\$45,000	\$45,000
Monthly Pre-Disability Salary	\$3,750	\$3,750
LTD Option Election	Basic Only	Basic + LTD Buy-up
LTD Coverage Level (% of Monthly Salary) <sup>1</sup>	40%	67%
Monthly LTD Cost	\$0	\$14.92
Estimated Monthly LTD Benefit if disabled	\$1,500	\$2,512
	100% of benefit is taxable	Portion of benefit is taxable <sup>2</sup>

**Because he enrolled in Buy-Up LTD coverage, Paul's LTD benefit would be over \$1,000 higher than Luke's.**

<sup>1</sup> Maximum Benefit: \$15,000 per month

<sup>2</sup> Under current IRS rules, where disability benefits are paid for by both employer and employees, a portion of the benefit, equal to the portion of coverage cost paid for by the employer, or on a pre-tax basis, over the past three policy years, is taxable. This portion is determined by the employer.

# BENEFITS FOR YOUR FUTURE

## RETIREMENT ACCOUNT PLAN

Stanley Black & Decker's Retirement Account Plan provides you with choice and flexibility in saving for your future. You can start contributing to the Plan on the first of the month following your date of hire. If you don't make an affirmative contribution election, you will automatically be enrolled to make pre-tax contributions at a rate of 3%. This automatic pre-tax contribution will begin approximately 45 days after your eligibility date, or as soon as administratively feasible thereafter. You may elect, instead, to contribute from 1% to 25% of your pay as a pre-tax, after-tax or Roth deferral, or a combination of these options as long as you do not exceed a total contribution of 25% of your pay per pay period. Your pay includes amounts specified in the Plan and is subject to the annual maximum under applicable IRS contribution limits. The company provides a 50% match on the first 7% of pay you contribute on a pre-tax or Roth basis. Employees age 50 or over can make additional "catch-up" contributions up to the applicable IRS annual catchup limit. "Catch-up" contributions are not eligible for match. Special rules also apply for highly compensated employees as defined by the Plan.

Contributions are automatically deducted from your pay throughout the year, and can be started, stopped, or changed at any time. The Plan offers a range of investment fund options across all major asset classes, including Stanley Black & Decker stock. Plan investment fund information will be delivered to you through e-mail or home address soon after your employment begins.

One of the best ways to plan for your retirement is to start contributing to the Stanley Black & Decker Retirement Account Plan. Did you know a contribution of \$292 per month for 10 years could grow to over \$84,000<sup>1</sup> with company match and compounding investment returns? Saving is a good habit to get into; the longer you save even a small amount, the more you will have for retirement. The Retirement Account Plan offers a variety of investment options, including target date funds based on your date of birth, so you can personalize your investment portfolio to meet your specific preferences, goals and tolerance for risk. If no investment election is made, your contributions will be invested 100% in a Target Retirement Fund based on your date of birth and anticipated age 65 retirement date.

For more information about the Retirement Account Plan, visit [principal.com](https://principal.com) or call the Principal Contact Center at **1-800-547-7754**. The first time you access your account online, you will use your name, date of birth and phone number (for two-factor authentication) or Social Security Number and zip code if no phone number is in your own name. Need help planning financially for the future? Principal® Milestones can help. See [page 27](#) for details.

<sup>1</sup>Assumes \$50,000 salary, 7% investment return and 3.5% company match for a 10-year period.

## ROLLOVER CONTRIBUTIONS

If you receive an eligible rollover distribution from a prior employer's retirement plan you may "roll over" the distribution to your Choice Account.

A rollover may be completed using a rollover-in form available on [principal.com](https://principal.com) or by calling the Principal Contact Center at **1-800-547-7754**. In addition, a paperless rollover-in transaction may be completed using the Principal app on your mobile device.

Rollover contributions are not eligible for matching allocations.



# MAKERS' MARKETPLACE

## DISCOUNTED BENEFITS BUILT FOR YOUR EVERYDAY NEEDS

Makers' Marketplace, powered by Corestream, is your single destination for a wide variety of discounted products and services, including hundreds of members-only "Deals & Discounts" through local and national retailers with new deals added weekly. Enroll at any time and take advantage of convenient, automatic payroll deductions for voluntary benefits that fit your lifestyle. You can select auto, home and pet health insurance and ID theft protection with negotiated group rates. Here's a quick look:

Auto & Home Insurance	Pet Health Insurance	ID Theft Protection	Deals & Discounts
<p><b>Get a no-obligation quote and switch your carrier at any time.</b></p> <ul style="list-style-type: none"> <li>• Real-time, side-by-side auto insurance quotes from <b>three</b> leading national carriers (Farmers, Travelers and Liberty Mutual)</li> <li>• Special employee savings and payroll deduction discount</li> <li>• Additional coverage available for your home, vacation property, recreational vehicles and more</li> </ul>	<p><b>Protect your furry friends and your wallet with affordable pet health insurance through MetLife.</b></p> <ul style="list-style-type: none"> <li>• Flexible reimbursement options and easy claims processing</li> <li>• Accidents, illnesses, medications and more</li> <li>• Use any licensed vet or emergency clinic across the U.S.</li> </ul>	<p><b>Enroll yourself and your family in identity theft protection with Allstate Pro+.</b></p> <ul style="list-style-type: none"> <li>• Instant monitoring upon activation</li> <li>• Social, credit and identity monitoring</li> <li>• Credit monitoring for all three credit bureaus</li> <li>• \$1 million coverage</li> <li>• Digital footprint report</li> <li>• Full service, U.S.-based remediation support</li> <li>• Coverage for senior family members</li> </ul>	<p><b>Exclusive deals and discounts through local and national retailers</b></p> <ul style="list-style-type: none"> <li>• Save on hotels and travel, entertainment, theme parks, cars, child and elder care, financial services, computers and electronics, and more</li> </ul>

Better yet, you can manage your voluntary benefits anywhere you have internet connection. It's mobile friendly so you can take your benefits wherever you go. To learn more and enroll, visit [sbdinc.corestream.com](https://sbdinc.corestream.com).

*Certain eligibility requirements and program restrictions apply for voluntary benefits. Shopping discounts vary and are subject to change without prior notice.*





# ADDITIONAL BENEFITS

## DEPENDENT DAY CARE FLEXIBLE SPENDING ACCOUNT

You can contribute between \$250 and \$5,000, or \$2,500 if you and your spouse/domestic partner file separate tax returns, on a pre-tax basis to the Dependent Day Care FSA per year.\* The FSA, administered by WEX, can help you pay for dependent day care so you and your spouse/domestic partner can work, look for work or attend school full-time. Eligible dependents include children under age 12 or dependents of any age who are physically or mentally incapable of caring for themselves.

*\*Due to IRS regulations, employees who are considered highly compensated may have reduced contribution limits by 50%, depending on the number of highly compensated employees who participate in a given year. You will be notified mid-year if this applies to you.*

## TRANSIT COMMUTER BENEFITS

Commuter benefits allow you to use pre-tax income to save on qualified mass-transit, vanpooling, and parking expenses. You can elect the benefit at any time at [benefitslogin.wexhealth.com](#) during the year. You can contribute between \$10 and \$270 per month separately for both the parking and mass-transit expenses, for a total pre-tax benefit up to \$540 (the current IRS allowable monthly maximum).

## ARAG LEGAL INSURANCE PLAN

If you're eligible for ARAG, you have access to legal insurance that helps you address serious issues and everyday needs. Some you plan for — like creating a will or buying a home — and others are more unexpected like fighting a traffic ticket or getting your deposit back from a difficult landlord.

Legal insurance from ARAG® makes it affordable to get the legal help you need: network attorney fees are 100% paid-in-full for most covered matters. That means you'll avoid paying high-cost attorney fees. It's like having an attorney on retainer whenever you have a question or need guidance regarding a legal matter.

Choose between two options to get the coverage that best fits the needs of you and your family. UltimateAdvisor® covers most common legal issues. UltimateAdvisor Plus® includes more robust coverage plus Identity Theft Protection services, Caregiving services, Child Custody Support and Tax Services.

Both options also include benefits to support our LGBTQ+ employees. The inclusion and diversity-focused benefit options are as follows:

- UltimateAdvisor includes: Domestic Partnership Agreements, Funeral Directives, Gender Identifier Change, Adoption Services, Hospital Visitation Authorization and Postnuptial Agreements.
- UltimateAdvisor Plus includes: the base plan benefits and also include Egg/Sperm/Embryo Agreements, Surrogacy Agreements and Pre-Birth/Post-birth Parentage Orders.

For more information, visit the ARAG Legal Center at [ARAGlegal.com/myinfo](#); access code: 14360sbd or call ARAG at **800-247-4184**, Monday through Friday, 8 a.m. – 8 p.m. ET.

## INTERNATIONAL SOS

This program provides medical and security services when you are traveling abroad on company business, both during the planning stages of your trip and while you are traveling. You can check in on the latest travel and safety alerts to stay on top of important news and health risks at your travel destination. Or, call International SOS to help you find a doctor or hospital, access prescription drugs, or to be evacuated in extreme circumstances. You can even download the Assistance app to receive immediate access to medical and security experts, up-to-date advice, and real-time alerts. Download the app by going to [app.internationalsos.com](#) and using the Membership number 11BCPA000055 to log in. For more information about International SOS, visit [internationalsos.com](#) and use login ID 11BCPA000055 or call **1-800-523-6586** (from within the United States).



# OTHER PROGRAMS AND POLICIES

Find information about these programs and policies on uCentral at [ucentral.stanleyblackanddecker.com](https://ucentral.stanleyblackanddecker.com).

## HOLIDAYS & PTO

Stanley Black & Decker recognizes 12 paid holidays (two of which are Diversity Days to be taken at your discretion), and eligible employees earn paid time off monthly.

## NEW PARENT BENEFITS

### SPECIAL MATERNITY BENEFIT

Stanley Black & Decker recognizes how important it is to be able to care for yourself and your child post-delivery. SBD offers a special maternity benefit in coordination with our Short Term Disability plans, which provides new mothers with 100% of their pay for eight weeks, regardless of the delivery method. This benefit is available to all salaried and hourly non-union employees.

### PAID PARENTAL LEAVE

Stanley Black & Decker offers Paid Parental Leave to give you time to bond with your newborn or adopted child, without worrying about loss of pay or benefits. If you have accumulated 1 year of continuous service and you qualify, you have up to six months from the date of the birth or adoption to take the four-week leave. For eligible birthing mothers, the four weeks of paid parental leave is in addition to the eight weeks provided through the special maternity benefit noted above. Learn more on [uCentral](#) > Time Tab > Time Off > Paid Parental Leave (PPL) Notification Form and FAQs.

### ADOPTION BENEFIT

If you legally adopt a child, Stanley Black & Decker will reimburse you up to \$5,000, taxed, to help offset agency charges, legal fees and transportation expenses associated with the adoption process. You are eligible for this taxable benefit if you are an active, non-bargaining employee and have completed 30 days of continuous service at participating locations. You will receive the reimbursement after the adoption is final. Foster parents who legally adopt their foster child can receive a benefit as well. For more information about Stanley Black & Decker's Adoption Benefit or foster parent allowance, go to the Perks tab on [uCentral](#).

## EDUCATIONAL ASSISTANCE

The Educational Assistance Program reimburses full-time employees (40 hours per week) with at least one year of service for certain costs associated with approved courses, programs and degrees to assist in the development of their career. Courses must be related to the employee's current job and be pursued outside of working hours at an accredited college, university, technical or business school, or through an accredited online, at-home, or correspondence program. For more information, go to the Perks tab on [uCentral](#).



## LIFELONG LEARNING WITH PEOPLE + TECHNOLOGY

At the center of our company's Operating Model, lifelong learning is an important lever of differentiation. It is essential to equip ourselves to stay current on the technology and tools available to execute with speed, agility and quality. You can engage with the [Performance Resiliency Learning Academy](#) for several different learning paths to improve your skills. This includes several resources for continuous, self-paced learning including Coursera, which offers on-demand courses, lectures and certifications from world-class universities; SBDU, our internal learning management system; and the Digital Fitness App, where you can determine your digital fitness agility. [Learn more](#) about Lifelong Learning on Workplace.

## COMMUNITY & GIVING

We encourage you to support the organizations and non-profits that you care about, and we help to make those contributions go even further. MyGiving is Stanley Black & Decker's online portal for giving and volunteering ([eCentral](#) > Resources > Community or [uCentral](#) > Perks Tab > Community). Every dollar you donate will be matched 100% by Stanley Black & Decker up to \$20,000 each calendar year.



## CHILDREN'S SCHOLARSHIP PROGRAM

Children of Stanley Black & Decker employees are eligible for four-year college scholarship awards granted annually. Awards are determined by academic performance, citizenship, community service and extracurricular activities. The amount of the awards are determined by financial need.

## ONLINE EMPLOYEE STORE

As a Stanley Black & Decker employee, you can get significant discounts on hundreds of Stanley Black & Decker products by shopping on the Online Employee Store, all with free shipping to anywhere in the US. For more information and to purchase products, visit [uCentral](#) > Perks Tab > Employee Discounts. You can search by catalog number or description. If you have questions regarding the Online Employee store, or need assistance with pricing or placing orders, send an email to [onlineemployeeestore@sbdinc.com](mailto:onlineemployeeestore@sbdinc.com).

## THE BRANDED MERCHANDISE STORE

The Branded Merchandise Store ([uCentral](#) > Perks Tab > Employee Discounts) is your one stop shop for cutting edge branded merchandise of the highest quality. Create new brand excitement and show your pride with the latest and greatest apparel, drinkware, golf items and more.

## INTEGRITY@SBD

Integrity@SBD is our company's framework for ethical behavior. It includes the online Integrity Helpline — [integrity.sbdinc.com](http://integrity.sbdinc.com) — where employees can report concerns online or by phone, whichever is easiest for you. The helpline can be used to report any work issue including discrimination, harassment, health & safety issues, conflicts of interest, fraud, bribes, inappropriate gifts, or any behavior that does not align with our values or that may be against the law. It is confidential and can be anonymous in most countries.

## MERCER SMARTCONNECT

The safety and health of our employees are top priorities for Stanley Black & Decker. In our continued efforts to bring innovative solutions to your evolving health care needs, we are newly offering free Medicare resources, guidance and enrollment services to our Medicare eligible employees through a program called Mercer SmartConnect. SmartConnect is an exclusive program created specifically for working or retiring adults (and family members), who are Medicare-eligible and may not have fully explored the benefits of Medicare coverage.

When transitioning to Medicare, the number of choices and new terms can feel overwhelming. Mercer SmartConnect is here to clear the confusion and help you understand your coverage options and help you find your balance in Medicare.

- Watch the [Medicare 101 video \(smartmatch.com/connect/medicare101/\)](http://smartmatch.com/connect/medicare101/) at any time, at your convenience. Learn the basics of Medicare and be better prepared to make decisions about your health care coverage.
- Visit the online tool and educational website, [SmartConnect Benefits GPS \(gps.smartmatch.com/mercer\)](http://gps.smartmatch.com/mercer), to learn more about Medicare options available to you.
- You may also connect with a licensed insurance agent to help you compare the costs and benefits of Medicare against your current coverage (even if you're not covered by Stanley Black & Decker or already have Medicare). Call **1-877-374-2705** (TTY: 711), Monday through Friday, 7:30 a.m. — 5 p.m. CT.

## OUR COMMITMENT TO DIVERSITY, EQUITY AND INCLUSION

We strive to build and nurture a culture where inclusiveness is a reflex, not an initiative. Where there is a deep sense of pride, passion and belonging that transcends any role, business unit, language or country. And where all employees feel valued, heard and positioned to do their best work every day. We are pleased to offer benefits and programs that support these ideals.

## EMPLOYEE RESOURCE GROUPS

To support an inclusive environment where people are empowered to be who they are, we've supported the creation of multiple employee resource groups (ERGs). These nine groups, with more than 90 chapters globally, are formed around various dimensions of diversity but we encourage all employees to participate across groups. Our ERGs are engaged with executive sponsors, members, allies and external partners to ensure a deep sense of pride, passion and belonging in our culture, career development, community engagement and commercial innovation. For more information about our Diversity, Equity and Inclusion initiatives (DEI), including ERGs, join the **Diversity, Equity & Inclusion group on Workplace**.



# HEALTH CARE CONTRIBUTIONS

You and Stanley Black & Decker share the cost for medical and dental coverage. The payroll contributions on the benefits website will be displayed by your pay frequency. You pay the full cost for vision coverage.

## 2022 MONTHLY PAYROLL CONTRIBUTIONS

	Employee Only			Employee + Spouse/ Domestic Partner***			Employee + Child(ren)			Family including Spouse/Domestic Partner*** and Child(ren)		
Annual Base Pay*	Basic HSA	Plus HSA	OAP	Basic HSA	Plus HSA	OAP	Basic HSA	Plus HSA	OAP	Basic HSA	Plus HSA	OAP
Medical (Tobacco-Free)**												
Less than \$50,000	\$73	\$119	\$150	\$190	\$308	\$391	\$124	\$202	\$256	\$242	\$392	\$496
\$50,000 - \$100,000	\$85	\$128	\$162	\$222	\$334	\$420	\$145	\$218	\$275	\$281	\$423	\$553
More than \$100,000	\$96	\$136	\$173	\$249	\$354	\$449	\$163	\$231	\$294	\$316	\$449	\$570
Dental												
DHMO	\$7			\$15			\$14			\$26		
Basic PPO	\$13			\$28			\$24			\$47		
Plus PPO	\$18			\$40			\$36			\$67		
Vision												
EyeMed Insight	\$5.91			\$11.17			\$11.71			\$17.19		

## 2022 WEEKLY PAYROLL CONTRIBUTIONS

	Employee Only			Employee + Spouse/ Domestic Partner ***			Employee + Child(ren)			Family including Spouse/Domestic Partner *** and Child(ren)		
Annual Base Pay*	Basic HSA	Plus HSA	OAP	Basic HSA	Plus HSA	OAP	Basic HSA	Plus HSA	OAP	Basic HSA	Plus HSA	OAP
Medical (Tobacco-Free)**												
Less than \$50,000	\$16.85	\$27.46	\$34.62	\$43.85	\$71.08	\$90.23	\$28.62	\$46.62	\$59.08	\$55.85	\$90.46	\$114.46
\$50,000 - \$100,000	\$19.62	\$29.54	\$37.38	\$51.23	\$77.08	\$96.92	\$33.46	\$50.31	\$63.46	\$64.85	\$97.62	\$123
More than \$100,000	\$22.15	\$31.38	\$39.92	\$57.46	\$81.69	\$103.62	\$37.62	\$53.31	\$67.85	\$72.92	\$103.62	\$131.54
Dental												
DHMO	\$1.62			\$3.46			\$3.23			\$6.00		
Basic PPO	\$3.00			\$6.46			\$5.54			\$10.85		
Plus PPO	\$4.15			\$9.23			\$8.31			\$15.46		
Vision												
EyeMed Insight	\$1.36			\$2.58			\$2.70			\$3.97		

\*Your annual base pay as of Oct. 1, 2021.

\*\*There is a \$50 additional required monthly contribution for tobacco/smoking use (applies if any covered family members are tobacco users). If you are paid weekly, your payroll deductions will be based on your weekly pay frequency. See [page 26](#) for details on how to remove the tobacco surcharge with the support of Quit for Life on Rally Coach.

\*\*\*Coverage of domestic partners will be subject to additional costs resulting from taxation of the company-paid benefit (e.g., imputed taxable income).

# IMPORTANT BENEFITS CONTACT INFORMATION

Benefit Partner	Phone/Email	Website/App
<b>Stanley Black &amp; Decker Benefits Center</b>	<b>1-800-795-3899</b> Monday through Friday, 8 a.m. – 8 p.m. ET	uCentral <a href="https://ucentral.stanleyblackanddecker.com">ucentral.stanleyblackanddecker.com</a> & click on <b>My Benefits Enrollment</b> or go to: <a href="https://sdbenefitscenter.com/welcome">sdbenefitscenter.com/welcome</a> .  SBD Benefits Center: <a href="https://sdbenefitscenter.com/welcome">sdbenefitscenter.com/welcome</a>  See <a href="#">page 8</a> for instructions on how to download the EmpyreanGo app.
<b>ARAG — Legal Insurance</b>	<b>1-800-247-4184</b>	<a href="https://ARAGLegalCenter.com">ARAGLegalCenter.com</a> Code: 14360sbd
<b>Cigna — Medical, Health Savings Account (HSA), Prescription, Dental, Behavioral Health, Health Coaching, Employee Assistance Program (EAP), Talkspace, Ginger, MAP, Supplemental Health Benefits</b>	<b>1-800-243-3280 — 24/7</b>  Home Delivery Pharmacy: <b>1-800-835-3784</b>	<a href="https://myCigna.com">myCigna.com</a> or log in to uCentral & click on <b>myCigna</b> EAP Only: <a href="https://myCigna.com">myCigna.com</a> Code: sbd Mobile app: myCigna  Before enrolled, search: <b>OAP w/Carelink</b> providers at <a href="https://cigna.com">cigna.com</a> .
<b>*Cigna Virtual Care - 24/7</b>	MDLIVE: <b>1-888-726-3171</b>	Access MDLIVE on <a href="https://myCigna.com">myCigna.com</a> , the myCigna app or go to <a href="https://MDLIVEforCigna.com">MDLIVEforCigna.com</a> .
<b>*ConsumerMedical — Your Medical Ally®</b>	<b>1-888-361-3944</b>	<a href="https://myconsumermedical.com">myconsumermedical.com</a> Code: SBD MyMedicalAlly app
<b>EyeMed Vision Care</b>	<b>1-866-723-0513</b>	<a href="https://eyemed.com">eyemed.com</a> (select Insight network) Mobile app: EyeMed Members
<b>HealthEquity/WageWorks — COBRA/Direct Billing</b>	<b>1-866-747-0039</b>	<a href="https://mybenefits.wageworks.com">mybenefits.wageworks.com</a>
<b>Helping Our Makers in Emergencies (HOME) Program</b>	<b>1-855-957-4558</b>	General information: <a href="https://sbdhomeprogram.com">sbdhomeprogram.com</a> To make a donation: <a href="https://sbd.benevity.org/user/login">sbd.benevity.org/user/login</a>
<b>HMSA — Medical/Rx for Hawaii residents</b>	<b>1-800-776-4672</b> (press 5)	<a href="https://hmsa.com">hmsa.com</a>
<b>International SOS</b>	<b>1-800-523-6586</b>	<a href="https://internationalsos.com">internationalsos.com</a> Membership #: 11BCPA000055 Mobile App: app.internationalsos.com
<b>IonTuition — Student Loan Repayment Management Tools</b>	<b>1-855-456-2656</b>	<a href="https://Portal.Ion.Tuition.com/SBD">Portal.Ion.Tuition.com/SBD</a>
<b>Kaiser — Medical/Rx for California in a Kaiser eligible ZIP code</b>	Main: <b>1-800-464-4000</b> Enrollment Services: <b>1-800-324-9208</b> Away from Home: <b>1-951-268-3900</b>	<a href="https://kp.org/thrive">kp.org/thrive</a>
<b>LifeCare Work/Life Services &amp; Perks</b>	<b>1-866-608-6618, 24/7</b>	<a href="https://member.lifecare.com">member.lifecare.com</a> Code: SBD or log in to uCentral and click on <b>LifeCare Work/Life Services</b> on the Perks tab
<b>*Livongo — Whole Person Solutions to Manage Chronic Conditions</b>	<b>1-800-945-4355</b>	<a href="https://be.livongo/SBD-CIGNA/hi">be.livongo/SBD-CIGNA/hi</a>

Continued ►



**IMPORTANT BENEFITS CONTACT INFORMATION** (continued)

Benefit Partner	Phone/Email	Website/App
<b>Makers' Marketplace, powered by Corestream</b> — Discount Programs, Auto, Home and Pet Insurance, ID Theft Protection	<b>1-860-770-6639</b>	<a href="http://sbdinc.corestream.com">sbdinc.corestream.com</a>
<b>Mercer Market Place 365+ Retiree</b> For retirees age 65 or over	<b>1-855-216-3809</b> (TTY: 711) Monday through Friday 7:30 a.m. – 5 p.m. CT	<a href="http://retiree.mercermarketplace.com/SBD">retiree.mercermarketplace.com/SBD</a>
<b>Mercer SmartConnect</b> for actively working and retiring employees (and family members) who are Medicare-eligible.	<b>1-877-374-2705</b> (Deaf or hard of hearing individuals should dial 711) Monday through Friday, 7:30 a.m. – 5 p.m. CT	<a href="http://gps.smartmatch.com/mercero">gps.smartmatch.com/mercero</a>
<b>New York Life Group Benefits Solutions</b> — Disability (STD/LTD/FMLA)	<b>1-800-243-3280</b> Monday through Friday, 7 a.m. – 7 p.m. CT	<a href="http://mynylgbs.com/auth">mynylgbs.com/auth</a>
<b>Quit For Life on Rally Coach Tobacco Cessation Program</b>	<b>1-866-QUIT-4-LIFE</b> <b>(1-866-784-8454)</b>	<a href="http://quitnow.net">quitnow.net</a> Mobile app: Rally Coach
<b>Payroll</b>	<b>1-855-671-9980</b>	Log in to <a href="#">uCentral</a> & click on <b>My Pay/Direct Deposit/W4</b>
<b>Principal Contact Center</b> — Retirement Account Plan (401k)	<b>1-800-547-7754</b> Monday through Friday, 8 a.m. – 8 p.m. ET	<a href="http://principal.com">principal.com</a> Mobile app: Principal
<b>Rx Savings Solutions</b>	<b>1-800-268-4476</b>	<a href="http://myrxss.com">myrxss.com</a>
<b>Securian Financial</b> — Life & AD&D Insurance	Medical Underwriting: <b>1-800-872-2214</b> Claims: <b>1-888-658-0193</b>	Access Benefit Scout at <a href="http://Lifebenefits.com/SBD">Lifebenefits.com/SBD</a>
<b>The Work Number</b> — Employee Proof of Employment or Income Assistance for Mortgages/Loans	Proof of Employment: <b>1-800-367-5690</b>  Proof of Employment & Income: <b>1-800-367-2884</b>	<a href="http://theworknumber.com">theworknumber.com</a> Employer Code: 10761
<b>WEX Health</b> — Flexible Spending Accounts & Commuter Benefits	Enrollment Assistance: <b>1-844-561-1337</b>  Participant Services: <b>1-866-451-3399</b> Monday through Friday, 6 a.m. – 9 p.m. CT	Ask a question: <a href="mailto:customerservice@wexhealth.com">customerservice@wexhealth.com</a> Submit a form: <a href="http://benefitslogin.wexhealth.com/Login">benefitslogin.wexhealth.com/Login</a> Mobile app: WEX benefits
<b>WW (Weight Watchers reimagined)</b>	<b>1-866-204-2885</b>	<a href="http://Sbd.ww.com">Sbd.ww.com</a> — use your employee ID Employer ID: 12157

\*Available to those enrolled in a Stanley Black & Decker medical plan.

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