

BRUNSWICK™



2024 Open Enrollment

October 30 – November 10, 2023

Learn more about the 2024 benefit changes at www.brunswickbenefits.com/oe.

Take Action by November 10

Enroll or make benefit changes October 30 – November 10, 2023. Changes must be submitted by 11:59 p.m. Central Time on November 10. Your 2024 benefits will go into effect January 1, 2024.

If you don't take action...

- You will automatically default to the higher medical rate for 2024. In addition, you won't be eligible for the tobacco cessation program to reduce your rates for 2024.
- You won't have any flexible spending accounts. Be sure to enroll if you wish to have the dependent care and/or health care flexible spending account for 2024.

To learn more about our benefit changes, go to www.brunswickbenefits.com/oe.



Don't forget, you can use the Workday mobile app to conveniently make your Open Enrollment elections.

What's Changing for 2024?

Every year we review our benefit plans and programs to make sure we are providing competitive, inclusive options for you and your family. This year we are making several enhancements to our plans to better support your well-being journey.

Expanding Hearing Benefits

We've heard you. Based on your feedback, we are adding coverage under the medical plan for hearing aids and exams. Coverage will include one hearing aid per ear every 36 months, up to a \$5,000 maximum per hearing aid. Hearing exams will also be covered under the plan. Refer to the Summary Plan Description for additional details.

Adjusting Health Savings Plan Deductibles

Due to federal regulations, we are required to increase the in-network deductible for the medical Health Savings Plan from \$1,500 to \$1,600 for employee only coverage, and \$3,000 to \$3,200 for family coverage.

Increasing Limits for Savings Accounts

We are increasing the limits for the health savings account (HSA) feature of the Health Savings Plan to \$4,150 for employee only and \$8,300 for all other coverage levels. If you are not enrolled in the Health Savings Plan, you can choose to set aside pre-tax dollars in the health care flexible spending account (FSA). The limit is increasing to \$3,050.

Your 2024 Medical and Dental Rates

Health care costs continue to rise. The Brunswick medical plan is a self-funded plan which means the company pays for the majority of covered health care claims after the deductible is met. In addition, Brunswick pays most of the cost of coverage to help keep paycheck deductions reasonable. While Brunswick absorbed 100 percent of rate increases last year, and will absorb the majority of increases for 2024, you will notice a slight increase in medical and dental rates for 2024.

CarePlus Dental

Effective January 1, 2024, CarePlus Dental will be discontinued. You will continue to be offered comprehensive dental coverage through Delta Dental. This change was made to:

- Simplify the dental plan selection process;
- Provide you with a broader network of dental providers (including Dental Associates);
- And ensure your coverage aligns with the rest of the Brunswick workforce.

Adult Orthodontia Coverage

Keep those pearly whites aligned with orthodontia. The dental plan will now cover adult orthodontic services (50% co-insurance), up to \$2,000 lifetime maximum per individual.

VSP LightCare Coverage

Protect your vision with the VSP LightCare program. Even if you don't wear prescription glasses, you will be able to use the frame and lens benefit to get non-prescription eyewear (such as sunglasses or blue light filtering glasses) from a VSP network provider.

Expanding Voluntary Critical Illness Insurance

Brunswick offers voluntary Critical Illness Insurance to help you bridge the potential financial gap caused by a significant medical event. We are making it easier to use the benefit by removing the maximum issue age, removing the pre-existing exclusion and adding additional conditions (such as paralysis, benign brain tumor and certain childhood conditions). We are also making the following changes:

Coverage	Current	Starting 1/1/24
Skin Cancer Benefit	N/A	Up to \$250
Severe Coronary Artery Disease Benefit	25%	100%
Recurrence Benefit	50%	100%
Coma Benefit	25%	100%
Lifetime Maximum	200%	500%

Example 1 (for illustrative purposes only):

- Mary had a heart attack while raking leaves.
- Mary's covered benefits include heart attack diagnosis.
- Critical illness benefit paid directly to Mary: \$10,000

Example 2 (for illustrative purposes only):

- Tom has to have a skin cancer spot removed that will cost \$300.
- Tom's covered benefits include skin cancer.
- Critical illness benefit paid directly to Tom: \$250

Refer to the Summary Plan Description for additional details.

Expanding Voluntary Accident Insurance

Brunswick offers voluntary Accident Insurance so you can be prepared for the unexpected. We are changing the eligibility definition from "off the job" coverage to around the clock, 24-hour coverage. In addition, we are adding benefits for diagnostic testing, ambulance, emergency care, medical appliance and surgery.

Example (for illustrative purposes only):

- Philip falls and dislocates his elbow.
- Accident benefit paid directly to Philip: \$600

Refer to the Summary Plan Description for additional details.





Increasing Short-Term Disability Benefit

Brunswick provides short-term disability benefits to replace a portion of your income until you can get back on your feet and return to work. Your short-term disability benefit is 60 percent of your weekly earnings on your last day worked. We are increasing the weekly maximum to \$900. The guaranteed minimum weekly benefit is also increasing to \$500.

Introducing Long-Term Disability Benefit

You can purchase long-term disability benefits to replace a portion of your income in the event you are unable to work for an extended period of time. The monthly benefit is equal to 60 percent of your monthly earnings on your last day worked, up to a maximum of \$15,000, upon approval by Prudential.



If you do not elect long-term disability during Open Enrollment, and choose to elect it at a later date, you will be required to provide evidence of insurability.

Introducing Personal Accident Insurance

You can purchase personal accident insurance on yourself and your eligible dependents. Personal accident insurance pays a benefit if a covered person suffers a loss of life, limb, sight or hearing in an accident. If you elect personal accident insurance for yourself, it is in addition to your company-provided accidental death & dismemberment (AD&D) insurance. Your combined AD&D and personal accident insurance coverage cannot exceed \$3 million. Refer to the Summary Plan Description for additional details on how the plan works.



2024 Dental Rates

For 2024, the Delta Dental PPO rates are:

Employee Only	\$4.00	Employee + Child(ren)	\$8.00
Employee + Spouse	\$7.50	Family	\$12.00

2024 Medical Rates

The chart below shows our 2024 medical rates in a different format than we have previously shared rates. This new format is to provide clarification on what you see listed on your paycheck and in Workday, as well as provide transparency on how your actions can impact what you pay for medical coverage.

Medical Rate: is the amount listed in Workday, without any credits applied. Everyone with Brunswick medical coverage defaults to this rate. Then, depending on your tobacco use election and your participation in the Be Your Best program, you will see credits applied to your paycheck to reduce the rate for non-tobacco use and the completion of your Be Your Best wellness activities.

Be Your Best Discounted Rate: is the amount you will pay if you complete your tobacco election during Open Enrollment, are a non-tobacco user and you complete the health check survey and confirm you have fulfilled two preventive care activities through the Virgin Pulse website or app by December 1, 2023.

Be Your Best credit: \$12.50 per paycheck (\$650 annually)
 Non-tobacco user credit: \$27.50 per paycheck (\$1,430 annually)

Weekly rates	Health Savings Plan	Basic Health Plan
Employee Only		
Medical Rate	\$53.00	\$61.50
Be Your Best Discounted Rate* (includes tobacco & wellness credits)	\$13.00	\$21.50
Employee + Spouse		
Medical Rate	\$95.50	\$118.00
Be Your Best Discounted Rate* (includes tobacco & wellness credits)	\$55.50	\$78.00
Employee + Child(ren)		
Medical Rate	\$66.00	\$84.75
Be Your Best Discounted Rate* (includes tobacco & wellness credits)	\$26.00	\$44.75
Family		
Medical Rate	\$95.50	\$118.00
Be Your Best Discounted Rate* (includes tobacco & wellness credits)	\$55.50	\$78.00

*New hire, rehire or employees newly eligible for benefits from July 1 to December 31, 2023, will automatically be eligible for the discounted 2024 Be Your Best medical plan rates. New hires will still need to complete Open Enrollment and select tobacco user status to determine if they are eligible for non-tobacco user credit.

You Can Lower Your 2024 Medical Rates



Be Your Best Credit

Complete the health check survey and confirm you have fulfilled two preventive care activities through the Virgin Pulse website or app by December 1, 2023, to be eligible for the 2024 Be Your Best credit (\$650 annually). To sign up, go to join.virginpulse.com/beyourbest.



Non-Tobacco User Credit

If you do not log in to Workday, select your tobacco user status, save your tobacco user election and complete the Open Enrollment process, you will not receive the \$27.50 credit on your weekly paycheck (\$1,430 annually) for medical coverage. You also won't be eligible for the tobacco cessation program to reduce your medical rates. If you elect "Do Not Disclose" or "Tobacco User," you will not receive the credit but will qualify for the tobacco cessation program and will become eligible upon completion of the program for reduced medical rates.



Current Benefit Credits 2 Items

Benefit Credits	Total
Medical	\$25.00
Tobacco Election	\$55.00
Total:	\$80.00

Signature

Employee Signature Required

Electronic Signature

Authorization:
I hereby elect coverage under the selected Benefit Programs offered under the Brunswick Corporation Welfare Plan (the "Plan") on behalf of myself and my listed eligible dependents.

I certify that I have read and understand the eligibility requirements for each Benefit Program as set forth in the Plan's summary plan description ("SPD") and enrollment materials, and that each individual that I have enrolled meets the applicable requirements. I also understand that I may be asked at any time to provide documentation verifying an individual's dependent status, in accordance with the Plan administrator's procedures. I agree to notify the Human Resources department promptly if an enrolled dependent no longer meets the applicable eligibility requirements. I understand that enrollment is subject to verification and that failure to comply with the Plan's requirements may constitute fraud or an intentional misrepresentation of a material fact that may trigger retroactive termination of benefits already paid.

Understanding Medical Rates in Workday

When you view your medical rates in Workday, you will see the full medical rate without any credits. You can view the credits at the bottom of the Benefits Summary after you hit Review and Sign at the end of the Open Enrollment process. After you complete Open Enrollment, you can go back and access the Benefit Summary in the Benefits app in Workday.

If you are viewing your medical rate deduction on your paycheck, you will see the rate without any credits applied. You will see the Be Your Best and non-tobacco user credits listed under the Earnings section, if applicable.

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Earnings

Description	Dates	Hours	Rate	Amount	YTD Hours	YTD Amount
Non-Tobacco User Credit		0.00	0.00	27.50	0.00	
BYB Medical Credit		0.00	0.00	12.50	0.00	

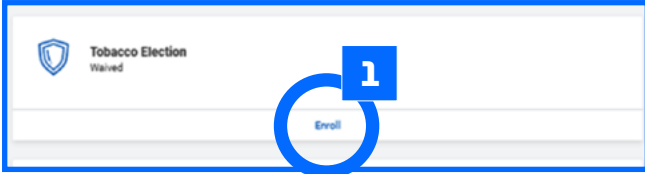
Pre Tax Deductions

Description	Amount	YTD
Medical	61.50	
Dental	4.00	
Total:		

You Must Select Your Tobacco User Status

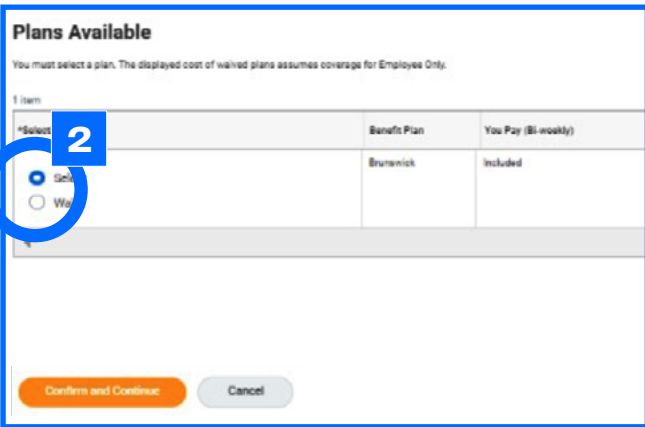
A crucial piece of Open Enrollment is re-selecting your tobacco user status. If you do not complete Open Enrollment or you select “Do Not Disclose” or “Tobacco User,” you will pay the higher tobacco user medical rate in 2024.

1. Click Enroll in the Tobacco Election box.
2. Click Select then Confirm and Continue.
3. Then select your tobacco user status (including non-tobacco user), and click Save.



Tobacco Election Waived

Enroll



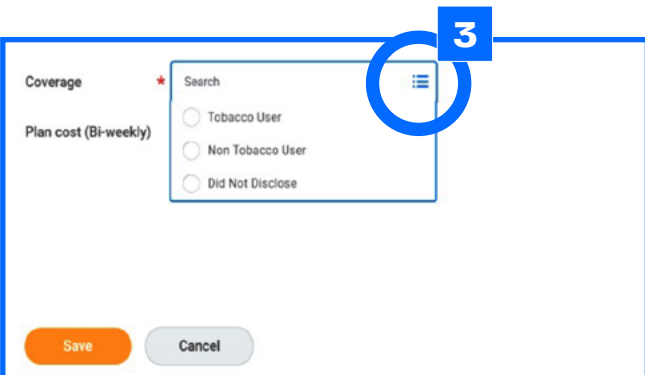
Plans Available

You must select a plan. The displayed cost of waived plans assumes coverage for Employees Only.

1 Item

Select	Benefit Plan	You Pay (Bi-weekly)
<input checked="" type="radio"/> Select	Brunswick	Included
<input type="radio"/> Waive		

Confirm and Continue Cancel



Coverage

Plan cost (Bi-weekly)

Search

- Tobacco User
- Non Tobacco User
- Did Not Disclose

Save Cancel



Coming Soon

Be Your Best Well-being Program Enhancements

We are working hard to improve your experience accessing the Be Your Best website, adding more personalization and clarifying opportunities for you to earn points. Watch for the exciting details in early 2024!

Information is Empowering

Looking for details about your Brunswick benefits? Not sure how the plans will cover a certain treatment? Be sure to visit Brunswick Connect at **BrunswickConnect.Brunswick.com** and click on Benefits to access your Benefit Overview, Health & Welfare Summary Plan Description, benefit provider links and much more!

You also have access to Health Advocate. Health Advocate can help you better understand how your Brunswick benefits work (such as finding providers, determining how much the plan will cover a certain procedure or treatment and claims questions), as well as help you navigate the complex health care system. Visit healthadvocate.com/brunswick, call 1-866-799-2728 or email answers@healthadvocate.com.



Don't Miss Out!

Complete the health check survey and confirm the preventive care actions on the Virgin Pulse website or app by December 1, 2023 to earn the Be Your Best credit for 2024.



If there is a conflict between this document and the legal Plan document, the legal Plan document will govern.

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