

BRUNSWICK

OCTOBER 31 - NOVEMBER 11

OPEN ENROLLMENT

2023

Watch this year's open enrollment videos at www.brunswickvideos.com/oe to learn about benefit changes for 2023.

GREAT NEWS

Brunswick will not increase the amount you pay for medical, dental, and vision coverage in 2023. We understand the impact that inflation may be having on you and your family and the Company has made the decision to cover any rate increases our health plans may incur. Your financial well-being is very important to us and this is one of many ways where we are able to make an investment in our people.



WHAT'S CHANGING IN 2023?

✔ Changing Prescription Provider

We are continuously evaluating our plans and providers as we want to partner with providers that are the right fit for our workforce and business. Based on our current needs, **Express Scripts** is the right partner and will be our prescription drug provider starting January 1, 2023.

If you currently use home delivery, you will receive a letter with details about how to order refills through Express Scripts. Keep in mind: you can continue to order refills through OptumRx through December 31, 2022.

Prescription copayments and coinsurance amounts will remain the same. However, each year, there are changes to the prescription drug formularies (the lists of prescription drugs covered by the plan). If you are impacted by a formulary change, you will receive a letter informing you of the change and next steps. If you would like to preview the 2023 prescription formularies, visit www.brunswickvideos.com/oe.

Those enrolled in the Brunswick medical plan for 2023 will have a new prescription ID card mailed to their home by end of December.

✔ Incentive for 2nd.MD

We are committed to ensuring you and your family are fully educated by top specialists before making a medical decision. As a result, starting in 2023, if you are considering a medical procedure and you seek a free, second opinion through 2nd.MD, you could earn a special incentive of \$250 from Brunswick. This incentive is no longer limited to musculoskeletal procedures only. Reasons to seek a second opinion before treatment and/or surgery:

- Ensure your diagnosis is correct
- Learn about alternative treatments
- Update if your health status has changed
- Ask an expert specialist your questions
- Gain peace of mind that you're on the right path

✔ Eligibility for Fertility Coverage

Brunswick is committed to diversity, equity, and inclusion. In 2023, we are expanding our family-building benefits by expanding our fertility coverage eligibility. Regardless of how you begin your family, Brunswick wants to ensure you have the support you need. Any enrolled participant in the medical plan is eligible for fertility coverage. For more information contact Optum Fertility Solutions at 866-774-4626.

✔ Health Savings Account Limits

We are increasing the limits for the health savings account (HSA) feature of the Health Savings medical plan to \$3,850 for employee only and \$7,750 for all other levels.

✔ Salary Limits for Medical Rates Changing

For salaried employees, the cost of coverage for the Basic Health medical plan depends on your salary. For 2023 rates, the salary threshold is changing from \$50,000 to \$75,000.

✔ One-Time Opportunity for Long-Term Disability

You have a one-time opportunity to be automatically approved without evidence of insurability if you enroll in long-term disability during this year's open enrollment. To be eligible, you must not have been declined for coverage by Prudential since January 1, 2019. Please note that you will still see evidence of insurability listed after you complete the enrollment process. Prudential will complete the automatic approvals after open enrollment ends. The long-term disability coverage will begin January 1, 2023.

MEDICAL PLAN RATES FOR NON-TOBACCO USERS

You must complete the health check survey and confirm you have fulfilled two preventive care activities through the Virgin Pulse website or app by December 1, 2022, to be eligible for the discounted 2023 Be Your Best medical rate. To sign up, go to join.virginpulse.com/beyourbest.

Bi-Weekly Rates

Be Your Best Rate*

Non Be Your Best Rate

HEALTH SAVINGS PLAN WITH HSA		
Employee	\$24.00	\$49.00
Employee + Spouse	\$102.00	\$127.00
Employee + Child(ren)	\$48.00	\$73.00
Family	\$102.00	\$127.00
BASIC HEALTH PLAN (ALL HOURLY AND SALARIED EMPLOYEES MAKING \$74,999 OR LESS)		
Employee	\$40.00	\$65.00
Employee + Spouse	\$145.00	\$170.00
Employee + Child(ren)	\$83.00	\$108.00
Family	\$145.00	\$170.00
BASIC HEALTH PLAN (SALARIED EMPLOYEES MAKING \$75,000 OR MORE)		
Employee	\$60.00	\$85.00
Employee + Spouse	\$220.00	\$245.00
Employee + Child(ren)	\$125.00	\$150.00
Family	\$220.00	\$245.00

*New hire, rehire or employees newly eligible for benefits from July 1, 2022 to December 31, 2022, will automatically be eligible for the discounted 2023 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 medical rates or not.



SELECT YOUR TOBACCO-USER STATUS OR DEFAULT TO HIGHER RATES

If you do not go through Open Enrollment, you will pay an additional \$55 per bi-weekly paycheck 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 pay more but will qualify for the tobacco cessation program and become eligible for the reduced medical rates upon completion.

WHICH PLAN IS RIGHT FOR ME?

	HEALTH SAVINGS PLAN		BASIC HEALTH PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
PAYCHECK CONTRIBUTION	Lower Contribution Rate		Higher Contribution Rate	
ANNUAL DEDUCTIBLE The amount you pay before the plan begins to cover services	\$1,500 Individual \$3,000 Family	\$3,000 Individual \$9,000 Family	\$1,000 Individual \$2,000 Family	\$2,000 Individual \$6,000 Family
ANNUAL OUT-OF-POCKET MAXIMUM The most you will pay out of your pocket for covered services and prescriptions	Medical & Prescription \$3,500 Individual \$7,000 Family	Unlimited	Medical \$3,000 Individual \$6,000 Family Prescription \$4,150 Individual \$8,300 Family	Unlimited
HEALTH SAVINGS ACCOUNT (HSA) Remember to add the company contributions in the IRS limits – \$3,850 for employee only and \$7,750 for all other coverage levels	Brunswick Contribution*: Employee only: \$500 All other levels: \$1,000		Not applicable	

*Brunswick's contribution is half funded in January with the other half funded in July. You must be actively employed and enrolled in the Health Savings Plan on the date Brunswick's contribution is funded to be eligible.

Want to learn more about Medical plan differences?

Use our medical comparison tool at www.comparemyhsa.com/brunswick or watch our medical comparison video at www.brunswickvideos.com/oe.

SUPPORTING YOUR WELL-BEING

Your input in last year's Your Voice employee opinion survey has been beneficial to making sure we offer benefits that meet your needs. Our competitive plans and programs are here to help you and your family's well-being - whether you need extra support for your health, financial wellness for your growing family, or a safety net for when life gets messy. Our valuable benefits are there when you need them.



FINANCIAL WELL-BEING

- 401(k)
- Health Savings Account
- Health Advocate
- Flexible Spending Accounts
- Disability Plans
- Accident & Critical Illness
- Life Insurance
- YouDecide Corporate Discounts
- Identity Protection & Restoration
- Leaves of Absence
- Be Your Best Well-being



EMOTIONAL WELL-BEING

- Employee Assistance Program** - provides all employees up to three confidential, free consultations through ComPsych
- Mental Health (Lyra)** - easy access to inclusive, top mental health providers and unlimited wellness tools through Lyra for those covered under the Brunswick medical plan
- Medical (UnitedHealthcare)** - a network of mental health providers covered by the Brunswick medical plan
- Be Your Best Well-being Program** - offers a digital platform in partnership with Virgin Pulse to support your overall well-being through a variety of activities and programs



PHYSICAL WELL-BEING

- Medical
- Prescription
- 2nd.MD
- Doctor on Demand
- Fertility Family Care
- Dental
- Vision
- Be Your Best Well-being



TAKE ACTION BY NOVEMBER 11

Make sure you enroll or make benefit changes October 31 - November 11. Changes must be submitted by 11:59 p.m. Central Time on November 11. Your 2023 benefits will go into effect January 1, 2023.

If you don't take action...

- You will automatically default to the higher tobacco-user medical rate for 2023. In addition, you won't be eligible for the smoking cessation program to reduce your rates for 2023.
- 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 2023.

To learn more about our benefit changes, go to www.brunswickvideos.com/oe. Don't forget, you can use the Workday mobile app to conveniently make your Open Enrollment elections.

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, 2022 to earn the Be Your Best discounted medical rates for 2023.

