

# BRUNSWICK™

NEXT NEVER RESTS™



## 2025 Open Enrollment

**October 28 – November 8, 2024**

Learn more about the 2025 benefit changes at [www.brunswickbenefits.com/oe](http://www.brunswickbenefits.com/oe).

## Take Action by November 8

Enroll or make benefit changes October 28 – November 8, 2024. Changes must be submitted by 11:59 p.m. Central Time on November 8. Your 2025 benefits will go into effect January 1, 2025.

If you don't take action...

- You will automatically default to the higher medical rate for 2025. In addition, you won't be eligible for the tobacco cessation program to reduce your rates for 2025. Keep in mind: Open Enrollment is your only opportunity to select your tobacco user status. If you have a qualified life event during the year, you will not be eligible for the non-tobacco user credit for your medical rate if you did not complete your tobacco election during Open Enrollment.
- 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 2025.

To learn more about our benefit changes, go to [www.brunswickbenefits.com/oe](http://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 2025?

We continue to review our benefit plans and programs to make sure we are providing competitive, inclusive options for you and your family that also considers your feedback. This year we are making a few changes to provide you additional support.

### Introducing Hinge Health

Beginning January 1, 2025, all medical plan participants (including covered dependents) will have access to Hinge Health. Hinge Health is a convenient, digital exercise program to help manage and prevent joint and muscle pain – at no cost to you!

This virtual program combines gentle exercise with one-on-one support to improve your condition, reduce your pain, and help you move with confidence. Whether your goal is to increase your steps, recover from an injury, or get out on the water more, you can get pain relief with exercises that can be done in as little as 15 minutes.

Features include:

- Session with a physical therapist to design a personalized exercise program for you.
- Instant feedback during stretches and exercise.
- Unlimited one-on-one health coaching.
- And more!

Look for more information in the coming months on how to get started!

### Increasing Limits for Health Savings and Spending Accounts

The annual limits for the health savings account (HSA) and the health care flexible spending account (FSA) are increasing for 2025 to help you save more for health care expenses throughout the year.

2025 limits:

- Health Savings Plan HSA – \$4,300 for employee only; \$8,550 for all other coverage levels.
- Health Care FSA (for those not enrolled in the Health Savings Plan) – \$3,200.



## 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 \$1,600 to \$1,650 for employee only coverage, and from \$3,200 to \$3,300 for family coverage.

|  | Basic Health Plan<br>(embedded)*  | Health Savings Plan  |
|--|---|--|
| Paycheck Contributions                 | You pay more than the Health Savings Plan   | You pay less than the Basic Health Plan  |
| Annual Deductible*<br>(in-network)     | \$1,000 Individual<br>\$2,000 Family  | \$1,650 Individual<br>\$3,300 Family   |
| Out-of-Pocket Maximum*<br>(in-network) | Medical:<br>\$3,000 Individual / \$6,000 Family<br>Prescription:<br>\$4,150 Individual / \$8,300 Family | Medical and Prescription:<br>\$3,500 Individual / \$7,000 Family                   |
| Health Savings Account<br>(HSA)        | Not available   | Brunswick contributes:<br>\$500 employee only<br>\$1,000 all other coverage levels |

\*Refer to the Summary Plan Description to learn more about the embedded deductible and out-of-pocket maximum for the Basic Health Plan.

## Increasing Mental Health Support

In-person and virtual counseling through Guidance Resources, the Employee Assistance Program, is increasing from three sessions to five sessions – at no cost to you! This enhancement is being made to better support your mental health journey.

## Enhancing Life Insurance

During this year's Open Enrollment, you can elect optional life insurance for yourself and family up to the following amounts without having to provide evidence of insurability (even if you've been denied previously):

- You: the lesser of four times annual salary or \$500,000
- Spouse: up to \$25,000
- Children: up to \$25,000

For 2025, we are also making enhancements to the optional life amounts to allow you to purchase more coverage. Amounts beyond the guaranteed issue limits listed above will require medical documentation.

- Adding additional optional life insurance options for employee coverage – you can now elect up to 6 times your annual salary, up to a maximum of \$2.5 million. The maximum coverage for your basic life and any additional optional life combined is \$3.5 million.
- Adding additional dependent life insurance options for your spouse. You can continue to elect coverage in \$5,000 increments up to \$150,000. Beyond \$150,000, you now have the following coverage amounts:
  - \$175,000
  - \$200,000
  - \$225,000
  - \$250,000
- Adding additional dependent life insurance options for your child. You can now elect \$5,000, \$10,000 or \$25,000 in coverage.
- Enhancing the accidental death & dismemberment (AD&D) insurance to include additional coverage, such as increasing the seatbelt benefit maximum, adding coverage for coma and more. Refer to the summary plan description for details.



## Expanding Policies to Better Support All Employees

Effective January 1, 2025, we are making several policy updates to better support you and your family, including:

- Increasing the adoption benefit from \$5,000 to \$16,810
- Adding a surrogacy benefit, up to \$16,810

The full policies will be available on Brunswick Employee Policies and Procedures (BEPP) on Brunswick Connect later this year.

# 2025 Medical Rates

Health care costs continue to rise. While Brunswick will continue to absorb the majority of the increases, you will notice a slight increase in your medical rate for 2025.

**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 wellness credit activities, you will see credits applied to your paycheck to reduce the medical rate.

**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, 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, 2024.

Wellness credit: \$12.50 per weekly paycheck (\$650 annually)  
 Non-tobacco user credit: \$27.50 per weekly paycheck (\$1,430 annually)



## 2025 Dental and Vision Rates

Rates for the dental and vision plans are not changing for 2025. You can view the rates on Workday while making your Open Enrollment changes.

| Weekly rates  | Health Savings Plan weekly rates | Basic Health Plan weekly rates |
|---|----------------------------------|--------------------------------|
| <b>Employee Only</b>  |                                  |                                |
| Medical Rate  | \$54.00                          | \$63.00                        |
| <b>Be Your Best Discounted Rate*</b><br>(includes tobacco & wellness credits) | <b>\$14.00</b>                   | <b>\$23.00</b>                 |
| <b>Employee + Spouse</b>  |                                  |                                |
| Medical Rate  | \$99.50                          | \$123.50                       |
| <b>Be Your Best Discounted Rate*</b><br>(includes tobacco & wellness credits) | <b>\$59.50</b>                   | <b>\$83.50</b>                 |
| <b>Employee + Child(ren)</b>  |                                  |                                |
| Medical Rate  | \$68.00                          | \$88.00                        |
| <b>Be Your Best Discounted Rate*</b><br>(includes tobacco & wellness credits) | <b>\$28.00</b>                   | <b>\$48.00</b>                 |
| <b>Family</b>   |                                  |                                |
| Medical Rate  | \$99.50                          | \$123.50                       |
| <b>Be Your Best Discounted Rate*</b><br>(includes tobacco & wellness credits) | <b>\$59.50</b>                   | <b>\$83.50</b>                 |

\*New hire, rehire or employees newly eligible for benefits from July 1 to December 31, 2024, will automatically be eligible for the 2025 Be Your Best wellness credits. 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. Keep in mind: your tobacco user status remains throughout the year. You cannot change your tobacco user status until the next Open Enrollment – even if you experience a qualified life event.

# You Can Lower Your 2025 Medical Rates



## Be Your Best Credit

Complete the health check survey and confirm you have fulfilled two preventive care activities through the Be Your Best website or app by December 1, 2024, to be eligible for the 2025 Be Your Best credit (\$650 annually). To sign up, go to [join.virginpulse.com/beyourbest](https://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. Open Enrollment is the only time that you can select your tobacco user status for the following year.



Current Benefit Credits: 2 Items

| Benefit Credits  | Total          |
|------------------|----------------|
| Medical          | \$25.00        |
| Tobacco Election | \$55.00        |
| <b>Total:</b>    | <b>\$80.00</b> |

**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 of any individual or otherwise failing 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 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.

**BRUNSWICK**

**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      |            |

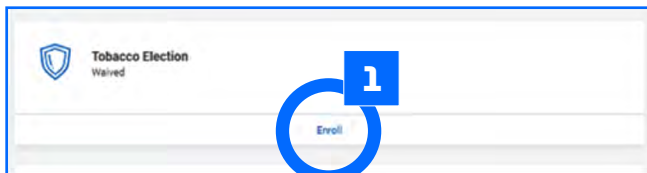
**Pre Tax Deductions**

| Description   | Amount | YTD |
|---------------|--------|-----|
| Medical       | 54.00  |     |
| Dental        | 4.00   |     |
| <b>Total:</b> |        |     |

## You Must Select Your Tobacco User Status

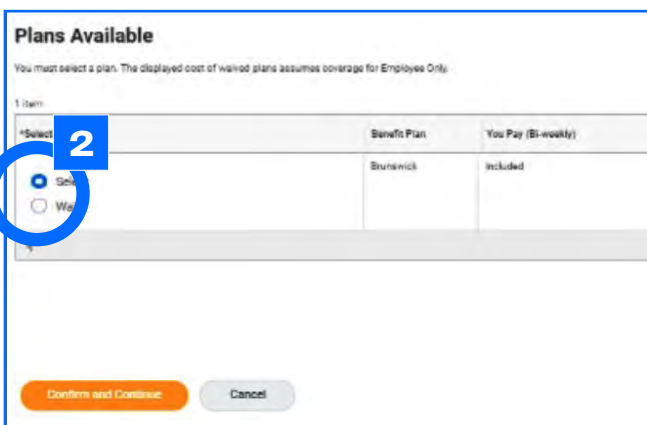
A crucial piece of Open Enrollment is re-selecting your tobacco user status. If you do not complete Open Enrollment or you select “Do Not Disclose” or “Tobacco User,” you will pay the higher tobacco user medical rate in 2025.

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



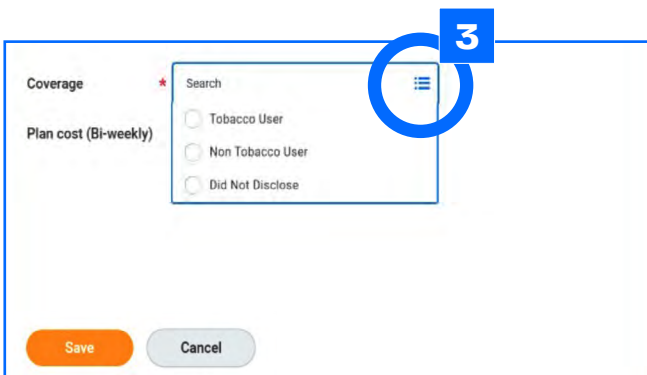
Plans Available

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

1 Item

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

Confirm and Continue Cancel



Coverage

Plan cost (Bi-weekly)

Search

- Tobacco User
- Non Tobacco User
- Did Not Disclose

Save Cancel



## Be Your Best Well-being

Get ready to have some fun while getting healthy! Your benefits include access to Virgin Pulse, our Be Your Best (BYB) well-being digital platform. Whether you're making new healthy changes or adding more to your wellness routines, you'll have access to the tools and support you need to reach your goals. Plus, you can earn up to \$250 in BYB Bucks just for completing healthy activities!

All U.S. employees, and medically enrolled spouses, are eligible to join. Visit Brunswick Connect for additional details.

Virgin Pulse is  
becoming

personify™  
HEALTH

1.1.25

New name, same benefits! In January, Virgin Pulse will be revealing a new look and feel for their new name: Personify Health. Stay tuned for a sneak peek and more details to be shared in 2025.

## Don't forget about your Brunswick 401(k)

While making your benefits decisions for next year, it is a good time to review your 401(k) account and the financial support resources available to you as part of your total rewards package. Your Brunswick 401(k) plan is a great place for saving for the future. Plus, there are many tools and resources to help with your overall financial wellness. You can access your 401(k) account any time and check out the various tools available at [vanguard.com/retirementplans](http://vanguard.com/retirementplans) or call Vanguard at 1-800-523-1188.

## 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](http://BrunswickConnect.Brunswick.com) and click on Benefits to access your Benefit Overview, Health & Welfare Summary Plan Description, Summary Annual Reports, benefit provider links and much more! We've reorganized the Benefits section of Brunswick Connect to make it easier for you to access your information.



Be sure to visit Workday to view your Total Rewards Statement to better understand your benefits and the investment Brunswick makes to provide you and your family with the benefits you deserve.

## Don't Miss Out!

Complete the health check survey and confirm the preventive care actions on the Be Your Best website or app by **December 1, 2024** to earn the Be Your Best credit for 2025.





**BRUNSWICK™**  
NEXT NEVER RESTS™