

# Kaiser Medical Option

In addition to the medical options described in the enclosed Enrollment Guide, you may also have access to the Kaiser Traditional HMO, described here.

One key difference in how the Kaiser option works is that **you must use Kaiser providers for all care**, except emergency and urgent care. There is no out-of-network coverage in this option.

## More About Kaiser

Scan the QR codes below to watch a video with more information about how Kaiser works.



brainshark.com/kp/  
StanleyBlackDeckerKP101



**En Espanol**  
brainshark.com/kp/  
StanleyBlackDeckerKP101SP

To see all the medical options available to you, go to ALEX at [myalex.com/sbd/2023](https://myalex.com/sbd/2023) and enter your home ZIP code.

Here's what **you pay**  
when you get care.

## Kaiser Traditional HMO

<b>Annual Deductible</b>	<b>\$0</b>
<b>Out-of Pocket Maximum</b> Individual   Family	<b>\$3,000   \$6,000</b> (or \$3,000 for any one individual under the family coverage)
<b>Routine Preventive Care</b>	<b>\$0</b> (including preventive X-ray and/or lab services)
<b>Primary Care Office Visit</b> (including mental health/substance abuse visits and physical therapy)	<b>\$30</b> per visit
<b>Specialist Office Visit</b> (including OB/GYN)	<b>\$30</b> per visit
<b>Emergency Room</b>	<b>\$150</b> per visit
<b>Urgent Care</b>	<b>\$30</b> per visit
<b>Hospital Services</b>	<b>\$500</b> per day

## PRESCRIPTIONS

<b>Retail</b> (30-day supply)	Generic	<b>\$10</b>
	Preferred Brand Name	<b>\$30</b>
<b>Mail Order</b> (100-day supply)	Generic	<b>\$20</b>
	Preferred Brand Name	<b>\$60</b>
<b>Specialty</b> (30-day supply)		<b>\$30</b>

**BENEFITS MADE FOR YOU**

# Contributions

You and Stanley Black & Decker share the cost for your health care coverage, with the Company paying most of the cost. The amount you contribute depends on the coverage you choose, the number of people you cover, your base pay and whether or not you are a tobacco user.

For more information on how you pay and the cost of your other medical options, see the enclosed Enrollment Guide.

## Weekly Costs<sup>1</sup>

Annual Base Pay <sup>3</sup>	Employee Only	Employee + Spouse/DP <sup>2</sup>	Employee + Child(ren)	Employee + Family
Less than \$50,000	\$37.20	\$81.84	\$67.09	\$115.44
\$50,000–\$100,000	\$39.89	\$87.54	\$71.66	\$123.28
More than \$100,000	\$42.59	\$93.46	\$76.51	\$131.89

## Monthly Costs<sup>1</sup>

Annual Base Pay <sup>3</sup>	Employee Only	Employee + Spouse/DP <sup>2</sup>	Employee + Child(ren)	Employee + Family
Less than \$50,000	\$161.19	\$354.62	\$290.74	\$500.22
\$50,000–\$100,000	\$172.87	\$379.32	\$310.52	\$534.22
More than \$100,000	\$184.55	\$405.01	\$331.53	\$571.52

<sup>1</sup> Costs are for tobacco-free users. 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 paycheck deductions will be based on your weekly pay frequency. The tobacco surcharge may be removed upon completion of participation requirements in Quit For Life on Rally Coach program.

<sup>2</sup> Coverage of domestic partners and their children will be subject to additional costs resulting from taxation of the company-paid benefit (e.g., imputed taxable income).

<sup>3</sup> Your Annual Base Pay as of October 1, 2022.



For more detailed plan information, please refer to the Summary of Benefits and Coverage (SBC) at [sdbbenefitscenter.com/welcome](https://sdbbenefitscenter.com/welcome) under Health > Medical.

## Enrolling & ID Cards

Before you enroll, use ALEX at [myalex.com/sbd/2023](https://myalex.com/sbd/2023) to help you choose the option that's right for you.

And remember to enroll from **November 2–16** to get the benefits you need in 2023. For more information on how to enroll, see the enclosed Enrollment Guide.

If you enroll in Kaiser and you're already a Kaiser member, you will keep the same Kaiser member number. If you enroll in Kaiser as a new member, your ID cards will mail in December.

## Contacts

### Stanley Black & Decker Benefits Center

1-800-795-3899

Monday through Friday,  
8 a.m.–8 p.m. ET

[sdbbenefitscenter.com/welcome](https://sdbbenefitscenter.com/welcome)

### Kaiser

Kaiser Main Number: 1-800-464-4000

Enrollment Services: 1-800-324-9208

Away from Home: 1-951-268-3900

[kp.org/thrive](https://kp.org/thrive)