

HIPAA Notice of Special Enrollment Rights

THIS NOTICE DESCRIBES SPECIAL CIRCUMSTANCES WHICH MAY ALLOW YOU AND YOUR ELIGIBLE DEPENDENTS TO ENROLL IN STANLEY BLACK & DECKER HEALTH COVERAGE DURING THE YEAR. PLEASE REVIEW IT CAREFULLY.

Stanley Black & Decker sponsors a group health plan (the “Plan”) to provide coverage for health care services for our employees and their eligible dependents. Our records show that you are eligible to participate, which requires that you complete enrollment in the Plan and pay your portion of the cost of coverage through payroll deductions or decline coverage. A federal law called HIPAA requires we notify you about your right to later enroll yourself and eligible dependents for coverage in the Plan under “special enrollment provisions” described below.

Special Enrollment Provisions

Loss of Other Coverage. If you decline enrollment for yourself or for an eligible dependent because you had other group health plan coverage or other health insurance, you may be able to enroll yourself and your dependents in the Plan if you or your dependents lose eligibility for that other coverage, or if the other employer stops contributing toward your or your dependents’ other coverage. You must request enrollment within 31 days after you or your dependents’ other coverage ends, or after the other employer stops contributing toward the other coverage. Please contact the Stanley Black & Decker Benefits Center for details, including the effective date of coverage added under this special enrollment provision (contact information provided below).

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you gain a new dependent as a result of a marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents in the Plan. You must request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption. In the event you acquire a new dependent by birth, adoption, or placement for adoption, you may also be able to enroll your spouse in the Plan, if your spouse was not previously covered. Please contact the Stanley Black & Decker Benefits Center for details, including the effective date of coverage added under this special enrollment provision (contact information provided below).

Enrollment Due to Medicaid/CHIP Events. If you or your eligible dependents are not already enrolled in the Plan, you may be able to enroll yourself and your eligible dependents in the Plan if: (i) you or your dependents lose coverage under a state Medicaid or children’s health insurance program (CHIP), or (ii) you or your dependents become eligible for premium assistance under state Medicaid or CHIP. You must request enrollment within 60 days from the date of the Medicaid/CHIP event. Please contact the Stanley Black & Decker Benefits Center for

details, including the effective date of coverage added under this special enrollment provision (contact information provided below).

Contact Information

If you have any questions about this Notice or about how to enroll in the Plan, please contact the Stanley Black & Decker Benefits Center at 1-800-795-3899 (8 a.m. to 8 p.m. Eastern Time, Monday through Friday). Or if you are an active employee, you can access the benefits website through uCentral at <https://ucentral.stanleyblackanddecker.com> (click on My Benefits Enrollment under Quick Links) to make a life status change online. (Note: these changes cannot be made in advance of the life status change and must be made within 31 days of the date of the event (60 days for Medicaid/CHIP events).

Notice Availability

A copy of this notice is available on at the SBD Benefits Center website at www.sbdbenefitscenter.com/welcome. Additional information regarding your rights to enroll in the Plan are found in the applicable summary plan description(s) for the Plan, or you may contact the Stanley Black & Decker Benefits Center for more information.