

2023 Benefits Guide

Welcome to Stanley Black & Decker Benefits!

Look inside for helpful
information to choose
your benefits.



Benefits Made for You

Welcome to Stanley Black & Decker (SBD). We provide valuable benefits to support the physical, financial and mental well-being of you and your loved ones.

As you begin at Stanley Black & Decker, there are some benefits you will want to enroll in right away—medical, dental, vision, Flexible Spending Accounts (FSAs), life insurance and other coverage. Use this guide to help you choose the coverage that is right for you and your family. As you consider your choices and the care you may need, we encourage you to use available decision support tools, like ALEX and Benefit Scout, to help you choose the best benefits for you and your family. This guide will also tell you about the many benefits you have at SBD to support you and your well-being.

Stanley Black & Decker is pleased to provide you with a broad array of benefits that are made to take care of you.

We are glad you are here.

DEBORAH K. WINTNER
ACTING CHIEF HUMAN RESOURCES OFFICER

“At Stanley
Black & Decker,
we are committed
to you.”



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Watch the Video

Scan this QR code for a video tour of this guide.

Scanning a QR code is simple. Just open the camera on your smartphone and put the QR code in the picture frame. Then, follow the prompt to open the page.

Who's Eligible

Important!

You must enroll within 31 days of your hire date to ensure you have the coverage that you and your family need.

You are eligible for SBD's health and group benefits if you are a U.S. employee regularly scheduled to work at least 20 hours per week.

If you are a temporary employee or intern paid by SBD payroll working at least 30 hours per week, you are eligible for medical and prescription drug benefits, the Employee Assistance Program (EAP), Torchlight Caregiving Solutions and LifeCare Work/Life Services after the 90-day waiting period is satisfied.¹

You may also cover your:

- Legal spouse
- Same- or opposite-sex domestic partner²
- Children (including children of a domestic partner) under age 26
- Children who are mentally or physically unable to work as a result of a condition that began prior to age 26

Parents and grandchildren are not eligible dependents. Grandchildren are only covered if you are their legal guardian (court papers required).

Coverage categories:

When you make your elections for medical, dental and vision coverage, you will choose a coverage category based on the dependents you plan to cover.

- Employee Only
- Employee + Spouse/Domestic Partner
- Employee + Child or Children
- Employee + Family (Spouse/Domestic Partner and Child or Children)

¹ Part-time employees working less than 20 hours per week as well as agency workers, casual, irregular and independent contractors are not eligible.

² The value of the domestic partner coverage is added to your taxable earnings as imputed income and will reduce your take-home pay. For more information, including the tax implications per the IRS, refer to the Domestic Partner Policy guide at sdbenefitscenter.com/welcome.

Dependent Verification

Once you add your dependents, they will have a verification status of "pending." You can submit the required documentation for dependent verification during the enrollment process or after you save your elections. You will have 31 days from enrolling to verify your newly added dependents. Dependent information will not be sent to the carriers until the proper documentation is submitted to the SBD Benefits Center and approved.

Dependent Eligibility Audit

For SBD to continue to be able to offer comprehensive and affordable benefit options, we need to ensure we're only covering SBD employees and dependents that meet all the eligibility requirements. To do this, we may conduct a random audit of covered dependents to ensure they meet Plan eligibility requirements. A random selection of employees who haven't been audited in the prior 36 months will be required to provide documents to verify their dependents upon request from the SBD Benefits Center.

When Benefits Begin

When your benefits begin depends on these factors:

If you are a regular full-time employee or part-time employee working 20 or more hours per week, your benefits coverage begins the first day of the month following your date of hire. If you are hired on the first day of the month, your benefits begin the first day of the following month (for example, if you are hired on June 1, your benefits begin on July 1).

If your company is acquired by Stanley Black & Decker, you become eligible for Stanley Black & Decker benefits as of the benefits effective date designated by Stanley Black & Decker.

If you are a temporary employee or an intern and are working 30 hours or more a week, you are eligible after a 90-day waiting period. Your benefits will be effective on the 91st day following your date of hire.

Have Questions? We Have Answers

Contact the SBD Benefits Center

The SBD Benefits Center can answer general benefit questions for you. Access the SBD Benefits Center enrollment site to use features like chat and secure inbox messaging by:

- Logging into **MySBD** at mysbd.stanleyblackanddecker.com. Select My Benefits from the quick actions bar on the homepage or navigate to Benefits > Employee Benefits and click on the SBD Benefits Center link.
- Visiting sdbbenefitscenter.com/welcome and clicking on “Enroll Here.” Enter your user ID and password.
- Accessing the EmpyreanGO mobile app. Download the app by searching for EmpyreanGO. Then in the app, search for SBD and log in with your SBD Benefits Center credentials.

Or call **1-800-795-3899**, Monday through Friday, 8 am to 8 pm ET.

Your Medical Options

Depending on where you live, you have up to four Cigna medical options to choose from.¹

Here's how they compare. For a list of participating health care professionals and facilities, visit [cigna.com](https://www.cigna.com) and click on "Find a Doctor."

	Basic HSA	Plus HSA
Network	Cigna National Open Access Plus Network	Cigna National Open Access Plus Network
Out-of-Network	For any reason and everyone enrolled	For any reason and everyone enrolled
Health Savings Account (HSA) With money from SBD and your contributions (if elected)	From SBD: Individual: \$250 Family: \$500	From SBD: Individual: \$500 Family: \$1,000
Payroll Contributions	Low	Higher
Calendar-Year Deductible² The amount you pay before SBD begins paying for most health care services.	Highest	High
Out-of-Pocket Maximum	Highest	High

¹ If you live in California in a Kaiser-eligible coverage area, you are eligible for the Kaiser medical option in addition to the Cigna medical options. If you live in Hawaii, you are eligible for the HMSA PPO medical option only. For additional details on the Kaiser Traditional HMO or HMSA medical options, visit the SBD Benefits Center website > Health > Medical Benefits.

² The medical and pharmacy deductibles are combined for the HSA options. There is no pharmacy deductible for the OAP options.

	OAP	LocalPlus OAP
	Cigna National Open Access Plus Network	Cigna LocalPlus Network
	For any reason and everyone enrolled	No out-of-network coverage except for emergencies ³
	N/A	N/A
	Highest	Low
	Lowest	Lowest
	Lowest	Lowest

³ Emergency Services are covered at the In-Network cost-sharing level as required by applicable state or federal law if services are received from a non-participating (Out-of-Network) provider. Ambulance services used as non-emergency transportation (e.g., transportation from hospital back home) generally are not covered. If you need care while away from your LocalPlus Network area, you can access in-network providers or hospitals through Cigna's nationwide Away From Home Care feature. For more information about Away From Home Care, visit the SBD Benefits Center and search using keywords "LocalPlus OAP."


Looking to Save on Health Care?

Here are some things you can do:

- 1 Consider covering just yourself.**

If you cover just yourself in the Basic HSA option, you will have the lowest contributions.
- 2 Let ALEX help you choose the right coverage.**

ALEX is a confidential, mobile-friendly, easy-to-use tool that helps you consider which options will be the best fit for you and your family based on your anticipated health care needs. Check it out at myalex.com/sbd/2023 or scan the QR code.


- 3 Consider the LocalPlus OAP option.**

The LocalPlus OAP option offers lower contributions in exchange for a smaller network of providers and no out-of-network coverage. If your providers are in the LocalPlus network, this may be an easy way to save. If you are eligible for this option, you will see it when you log on to the enrollment site or when you put your home ZIP code into ALEX.
- 4 Save money in a tax-free health care account.**

No matter which option you choose, you will have at least one tax-free health care account that you can contribute to.

Medical Coverage at a Glance

The LocalPlus OAP option works the same way as the OAP option for in-network coverage but has no out-of-network coverage.



Here's what you pay when you get care.

	Basic HSA		Plus HSA		OAP		LocalPlus OAP
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network
Annual Deductible² Individual Family	\$2,500 \$5,000	\$5,000 \$10,000	\$1,750 \$3,500	\$3,500 \$7,000	\$700 \$1,400	\$1,400 \$2,800	\$700 \$1,400
Out-of-Pocket Maximum Individual Family	\$5,500 \$11,000 <small>or \$8,150 for any one individual under the family coverage³</small>	\$11,000 \$22,000	\$4,500 \$9,000 <small>or \$8,150 for any one individual under the family coverage³</small>	\$7,000 \$14,000	\$3,500 \$7,000	\$7,000 \$14,000	\$3,500 \$7,000
SBD HSA Contribution Individual Family	\$250 \$500		\$500 \$1,000		N/A		N/A
Routine Preventive Care <small>(including preventive X-ray and/or lab services)</small>	\$0 no deductible		\$0 no deductible		\$0 no deductible		\$0 no deductible
Primary Care Office Visit <small>(including mental health/substance abuse visits and physical therapy)</small>	30% after deductible	50% after deductible	20% after deductible	50% after deductible	\$25 copay ⁴	50% after deductible	\$25 copay ⁴
Specialist Office Visit <small>(including OB/GYN)</small>	30% after deductible	50% after deductible	20% after deductible	50% after deductible	\$50 copay ⁴	50% after deductible	\$50 copay ⁴

¹ The plan will pay the percentage shown for covered services that do not exceed the plan's maximum reimbursable charge. When using an out-of-network provider, you may be responsible for the charges exceeding the maximum reimbursable charge, even if you have met your annual deductible and/or out-of-pocket maximum. These charges are not accumulated toward your deductible or out-of-pocket maximum. Out-of-pocket limits do not apply to penalties for failure to obtain pre-authorization for services, certain drug coupon amounts, premiums, balance-billing charges and health care this plan doesn't cover.

² In the OAP and LocalPlus OAP options, the deductible applies to each covered individual up to the family deductible. In these options, copays do not count toward the deductible, but do count toward the out-of-pocket maximum.

³ In the Basic HSA and Plus HSA options, once an individual with family coverage meets the individual OOP maximum of \$8,150, the plan will pay 100% of all covered expenses for that person, even if the family maximum has not been met. Once the family OOP maximum is reached, the plan must pay 100% of all covered expenses for every covered individual—regardless of whether each family member has reached the individual maximum.

Find Out More from Cigna

Find details about what you will pay for other medical services in the 2023 Medical Plan Options Guide and supplement at sbdbenefitscenter.com/welcome. Click on the Benefits Basics tile.

	Basic HSA		Plus HSA		OAP		LocalPlus OAP
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network
Emergency Room (you will pay 50% of any out-of-network expenses incurred for non-emergency use)	30% after deductible	30% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible ⁶
Urgent Care	30% after deductible	30% after deductible	20% after deductible	20% after deductible	\$50 copay	\$50 copay	\$50 copay
Hospital Services	30% after deductible	50% after deductible	20% after deductible	50% after deductible	\$200 per admission copay, then 20% after deductible	50% after deductible	\$200 per admission copay, then 20% after deductible
Cigna Virtual Care Through MDLive (including primary care, urgent care and behavioral care)	\$0 after deductible	N/A	\$0 after deductible	N/A	\$0	N/A	\$0
Hearing Aid Equipment/Devices⁵ In-Network Only: Up to \$3,000 maximum every 3 years	Up to \$3,000	N/A	Up to \$3,000	N/A	Up to \$3,000	N/A	Up to \$3,000

⁴ There is no charge after the copay if only X-ray and/or lab services are performed and billed.

⁵ Includes testing and fitting of hearing aid devices at Physician Office cost share; in-network benefit only. For hearing aids, Amplifon is the preferred in-network vendor and must be used for hearing aids to be covered as in-network benefit. Customers/providers may contact Amplifon directly for assistance to locate a hearing aid professional by calling 1-877-806-7062 or online at amplifonusa.com/cigna.

⁶ Emergency Services are covered at the In-Network cost-sharing level as required by applicable state or federal law if services are received from a non-participating (Out-of-Network) provider. Ambulance services used as non-emergency transportation (e.g., transportation from hospital back home) generally are not covered. If you need care while away from your LocalPlus Network area, you can access in-network providers or hospitals through Cigna's nationwide Away From Home Care feature. For more information about Away From Home Care, visit the SBD Benefits Center and search using keywords "LocalPlus OAP."

How the Options Work When You Get Care

Whether you are going to the doctor for a check-up or visiting the ER, this is how the options work when you need care.

First,

you pay the full cost of non-preventive care.

Preventive care is always covered at 100%, but for non-preventive care, you will pay the full cost of care until you have reached your deductible, except where there is a copay. If there is a copay, you will only pay the copay for the service even before you meet your deductible.

Something to consider: The deductibles vary from option to option. Generally, you will pay more in contributions for the options with lower deductibles.

Then,

you and Stanley Black & Decker share costs.

Once you reach your deductible, you will pay a copay or a percentage of the cost for all services until you reach your out-of-pocket maximum.

Something to consider: Paying a copay means that your costs are more predictable than if you pay a percentage of the costs. So, you may want to think about how you prefer to pay for care.

After

you have reached your out-of-pocket maximum, you pay nothing.

Your out-of-pocket maximum is the most you will pay for services in the year. After you have reached that amount, you will not pay any more for eligible services for the rest of the year.

Something to consider: If you expect to use a lot of care, you may want to consider each option's out-of-pocket maximum, but most people do not reach the out-of-pocket maximum.



Ask Yourself This

before choosing your medical option.



1

Know your options.

Use ALEX to learn what your options are for medical coverage. Options are dependent on where you live.



myalex.com/sbd/2023

2

How do you prefer to pay for care?

If you like the idea of having a tax-advantaged account that you can use to save for health care expenses now and in the future, one of the Health Savings Account (HSA) options may be a good choice for you. The HSA is a tax-free health care account that you and SBD contribute to. The money belongs to you and stays with you from year to year, even if you leave SBD. Plus, you can invest the money in your HSA, and earnings are also tax-free.

5

If you had an unexpected large medical or prescription drug expense, would you have the money to pay for it upfront?

The HSA options have higher deductibles, which means you pay more before SBD pays anything. So, if you have a large expense before you have met your deductible, you may face a large bill. SBD contributes to your HSA, so you can use those funds, but if you do not feel comfortable with receiving a large bill all at once, the HSA options might not make the most sense for you.

6

When do you prefer to pay for care?

The HSA options have higher deductibles and lower paycheck contributions than our other medical options. This means you will pay less out of your paycheck to be covered under the HSA options, but you will likely pay more out of pocket when you need non-preventive care.

3

Does your spouse or partner have access to other medical coverage?

Consider covering just yourself if they do—you can save by selecting employee-only coverage with any medical option, and particularly with the Basic HSA! So, if you have been enrolling in family coverage, but your spouse or partner has access to other coverage, the employee-only Basic HSA may be a good choice.

7

How much health care do you expect to use next year?

If you only plan on needing preventive care, you only need to consider the paycheck contributions for each option. If you expect to use a lot of care (such as an upcoming birth or surgery, or if you have a chronic condition such as diabetes or hypertension), you may want to consider each option's out-of-pocket maximum in addition to your paycheck contributions when you compare the options.

4

Are your providers in the LocalPlus OAP network?

The LocalPlus OAP option offers lower contributions in exchange for staying in a more limited network. If your providers are in the network and you are OK with not having out-of-network coverage, this may be a great choice for you. Find out more about the network and check if your current providers are in the LocalPlus network at cigna.com. Click on “Find a Doctor” and search using your provider name and the network—“LocalPlus.”

8

Do you want to use an HSA as a way to save for future medical expenses even into retirement?

The HSA is a tax-advantaged account that lets you save money for future health care expenses—and even invest that money (and the earnings are tax-free, too). If you'd like to make use of that savings vehicle, an HSA option may be right for you.

Supplemental Health Benefits for a Little Extra Support

Life is full of the unexpected. Sometimes that is good ... and sometimes it is not so good.

Supplemental health benefits offer extra support in some of those unexpected and challenging moments. Consider Accidental Injury, Critical Illness and Hospital Care Insurance.

You can choose any of these benefits even if you do not enroll in an SBD medical option. To find more information, go to sdbbenefitscenter.com/welcome or call Cigna Supplemental Health Benefits at **1-800-754-3207**.



Your Prescription Drug Coverage

All of the SBD Cigna medical options come with prescription drug coverage.



How you pay for prescriptions differs across the options:

Basic HSA and Plus HSA options

The pharmacy deductible is part of the medical option deductible, and prescription copays and coinsurance amounts apply after the deductible has been met.¹ That means you pay the full cost of your prescriptions until your medical plan deductible is met. Then, you pay the copays and coinsurance for your prescription drugs.

OAP and LocalPlus OAP options

These options do not have a pharmacy deductible, which means you will immediately pay the copays and coinsurance for your prescription drugs.

Review the 2023 Cigna Prescription Drug List

Visit sdbbenefitscenter.com/welcome. Search using keywords “Cigna Drug List.”

Dispense-As-Written Policy

The pharmacy will dispense your medication exactly as your doctor has indicated on the prescription order. If your doctor requests a brand-name medication on your prescription, you will only have to pay the applicable copay. If a brand-name medication is not specified by your doctor and you request a brand-name when a generic equivalent is available, you must pay the difference between the cost of the generic and brand-name medication, plus the brand copay.

Here's what you pay when you fill a prescription.

Retail (30-day supply)

Generic	\$12 copay
Preferred Brand Name	25% (\$35 min, \$95 max)
Non-Preferred Brand Name	35% (\$55 min, \$115 max)

Retail 90 Program and Express Scripts Pharmacy, Cigna's Home Delivery Pharmacy (90-day supply)²

Generic	\$24 copay
Preferred Brand Name	20% (\$70 min, \$190 max)
Non-Preferred Brand Name	30% (\$110 min, \$230 max)

¹ The deductible is waived for specified Preventive Medications in the Cigna Preventive Plus Medication Program. See the 2023 Prescription Drug List on the SBD Benefits Center website.

² If you have medications that you take regularly, you will only be allowed three 30-day refills at a retail pharmacy before having to switch to a 90-day fill.

Save on Your Prescriptions

You can estimate your medication costs and review lower-cost options using the Prescription Drug Price Quote Tool available on mycigna.com.

Rx Savings Solutions is ready to assist you with savings opportunities. Enroll in your account at myrxss.com or call **1-800-268-4476** Monday through Friday, 7 am – 8 pm CT. Rx Savings Solutions' Pharmacy Support team is staffed with certified pharmacy technicians ready to assist you.

Insulin Cost Cap Patient Assurance Program makes certain diabetes medications more affordable by capping the out-of-pocket costs (\$25 for 30-day supply and \$75 for 90-day supply via mail order). Contact Cigna at **1-800-243-3280** to learn more and verify which medications are eligible.

SaveonSP is a specialty medication program for those in the OAP/LocalPlus OAP options only, helping to lower out-of-pocket costs on select specialty medications to \$0 (requires first specialty fill via mail order with Accredo, a Cigna-owned company).

Save With a Tax-Free Health Care Account

Depending on which medical option you choose, you will have the ability to contribute tax-free to a health care account that can help you save.

You can contribute pre-tax to a **Dependent Day Care FSA** to help you pay for dependent day care so you and your spouse/domestic partner can work, look for work or attend school full-time. Eligible dependents include children under age 13 or dependents of any age who are physically or mentally incapable of caring for themselves. You can elect to contribute between \$250 and \$5,000, or \$2,500 if you and your spouse file separate tax returns, on a pre-tax basis. Find out more on sdbenefitscenter.com/welcome.

Here's how the accounts compare.	Health Care Flexible Spending Account (FSA)	
Which medical option does it go with?	OAP, LocalPlus OAP, Kaiser, HMSA, waived medical coverage	
What can I use it for?	Eligible medical, prescription, dental and vision expenses	
Who can contribute?	You	
How much can I contribute?	Minimum: \$250	Maximum: \$2,850
	A debit card will be issued from WEX.	
Can I change my contributions during the year?	No Unless you have a qualified life event	
Does it carry over from year to year?	Only \$570 can be carried over from 2023 to 2024.	
What happens if I leave Stanley Black & Decker?	You cannot take your FSA funds with you.	
Can I invest the funds?	No	

Limited Purpose Flexible Spending Account (FSA)	Health Savings Account (HSA)¹						
Basic HSA, Plus HSA	Basic HSA, Plus HSA						
Eligible dental and vision expenses (before you reach your HSA deductible) Medical expenses (after you meet your HSA deductible)	Eligible medical, prescription, dental and vision expenses						
You	Money from SBD and you (if elected)						
<table border="0"> <tr> <td data-bbox="191 665 583 755"> Minimum: \$250 </td> <td data-bbox="588 665 1035 755"> Maximum: \$2,850 </td> </tr> <tr> <td colspan="2" data-bbox="191 758 1035 831"> A debit card will be issued from WEX. </td> </tr> </table>	Minimum: \$250	Maximum: \$2,850	A debit card will be issued from WEX.		<table border="0"> <tr> <td data-bbox="1060 665 1243 755"> Minimum: \$250 </td> <td data-bbox="1247 665 1906 831"> Maximum you and SBD can contribute combined:² \$3,850 if you cover just yourself \$7,750 if you cover your family Additional \$1,000 if you are 55 or older </td> </tr> </table>	Minimum: \$250	Maximum you and SBD can contribute combined:² \$3,850 if you cover just yourself \$7,750 if you cover your family Additional \$1,000 if you are 55 or older
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Minimum: \$250	Maximum you and SBD can contribute combined:² \$3,850 if you cover just yourself \$7,750 if you cover your family Additional \$1,000 if you are 55 or older						
No Unless you have a qualified life event	Yes						
Only \$570 can be carried over from 2023 to 2024.	Yes , the account and the full amount in it belong to you.						
You cannot take your FSA funds with you.	The HSA belongs to you , even if you leave SBD.						
No	Once your HSA balance reaches \$1,000 , you can begin to invest those funds. Any investment earnings are also tax-free.						

According to IRS Regulations, you are eligible to contribute to an HSA account if you:

- 1** Are enrolled in or will enroll in a High Deductible Health Plan, like Stanley Black & Decker's Basic HSA option or Plus HSA option
- 2** Are not enrolled in a separate health plan that is not a high deductible health plan, such as a spouse's HMO or PPO.
- 3** Are not enrolled in any part of Medicare, even Part A or TRICARE.
- 4** Are not enrolled in Medicaid.
- 5** Are not enrolled in a general use Health Care Flexible Spending Account in the same plan year.
- 6** Cannot be claimed as a dependent on someone else's 2023 tax return. If you receive a letter from HSA Bank after you enroll asking you to verify your address or other personal information, you must respond within 60 days. Failure to respond will prohibit access to your account.

¹ Even if you do not contribute to your HSA, if you elect an HSA medical option, an HSA Bank account will be automatically established for you and you will receive an HSA Bank debit card mailed to your home address. But you must complete the verification process prior to receiving access to your account.

² You are responsible for monitoring your HSA contributions so as not to exceed the annual maximums.

Which Medical Option Is a Good Fit for You?

Find more details about the options and cost assumptions for each scenario in the 2023 Medical Plan Options Guide and supplement at sdbbenefitscenter.com/welcome. Click on the Benefits Basics tile.

Consider your health needs in the coming year.

Everyone's medical coverage needs are different, and can change from year to year. Before you enroll in coverage, think about the care you or your family may need in the year ahead. Here are a few examples that may help.

Basic HSA

Single, young and healthy.

Jordan

Jordan is in his early 30's, is not married and doesn't have children. He's pretty healthy and feels optimistic about the future. He goes for a preventive care check-up once a year, but generally doesn't visit the doctor much.

Good fit: Basic HSA, with low employee-only contributions

Less of a fit: Plus HSA, OAP

OAP, LocalPlus OAP¹

A growing family

The Clarks

The Clarks are a young couple expecting their first child. Since they know they'll incur added medical expenses related to pregnancy and birth, they expect to meet their annual deductible this year. They receive all medical care in-network.

Good fit: OAP, Family or LocalPlus OAP, Family (if eligible¹)

Less of a fit: Basic HSA, Plus HSA

Basic HSA

Married with young children.

The Patel Family

The Patel's are a busy, active and healthy family who do not typically meet their deductible. They do not have any major medical conditions or expect any surgeries during the plan year. They receive all medical care in-network.

Good fit: Basic HSA, Family

Less of a fit: Plus HSA, OAP

OAP, LocalPlus OAP¹

Single woman with diabetes.

Marcella

Marcella has diabetes but manages it well. She eats right, exercises, and gets added support from Livongo. She's concerned about having large medical and pharmacy expenses, or needing to pay a lot out of pocket all at once.

Good fit: OAP, LocalPlus OAP (if eligible)

Less of a fit: Basic HSA, Plus HSA

¹ Residing in a LocalPlus OAP-eligible home ZIP code

Help from SBD

No matter which medical option you are enrolled in, SBD has support for you.

Parental Leave Guide provides all the SBD resources you will need for your pregnancy and Parental Leave.

Cancer Guide offers care navigation, detailed benefits information and financial support resources for those facing a cancer diagnosis.

LGBTQ+ Guide offers additional resources and benefits to support your sense of belonging.

Tobacco Cessation supports you in kicking the tobacco habit and can work wonders for your health and your wallet. You and your spouse or domestic partner have free access to Quit For Life® on Rally Coach™. Plus, if you complete the program, the \$50 monthly tobacco user surcharge for your medical contributions will be removed. Get started at quitnow.net or call **1-866-QUIT-4-LIFE** (1-866-784-8454; TTY 711).

WW (Weight Watchers Reimagined) is here to help you achieve your weight-loss goals and improve your overall health. Learn more at sbd.ww.com or call **1-866-204-2885**. The employer ID is 12157, and your unique ID is your employee ID (shown when you log in to MySBD and select your profile icon in the top right corner or on your paystub). Spouses/domestic partners can register with your name and employee ID with SWK on the end.

More Support from Cigna

When you enroll in a Cigna medical option, you have access to support tools and programs.

ConsumerMedical. You can count on ConsumerMedical for expert health care guidance, reliable medical information and personalized support from our team of doctors, nurses and researchers. Visit myconsumermedical.com (company code: sbd) or call **1-888-361-3944**.

If you are enrolled in a Cigna medical option, you must participate in ConsumerMedical's Surgery Decision Support (SDS) program for certain types of elective surgery. SDS is a confidential program that can help you choose the best treatment path for you. ConsumerMedical will provide reliable information and expert guidance to help you understand surgery risks, benefits and alternative treatment options. A penalty of \$400 will apply if you do not participate. If you do participate, you will receive a \$400 prepaid gift card.¹

Health Coaching. Ready to start meeting your health goals? Get support from a Cigna coaching team member. Call **1-800-243-3280** to talk to a coach.

Healthy Pregnancies, Healthy Babies.

Get help staying healthy before and during your pregnancy and in the days and weeks following your baby's birth. Call **1-800-615-2906**. You can even earn a \$400 incentive if you enroll in the program before the end of your first trimester or \$200 if you enroll by the end of your second trimester.¹ You must complete the postpartum assessment and be actively employed to receive the incentive.

Livongo by Teladoc Health. Manage diabetes, pre-diabetes, hypertension and health goals like weight, stress and more. Visit join.livongo.com/sbd-cigna/register or call **1-800-945-4355** (registration code: SBD-CIGNA). To enroll in Livongo, you must meet the eligibility criteria.

Virtual Care from MDLIVE. Get primary care, urgent care and behavioral care by phone or video, whenever it is convenient for you for no cost (after your deductible in the HSA options). Call **1-888-726-3171** or access MDLIVE on mycigna.com and click on "Talk to a doctor" or use the myCigna app.



To view the Cancer Guide, LGBTQ+ Guide, Parental Leave Guide and more information on all of the resources, visit sbdbenefitscenter.com/welcome and use the search feature.

¹ Incentive rewards may be considered taxable income. Please contact your tax advisor for details.

Support for Your Mental Well-being

Help, No Matter What's Happening in Your Life

Life has ups and downs and SBD offers you support. Your mental health is as important as your physical health. We have resources to help.

The Cigna Employee Assistance Program (EAP)

Offers access to in-person, virtual and text-based confidential counseling and life coaching for support when you need it most

You are eligible for up to five free EAP visits per household member, per issue, per year. The EAP is available to you and your household members even if not enrolled in an SBD medical option. Register online at mycigna.com. If you are enrolled in a Cigna medical option, your mycigna.com account will offer you a personalized experience with all the virtual and behavioral health care options available to you and their costs. If you are not enrolled in an SBD Cigna medical or dental option, use SBD as the employer ID.



Talkspace

Lets you connect with a therapist through secure messaging or a scheduled video session

You can receive up to five free Cigna EAP sessions with Talkspace or access Talkspace through your Cigna medical option, subject to your deductible and coinsurance.

MAP Care Solutions

Helps support mental health and addiction recovery through the use of Peer Recovery Support Specialists

(Available to employees in Connecticut, Florida, Illinois, Maryland, New Jersey, New York, Pennsylvania, Texas, Virginia and Washington, D.C.) You must be enrolled in an SBD Cigna medical option to use MAP Care Solutions.



Ginger

Provides 24/7 on-demand virtual behavioral health support

You also have access to Ginger's interactive, self-care content library that will help you build the valuable skills needed to manage stress, anxiety and other day-to-day challenges.

LifeCare

Offers access to a comprehensive suite of services designed to make your life easier, whether you are managing a major life event or dealing with daily tasks

LifeCare provides 24/7 personalized assistance and informative tips, tools and events plus major discounts on products and services nationwide.

Torchlight

Helps support caregivers with a digital-first solution to resolve caregiving challenges quickly and efficiently, no matter the age, stage, crisis or concern

Caring for a loved one can be difficult, and caregivers can often use a helping hand. Torchlight offers access to specialists and tools and provides one-to-one live advice.

Cigna Virtual Care

Services range from urgent medical care to preventive wellness screenings, primary care, dermatology and behavioral health care

Preventive care services are covered at 100% under all Cigna medical options. Medical urgent care, primary care and behavioral health care including both therapy and psychiatrist visits are covered at 100% (after you reach your deductible for the HSA options). Dermatological services are paid at the specialist office visit benefit level.

Dental

You have up to three dental options, depending on your home ZIP code.

The options differ in how you pay for care and which providers you can see.



Visit [cigna.com](https://www.cigna.com) and go to “Find a Doctor” to search for an in-network dentist or to check if your dentist is in-network and find out more. When you enroll, you will see which options are available to you.

Here’s how the options work.

1

Cigna Dental Basic PPO

You are free to go to any dentist but will receive enhanced benefits with in-network providers. With the Basic PPO, you will pay less in paycheck contributions, but more when you receive care.

2

Cigna Dental Plus PPO

With the Plus PPO, you will pay more in paycheck contributions and less when you receive care. The Plus PPO also covers orthodontia, which is not covered under the Basic PPO.

3

Cigna Dental HMO

Eligibility is based on your home ZIP code. A general dentist will be assigned to you after you enroll. You must see your general dentist to receive any coverage. You can change your general dentist at any time. Changes made by the 15th of the month will take effect at the start of the following month. The DHMO has no annual deductible or maximums, with lower paycheck contributions than the Dental PPO options. The DHMO has fixed charges for services, making your out-of-pocket costs more predictable.

Coverage at a Glance

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

	Cigna Dental Basic PPO ¹		Cigna Dental Plus PPO ¹		Cigna DHMO
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹	In-Network Only
Annual Deductible²					
Individual	\$100	\$200	\$50	\$100	None
Family	\$200	\$400	\$100	\$200	
Class I: Preventive/Diagnostic³ (exams, cleaning, etc.)	\$0 no deductible		\$0 no deductible		\$0 You incur no charge for routine cleaning, X-rays, oral exams and topical fluoride
Class II: Basic Restorative (fillings, root canals, etc.)	20% after deductible	30% after deductible	10% after deductible	20% after deductible	Set costs for services based on a Patient Charge Schedule (PCS), which is a list of fees for each covered service. Learn more on the SBD Benefits Center website.
Class III: Major Restorative (crowns, dentures, bridges, implants)	50% after deductible	60% after deductible	40% after deductible	50% after deductible	
Class V: TMJ					
Class IV: Orthodontia (children and adults)	Not covered		40% after deductible	50% after deductible	
			Up to \$2,500 lifetime maximum (combined in- and out-of-network)		
Calendar Year Maximum	\$1,000		\$2,000		None

¹ You must use a DPPO Advantage dentist for in-network coverage.

² In- and out-of-network deductibles and maximums cross-accumulate. If you receive preventive dental care in a Plan year, your annual dental maximum will increase by \$50 in the following year (up to a maximum of \$150 after three years).

³ Oral Health Integration Program (OHIP) is available to all Cigna Dental Customers under any SBD dental plan (you do not have to have medical coverage with Cigna). Cardiovascular disease, diabetes and maternity, head and neck cancer radiation, cerebrovascular disease (stroke), chronic kidney disease, and organ transplants are the qualifying conditions that make a member eligible for OHIP benefits. OHIP provides 100% reimbursement for coinsurance/copays for additional dental procedures that help to promote optimal oral health for patients with the identified medical conditions. A customer with a qualifying condition is auto-enrolled in the OHIP program. A customer may also choose to register if not auto-enrolled. The registration form is found on myCigna.com or by calling Cigna at 1-800-243-3280.

Vision

You can enroll in vision coverage through EyeMed.

You can see providers in or out of the Insight network but will pay less when you stay in the Insight network of providers.



Visit [eyemed.com](https://www.eyemed.com) to search for providers.

Save on Contacts and Frames

ContactsDirect offers a more convenient way to order your contacts without leaving your home or office, allowing you to shop online for best-selling brands at an in-network price to make sure you are getting the best price—along with fast free shipping. Visit [contactsdirect.com](https://www.contactsdirect.com).

Freedom Pass gives you a special offer at LensCrafters and Target Optical locations: \$0 out-of-pocket cost for your choice of frames—no matter the price point. This applies to frames from top leading brands such as Ray-Ban, Coach, Oakley and more. This offer excludes Chanel, Cartier, Giorgio Armani, Gucci, Prada, Tiffany, Tom Ford and Maui Jim frames. Get your Freedom Pass and learn more on the SBD Benefits Center (sbdbenefitscenter.com/welcome).



Coverage at a Glance

Here's what you pay when you get care.	In-Network (Insight Network)	Out-of-Network ¹
Eye Exam (one per calendar year)	\$0 copay	\$50 reimbursement
Lenses (one pair per calendar year; you can choose eyeglass lenses OR contacts)		
Single Vision	\$25 copay	\$45 reimbursement
Bifocal		\$65 reimbursement
Trifocal		\$85 reimbursement
Standard Progressive Lens	\$90 copay	\$65 reimbursement
Lens Options		
UV Treatment, Standard Scratch Resistant Coating	\$0 copay	\$11 reimbursement
Standard Polycarbonate	\$40 copay	N/A
Standard Anti-Reflective Coating	\$45 copay	
Photochromic/Transitions Plastic	\$75 copay	
Frames (one per calendar year)	\$155 allowance, then you pay 20% of the balance	\$66 reimbursement
Contact Lenses (once per calendar year, reimbursement includes materials only)		
Conventional	\$155 allowance, then you pay 15% of the balance	\$105 reimbursement
Disposable	\$155 allowance	\$105 reimbursement
Medically Necessary	\$0 copay	\$200 reimbursement
Contact Lenses Fitting and Follow Up (one fitting and two follow-ups after comprehensive eye exam)		
Standard	The Plan pays up to \$55	N/A
Premium	You receive 10% discount off retail price	
Laser Vision Correction, Lasik or PRK from U.S. Laser Network	You pay 15% of retail price, or 5% of promotional price	N/A

¹ Out-of-network reimbursement will be the lesser of the listed amount or the actual cost from the out-of-network provider. In certain states you may be required to pay the full retail rate and not the negotiated discount rate with certain participating providers. Please see EyeMed's online provider locator to determine which participating providers have agreed to the discounted rate.

Income Protection

There are a few other benefit programs that you need to enroll in to have coverage.

Think about the lifestyle and income needs of you and your family as you consider these benefits.



Need Help Choosing Life Insurance?

Benefit Scout, Securian Financial's online benefit decision tool, can help you learn more about your life insurance benefits. By answering a few simple questions about your family and finances, you can determine coverage that meets your needs and budget. Go to sdbenefitscenter.com/welcome and click on the Securian Financial tile.

Life and AD&D

Life and Accidental Death & Dismemberment (AD&D) coverage protects your income in the event of your death or a disability that prevents you from working. Your loved ones will have added financial security for medical bills, funeral costs and more.

You automatically receive Basic Life and AD&D coverage at no cost to you.¹ You can choose to buy additional coverage—Supplemental Life and AD&D coverage—for yourself and eligible family members for an additional paycheck cost.

Basic Life Insurance Basic AD&D Insurance (You automatically receive this coverage at no cost to you.)	1.5x annual base pay², up to \$1 million
Supplemental Employee Life and AD&D	An amount that you elect, in \$50,000 increments—up to the lesser of 8x your annual base pay or \$1.5 million
Supplemental Spouse/ Domestic Partner Life and AD&D	\$25,000–\$250,000 in \$25,000 increments—up to 100% of Employee Supplemental Life coverage
Supplemental Child Life and AD&D	\$5,000 or \$10,000

¹ If your Collective Bargaining Agreement (CBA) states a flat dollar amount of Basic Life and AD&D insurance, the CBA governs. Also, certain employees covered by a CBA are not eligible for Supplemental Life and AD&D insurance. Basic Life Insurance values over \$50,000 will be taxed as imputed income.

² The benefit is based on your annual base salary as of October 1 of the previous year. If you are not actively at work on January 1 of the current plan year, any change in life insurance coverage due to a salary increase will not take effect until you return to work in the plan year. For new hires, or newly eligible employees, base pay is your salary at time of hire rounded up to the nearest \$1,000. For enrollment thereafter, it is recalculated for the new plan year using base pay as of October 1 of the prior year.

³ Under current IRS rules, where disability benefits are paid for by both employer and employees, a portion of the benefit, equal to the portion of coverage cost paid for by the employer, or on a pre-tax basis, over the past three policy years, is taxable. This portion is determined by the employer.

Disability Insurance

Disability benefits protect your income if you are unable to work due to non-work related illness or injury. You receive some coverage automatically, at no cost to you, and have the choice to buy additional Long-Term Disability coverage.

Short-Term Disability (STD). STD lasts for up to 180 days. Benefits vary based on whether you are an hourly or salaried employee. For more information, refer to the SBD Benefits Center website at sdbbenefitscenter.com/welcome.

Basic Long-Term Disability (LTD). Basic LTD replaces 40% of your income, up to \$15,000 per month.

Buy-Up LTD. Buy-Up LTD replaces an additional 27% of your income in addition to Basic LTD, so you will have coverage for 67% of your income if you become disabled. You pay for coverage through paycheck contributions.

Pre-existing condition limitations apply to both LTD options. Benefits are not payable for any disability resulting from a pre-existing condition unless you have been in Active Service for a continuous period of 12 months where you have received no medical treatment, care or services in connection with the pre-existing conditions or you have been covered for at least 24 months after your most recent effective date of coverage.

Not Sure You Will Need Buy-Up LTD?

One way to think about it is how much coverage you would need if you became disabled and what the benefit would be with and without Buy-Up LTD.

For example, if your annual salary is \$45,000, your Basic Long-Term Disability benefit would be \$1,500 per month, and with Buy-Up LTD, your benefit would be \$2,512 per month.³ That is over \$1,000 more per month.



Go to sdbbenefitscenter.com/welcome for disability coverage cost details and more information.

Your Financial Well-being

We know that your financial well-being is an important part of your overall well-being, and SBD can help.

Employee Stock Purchase Plan

Eligible employees have the opportunity to purchase shares of the company's common stock using post-tax dollars at a minimum of a 15% discount, through payroll deduction, without brokerage fees or commissions.

ESPP has a defined enrollment period each year and an active election is required to participate. Changes after the close of the enrollment period are not permitted except to cancel. For more information, log on to MySBD at mysbd.stanleyblackanddecker.com > Benefits > Wealth, and scroll to the ESPP section.

ARAG Legal Insurance

If you are eligible, you can enroll in legal insurance that can help you navigate common legal issues such as creating a will, buying a home, traffic tickets, landlord issues, ID theft and more. Network attorneys' fees are 100% paid for most covered matters.

You pay for coverage through paycheck contributions and have two plan options:

- **UltimateAdvisor**
- **UltimateAdvisor Plus**

If you'd like this benefit, you must enroll during your enrollment period. For more information, visit ARAGlegal.com/myinfo (access code: 14360sbd) or call ARAG at **1-800-247-4184**.

Find more information on financial wellness benefits by visiting MySBD at mysbd.stanleyblackanddecker.com and search for these programs and more:

- Children's Scholarship Program
- Educational & Tuition Assistance Program
- Helping Our Makers in Emergencies (HOME) Program
- Student Loan Management Repayment Counseling
- MyGiving & Benevity

Other Benefits to Support You

Enroll in or use these programs at any time.

Parking and Transit

Use pre-tax income to save on qualified mass-transit, vanpooling and parking expenses. You can contribute from \$1 to the IRS maximum. Visit benefitslogin.wexhealth.com to enroll.

Online Employee Store

As a Stanley Black & Decker employee, you can get significant discounts on hundreds of SBD products by shopping on SBD Online, all with free shipping to anywhere in the US. Visit employeestore.stanleyblackanddecker.com. If you have questions regarding SBD Online, or if you are an employee without an SBD email or network access, contact onlineemployeestore@sbdinc.com for assistance placing orders.

Principal® Milestones

Principal® Milestones can help you prioritize your goals and make more informed decisions by giving you access to financial resources in one convenient place at no additional cost to you. You may also create your own legal documents through ARAG without an attorney. Visit principal.com/milestones to get started.

Mercer SmartConnect.

We offer free Medicare resources, guidance and enrollment services to our Medicare-eligible employees. Call **1-877-374-2705** (TTY: 711) or visit gps.smartmatch.com/merc.



Makers' Marketplace

Select coverage that fits your needs and pay for coverage through convenient payroll deductions. Plus, access discounted products and services. Visit sbdinc.corestream.com to learn more about these benefits and enroll at any time.¹

- Auto, home, pet insurance and ID theft protection with negotiated group rates.
- Life Insurance with Long Term Care for greater security for your family. You will have a one-time opportunity as a new hire for guaranteed acceptance of the Life Insurance with Long Term Care benefit—no health questions required up to \$150,000 of Life Insurance for 30 days following your date of hire.

IonTuition

IonTuition is a financial wellness service available to all U.S.-based employees and their families to help manage the repayment of federal and private student loans. Visit sbdbenefitscenter.com/welcome for more information or visit MySBD > Benefits > Well Being > Financial Health and click on the IonTuition tile. You may also call **1-855-456-2656** to register and get started.

¹ Certain eligibility requirements and program restrictions apply for voluntary benefits. Shopping discounts vary and are subject to change without prior notice.

Benefits for Your Future

Retirement Account Plan

We want you to have the peace of mind now for your future. That is why we offer the Retirement Account Plan (401(k)) with choice and flexibility in how you save.

Catch-up Contributions

Employees age 50 or over can make additional “catch-up” contributions up to the applicable IRS annual catchup limit.

Catch-up contributions are not eligible for the SBD match.

How It Works:

You Contribute

You can start contributing to the Retirement Account Plan on the first of the month following your date of hire. You can choose to contribute from 1% to 25%¹ of your eligible pay as a pre-tax, after-tax or Roth deferral, or a combination of these options as long as you do not exceed a total contribution of 25% of your pay per pay period.

If you do not make an election, you will automatically be enrolled in pre-tax deductions at a rate of 3%, which will begin approximately 45 days after eligibility. Contributions are deducted from your pay throughout the year, and can be started, stopped or changed at any time.

SBD Contributes

SBD provides a 50% match on the first 7% of eligible pay you contribute per paycheck on a pre-tax or Roth basis.

You Invest

The Retirement Account Plan offers a range of investment fund options, including Stanley Black & Decker stock. Plan investment fund information will be mailed to you after your employment begins, or you may find information on principal.com. If you do not make an investment election, your contributions will be invested 100% in a Target Retirement Fund based on your date of birth and anticipated age 65 retirement date.

¹ Special rules apply for Highly Compensated Employees as defined by the Plan.

Rollover Contributions

If you receive an eligible distribution from a prior employer's retirement plan, you may "roll over" the distribution to your Retirement Account Plan.

To complete a rollover:

- Follow the instructions on **principal.com** or call the Principal Contact Center at **1-800-547-7754**.
- Use the Principal app for a paperless transaction.

Rollover contributions are not eligible for the SBD match.

Find Out More

For more information about the Retirement Account Plan, visit **principal.com** or call the Principal Contact Center at **1-800-547-7754**.

The first time you access your account online, you will use your name, date of birth and phone number or Social Security Number and ZIP code if you do not have a phone number in your name.



Check Your Beneficiaries

Protect your loved ones by naming beneficiaries for your life and AD&D insurance and the Retirement Account Plan.

For life insurance, to name your beneficiary, head to the Stanley Black & Decker Benefits Center Enrollment Site and select home page > Main Menu > Your Profile > Your Beneficiaries, or call **1-800-795-3899**.

For the Retirement Account Plan, call **1-800-547-7754** or go to **principal.com**, then:

- Select the "Overview" tab from the top navigation menu
- Select Beneficiaries



Contributions

You and SBD share the cost for your health care coverage, with the company paying most of the cost.

Weekly Costs¹

Medical	Employee Only		Employee + Spouse/DP ²		Employee + Child(ren)		Employee + Family	
	HSA BASIC PLUS	OAP BASIC LOCALPLUS	HSA BASIC PLUS	OAP BASIC LOCALPLUS	HSA BASIC PLUS	OAP BASIC LOCALPLUS	HSA BASIC PLUS	OAP BASIC LOCALPLUS
ANNUAL BASE PAY ³								
Less than \$50,000	\$5.77 \$28.15	\$35.77 \$21.46	\$45.23 \$73.38	\$92.77 \$55.62	\$29.54 \$48	\$60.69 \$36.46	\$57.46 \$93.23	\$117.92 \$70.85
\$50,000–\$100,000	\$8.77 \$30.46	\$38.54 \$23.08	\$52.85 \$79.62	\$99.69 \$59.77	\$34.62 \$51.69	\$65.08 \$39	\$67.15 \$100.38	\$126.46 \$75.92
More than \$100,000	\$11.08 \$32.31	\$41.08 \$24.69	\$59.31 \$84.46	\$106.38 \$63.92	\$38.77 \$54.92	\$69.46 \$41.77	\$75.23 \$106.85	\$135 \$81
Dental								
Cigna DHMO	\$1.62		\$3.46		\$3.23		\$6	
Cigna Dental PPO Basic	\$3		\$6.69		\$5.77		\$11.08	
Cigna Dental PPO Plus	\$4.15		\$9.46		\$8.54		\$15.69	
Vision								
EyeMed	\$1.36		\$2.58		\$2.70		\$3.97	

¹ 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. If you are eligible for the Kaiser medical option, your rates are included with this guide. For HMSA rates, visit the SBD Benefits Center Enrollment Site. For Kaiser-eligible employees only, a supplement with Kaiser rates will accompany this guide.

The amount you contribute depends on the coverage you choose, the number of people you cover and whether or not you are a tobacco user. For medical coverage, your contribution amount is also determined by your base pay.

You pay for medical, dental and vision with pre-tax money. That means the money used to pay for these benefits is deducted from your pay before Social Security, federal and, in most cases, state and local taxes are withheld.

Monthly Costs¹

Medical	Employee Only		Employee + Spouse/DP ²		Employee + Child(ren)		Employee + Family	
	HSA BASIC PLUS	OAP BASIC LOCALPLUS	HSA BASIC PLUS	OAP BASIC LOCALPLUS	HSA BASIC PLUS	OAP BASIC LOCALPLUS	HSA BASIC PLUS	OAP BASIC LOCALPLUS
ANNUAL BASE PAY ³								
Less than \$50,000	\$25 \$122	\$155 \$93	\$196 \$318	\$402 \$241	\$128 \$208	\$263 \$158	\$249 \$404	\$511 \$307
\$50,000–\$100,000	\$38 \$132	\$167 \$100	\$229 \$345	\$432 \$259	\$150 \$224	\$282 \$169	\$291 \$435	\$548 \$329
More than \$100,000	\$48 \$140	\$178 \$107	\$257 \$366	\$461 \$277	\$168 \$238	\$301 \$181	\$326 \$463	\$585 \$351

Dental

Cigna DHMO	\$7	\$15	\$14	\$26
Cigna Dental PPO Basic	\$13	\$29	\$25	\$48
Cigna Dental PPO Plus	\$18	\$41	\$37	\$68

Vision

EyeMed	\$5.91	\$11.17	\$11.71	\$17.19
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² 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).

³ Your annual base pay as of your start date.

How to Enroll

Enroll within 31 days of your hire date to ensure you have the coverage that you and your family need.



Want to Go Mobile? Use EmpyreanGO

Search for “EmpyreanGO” in your mobile app store. Once the app is downloaded, search for SBD. Complete the registration process or log in using your enrollment site credentials.

You have options when you are ready to enroll:

Visit

sbdbenefitscenter.com/welcome

and click “Enroll here.” Once on the Enrollment Site, if you have any questions, you can use the Secure Inbox Messaging feature at any time. Responses are provided within two business days.

Log in to MySBD

(mysbd.stanleyblackanddecker.com). Once on the site simply click on the yellow “MySBD Log In” button and the system will automatically log you in if you are on the SBD network, or will prompt you for your SBD Access Account (network account) username (i.e., JMS0101) and password if you are at home on a personal device, or not on the SBD network. Select My Benefits from the quick actions bar on the homepage or navigate to Benefits > Employee Benefits and click on the SBD Benefits Center link for single sign on to the enrollment site.

Call

the SBD Benefits Center

at **1-800-795-3899**, 8am-8pm ET, Monday–Friday.

You must choose these benefits during your enrollment period if you want them for 2023:

- Medical
- Supplemental Health Benefits (Accidental Injury, Critical Illness & Hospital Care)
- Dental
- Vision
- ARAG Legal Insurance
- Flexible Spending Accounts (Health Care, Limited Purpose Health Care and Dependent Day Care)
- Health Savings Account contributions. HSA contributions may also be added or changed at any time throughout the Plan year.

You cannot make any changes to your benefit elections until next year's Annual Enrollment unless you experience a qualified life event during the year such as marriage, divorce or birth of a child. You have 31 days after the qualified life event to make changes to your coverage.

What Happens if You Do Not Enroll?

If you do not enroll, you will not have benefits coverage (beyond core benefits) in place for the Plan year. You will not have an opportunity to change or enroll in coverage until next year's Annual Enrollment, unless you have a qualified life event and report it to the SBD Benefits Center within 31 days of the event.



Need Help Deciding?

Find information and links to the Plan documents, enrollment decision support tools, videos and more to help you make informed benefits decisions for you and your family at sdbbenefitscenter.com/welcome. It is accessible from work or home, and no login credentials are required.

After You Enroll

Receive ID cards

You will receive ID cards if you enroll in a Stanley Black & Decker Cigna medical option, the Cigna DHMO or EyeMed vision coverage. ID cards are not provided for those who enroll in the Cigna Dental Basic PPO or the Cigna Dental Plus PPO. If you enroll in the dental PPO options, you will not need an ID card and instead will just tell your provider that you are covered by Cigna. They may need your Social Security Number or your subscriber ID (if you have a medical ID card). ID cards will mail approximately two to three weeks after you enroll.

Once you enroll in a Cigna medical option and your coverage is effective, you can access mycigna.com by creating a user ID and password. You can take a health assessment, search for participating network providers and set communication preferences. You may also access ID cards electronically and order new ID cards.

Get confirmation

You will either receive a mailed confirmation statement or an email acknowledgment, if you have an email on file, of your enrollment elections. Be sure to review your statement and your paycheck contributions to ensure proper benefits and contributions are reflected. If any information is not accurate, you have 10 days after the confirmation date to call the SBD Benefits Center at **1-800-795-3899**.

More Benefits

Time Off

Whether you are welcoming a new addition to your family or just need some time to relax, you can take time off. Stanley Black & Decker recognizes 12 paid holidays (two of which are Diversity Days to be taken at your discretion), and eligible employees earn paid time off monthly.

While You Are Traveling

International SOS provides medical and security services when you are traveling abroad on company business, both during the planning stages of your trip and while you are traveling.



New Parent Benefits

Special Maternity Benefit

We know how important it is to be able to care for yourself and your child post-delivery. SBD offers a special maternity benefit in coordination with our Short-Term Disability plans, which provides new mothers with 100% of their pay for eight weeks, regardless of the delivery method. This benefit is available to all salaried and hourly non-union employees.

Paid Parental Leave

Paid Parental Leave gives you time to bond with your newborn or adopted child, without worrying about loss of pay or benefits. If you have accumulated one year of continuous service and you qualify, you have up to six months from the date of the birth or adoption to take the four-week leave. For eligible birthing mothers, the four weeks of Paid Parental Leave is in addition to the eight weeks provided through the special maternity benefit noted above. Learn more on the SBD Benefits Center website.

Adoption Assistance and Foster Parent Allowance

If you legally adopt a child, we'll reimburse you up to \$5,000 to help offset agency charges, legal fees and transportation expenses associated with the adoption process. You are eligible for this taxable benefit if you are an active, non-bargaining employee and have completed 31 days of continuous service at participating locations. You will receive the reimbursement after the adoption is final. Foster parents who legally adopt their foster child can receive a benefit as well. For more information about Stanley Black & Decker's adoption benefit or foster parent allowance, go to the SBD Benefits Center website.

Our Commitment to Diversity, Equity and Inclusion (DEI)

We strive to build and nurture a culture where inclusiveness is a reflex, not an initiative.

Where there is a deep sense of pride, passion and belonging that transcends every role, business unit, language and country. And where all employees feel valued, heard and equipped to do their best work every day. We are pleased to offer benefits and programs that support these ideals.



Employee Resource Groups

To advance our inclusive culture, we've supported the creation of nine employee resource groups (ERGs), which maintain countless chapters globally. ERGs are formed around various dimensions of diversity, but we encourage all employees to participate across groups. Our ERGs are engaged with executive sponsors, members, allies and external partners to ensure a deep sense of pride, passion and belonging. For more information on DEI, including ERGs, check out Our Inclusive Culture page at stanleyblackanddecker.com.

Our Integrity Helpline

If you have a concern about a possible violation of our Code or global policies, it is your responsibility to report it. Voicing your concerns does more than address a single issue, it often leads to positive organizational changes and a better work environment. The Integrity Helpline can be used to report any work issue including discrimination, harassment, health & safety issues, conflicts of interest, fraud, bribes, inappropriate gifts, or any behavior that does not align with our values or that may be against the law. It is confidential and you may remain anonymous if you choose.

Call the 24/7 US Helpline at **1-800-461-9330**

Or report online at integrity.sbdinc.com



Contacts

SBD Benefits Center

1-800-795-3899 M-F, 8-8 ET

Log in to MySBD

mysbd.stanleyblackanddecker.com and select My Benefits from the quick actions bar app to access the enrollment site

SBD Benefits Center website:
sdbbenefitscenter.com/welcome

ARAG

Legal Insurance

1-800-247-4184

araglegal.com/myinfo
Code: 14360sbd

Cigna

Medical, Health Savings Account (HSA), Prescription, Dental, Behavioral Health, Employee Assistance Program (EAP), and Health Coaching

1-800-243-3280

Home Delivery Pharmacy:
1-800-835-3784

mycigna.com

EAP Only: mycigna.com
Code: sbd

Virtual Care Through MDLIVE:

1-888-726-3171

Access MDLIVE on mycigna.com and click on “Talk to a Doctor” or the myCigna app

Cigna Supplemental Health Benefits

Critical Illness, Accidental Injury and Hospital Care Insurance

1-800-754-3207

supphealthclaims.com

Cigna Healthy Pregnancies, Healthy Babies

1-800-615-2906

ComputerShare

Employee Stock Purchase Plan

1-866-228-9623

www-us.computershare.com/employee

ConsumerMedical, an Alight company

Your Medical Ally

1-888-361-3944

myconsumermedical.com
Code: SBD

EyeMed Vision Care

1-866-800-5457

Enrollment Assistance:
1-866-804-0982

eyemed.com

(select Insight network)

HMSA

Medical/Rx for Hawaii Residents

1-800-776-4672 (press 5)

hmsa.com

International SOS

1-800-523-6586

internationalsos.com

Membership #:
11BCPA000055

IonTuition

Student Loan Repayment Management Tools

1-855-456-2656

portal.iontuition.com/sbd

Kaiser

Medical/Rx for California Residents in a Kaiser-eligible Zip Code

Main:
1-800-464-4000

Enrollment Services:
1-800-324-9208

Away from Home:
1-951-268-3900

kp.org/thrive

LifeCare

Work/Life Services & Perks

1-866-608-6618

member.lifecare.com
Code: SBD

or log in to MySBD

at mysbd.stanleyblackanddecker.com.
Select Benefits > Well Being > Mental Health > click on the LifeCare link

Livongo by Teladoc Health

Chronic Condition Management for Diabetes, Hypertension and Pre-diabetes

1-800-945-4355

join.livongo.com/sbd-cigna/register

Makers' Marketplace, powered by Corestream

Voluntary Benefits and Discount Shopping

1-860-770-6639

sbdinc.corestream.com

Mercer SmartConnect

For Actively Working Medicare-eligible Employees

1-877-374-2705 (TTY: 711)

M-F, 7:30am–5pm CT

gps.smartmatch.com/mercero

New York Life Group Benefits Solutions

Disability (STD/LTD/FMLA)

1-888-842-4462 or
1-866-562-8421 (Español)

mynylgbs.com

Principal (401(k))

Retirement Account Plan

1-800-547-7754

Monday–Friday, 8am–10pm ET

principal.com

Quit For Life

Tobacco Cessation Program

1-866-QUIT-4-LIFE (784-8454)

quitnow.net

Rx Savings Solution

1-800-268-4476

TTY 1-800-877-8973

1-800-917-5572 (Español)

myrxss.com

Securian Financial

Life & AD&D Insurance

Medical Underwriting:

1-800-872-2214

Claims:

1-888-658-0193

securian.com/sbd-insurance

Torchlight

Caregiving Support

1-844-693-3477

sbd.torchlight.care

WEX

*Flexible Spending Accounts &
Commuter Benefits*

Enrollment Assistance:

1-844-561-1337

Participant Services:

1-866-451-3399

M-F, 6am–9pm CT

Submit a form:

benefitslogin.wexhealth.com/login

Weight Watchers

1-866-204-2885

sbd.ww.com

Company ID: 12157,

Passcode: WW12157



Annual Legal Notices

Stanley Black & Decker is required to provide you with annual legal notices concerning your rights under your health and group plans. For copies of these notices, please visit sdbbenefitscenter.com/welcome and search for “Legal Notices.”

Voluntary Self Identification of Disability Form

Stanley Black & Decker does business with the government and is required to provide equal opportunity to qualified people with disabilities. To help us measure how well we are doing, we are asking you to tell us if you have a disability or if you ever had a disability. Completing a form online is voluntary, but we hope that you will choose to fill it out. Your answer will not be used against you in any way. To access the form, log into MySBD, select the WorkDay pinned app and edit your Disability status.

Please note: This guide provides general benefit plan and enrollment information only. For specific details, conditions and exclusions, please refer to the plan documents. If there is a discrepancy between this Guide and the Summary Plan Descriptions (SPDs), the SPDs will govern. The SPDs are available on sdbbenefitscenter.com. This guide serves as a summary of material modifications (SSM) and/or a Summary of Material Reductions (SMR) and provides general benefit plan and enrollment information only. Summaries of Benefits and Coverage (SBCs) for 2023 are also available on the SBD Benefits Center website. Note that if you opt out of coverage through Stanley Black & Decker and are not covered elsewhere, you may be subject

to the Affordable Care Act (ACA) penalty when filing your taxes. Additionally, receipt of this Guide does not guarantee employment or benefits eligibility with Stanley Black & Decker. The company expects to continue these plans but reserves the right to terminate, suspend, withdraw, amend or modify the plans at any time, with or without notice. The medical, prescription and dental information in this Guide does not apply to expatriates and eligible third country nationals who are eligible for the Cigna International Medical and Dental option. If you are covered by a Collective Bargaining Agreement (CBA), your CBA outlines your benefits eligibility and coverage provisions.