

Health & Group Benefit FAQ

The SBD Benefits Center

The first point of contact to resolve most health & group benefits questions is our Stanley Black & Decker Benefits Center at 1.800.795.3899, 8 a.m. - 8 p.m. ET M-F.

The SBD Benefits Center can help with questions related to:

- ✓ Enrolling in your health & group benefits as a new hire or during Annual Enrollment
- ✓ Reporting and/or changing benefits due to a Family Status Change or Life Event including death
- ✓ Changing your HSA contribution
- ✓ Updating dependent and beneficiary information
- ✓ Checking on coverage and deductions
- ✓ Adding Life and AD&D insurance or Buy-Up LTD
- ✓ Filing a life insurance claim
- ✓ Requesting an urgent update to benefits coverage
- ✓ Make benefit elections over the phone if unable to process online enrollment

Please note: Additional ways to contact the SBD Benefits Center include online through the SBD Benefits Center Enrollment Site (visit [MySBD](#) > select the My Benefits from Quick Actions or Pinned Apps) or by downloading the EmpyreanGo mobile app on your smartphone.

Carrier / Program Vendor Contacts

Coverage and program-related questions should be directed to the appropriate carrier or program vendor contact. Refer to your *Benefits Guide* or visit the *SBD Benefits Center Welcome Site* > *Contacts* for a full listing of carrier and program vendor contact information.

Coverage related questions for your medical, pharmacy, dental, vision, life insurance, disability or spending account benefits include:

- ✓ getting answers to medical/pharmacy, dental, vision and spending account coverage questions (*i.e. I'm having surgery and want to know if my insurance covers it?*)
- ✓ researching claim issues
- ✓ filing an appeal
- ✓ requesting an ID card

SBD offers a variety of well-being programs including ConsumerMedical, Livongo, Torchlight, Weight Watchers, LifeCare and more. Program vendor-specific questions include:

- ✓ eligibility criteria
- ✓ program details
- ✓ program participation requirements

Please note:

The SBD Benefits Center Welcome Site at www.sbdbenefitscenter.com/welcome contains easily searchable and comprehensive information on our health & group benefits.

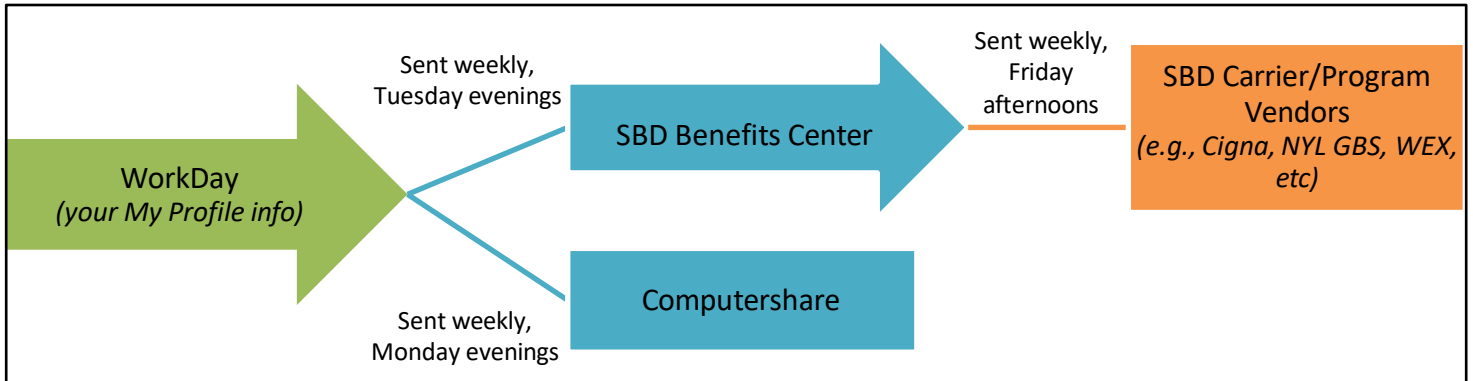
If the SBD Benefits Center or vendor/carrier contact cannot assist you or the answer received is questionable, you may visit the Support tab of MySBD to contact HR Shared Services or call HR Shared Services:

Toll Free: +1 833-972-3993

Local: +1 860-706-8270

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Flow of Benefit Information:



1. Demographic Data is sent to the SBD Benefits Center

- Data is sent from Workday to SBD Benefits Center every Tuesday afternoon. SBD Benefits Center loads this so new hires can enroll online or through a service center representative on or after Thursday afternoon.

2. SBD Benefits Center to Carrier/Program Vendors – Sent Friday at Noon

- In order for employee elections/changes to be sent to the carrier/program vendors on Friday, employees must have completed benefit enrollment in SBD Benefits Center's system by 12 am EST on Friday. SBD Benefits Center sends data to Cigna on Friday afternoons.
- Other carrier/program vendor files (NYL GBS, WEX, etc.) are sent from SBD Benefits Center midday on Friday.
- Carrier/program vendors load the information no later than the following Monday.

EXAMPLE - Benefit Workflow with Computershare:

- Benefit election is completed by Jan. 15, election information is sent to Computershare the first week of February.
- Computershare processes February ESPP deductions and completes share purchases as of the last day of February. Employee accounts are updated by mid-March to reflect the February purchase activity.

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Common Benefit Q&As:

Questions		Answers
1	How do I update my address or phone number or other personal information?	<p>Address, personal phone number or email, marital status, and emergency contact information should be updated in Workday by following these steps:</p> <ol style="list-style-type: none"> 1. Log into MySBD (mysbd.stanleyblackanddecker.com). Select 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. 2. Select Workday from the Pinned Apps section of the home page. 3. Then select Personal Information from the drop down MENU. Choose View > Addresses to verify your home contact information. If changes are needed, select the Edit > Change My Home Contact Information. 4. View the My Information section on the Home page and select "Edit" to make the necessary updates. Always be sure to click "SUBMIT" to ensure your changes will be saved and processed. <p>Once the update is entered Workday, the update will feed over electronically to our carriers/vendor partners according to the diagram on page 3 (please allow up to a week for any updates to feed over). Note: Express Scripts Pharmacy Home Delivery for prescription home delivery needs will need to be updated separately. Visit mycigna.com or the MyCigna App, select <i>Prescriptions > Manage Prescriptions</i> and navigate to the Express Scripts Pharmacy to update your address information.</p>
2	When am I eligible for benefits?	<p>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 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).</p> <p>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.</p>
3	My Social Security number was entered incorrectly when I was first hired. What do I do to ensure my benefits are updated correctly?	<p>After SSN's are updated in Workday, they are sent to the SBD Benefits Center immediately so as not to create a duplicate profile.</p>

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4	How do I file an appeal for a claim?	Details on how to file an appeal are included on your claim Explanation of Benefits. This information is also in the Summary Plan Descriptions (SPDs) available on www.sdbbenefitscenter.com/welcome . Click on <i>Enroll Here</i> and then log into the SBD Benefits Center Enrollment Site landing page in order to view the SPDs. You may also contact the SBD Benefits Center to file an appeal by calling 1-808-795-3899.
5	What is my life insurance / AD&D insurance benefit?	Basic life and AD&D coverage is company paid (IRS requires taxation on any amount over \$50, 000. Basic Life Insurance is equal to 1.5 times annual base pay, up to \$1 million in coverage and Basic AD&D Insurance is equal to 1.5 times annual base pay, up to \$1 million in coverage. Optional supplemental and buy-up insurances are available.
6	I didn't sign up for an LTD or Life / AD&D insurance benefit, but I am being deducted for these amounts. Why is this happening?	The deductions are resulting from imputed income. Imputed income refers to when you receive something of value (e.g. an employee benefit like company paid life insurance or domestic partner benefits) and you have to pay income tax. Imputed income is added to your earnings, taxed, and then removed as an offset to your earnings. Sometimes, it appears as if you are deducted the full amount; however, with having it added to your earnings and removed, the end result is that you are only paying tax on the benefit received. Imputed income must be reported by Stanley Black & Decker. To see if you are receiving imputed income on a particular benefit, head to the SBD Benefits Center Enrollment Site and view your benefits confirmation page. Click on "Click to View Details" on the lower right-hand side of each benefit to see the amount of imputed income per pay period associated with that benefit, if any.
7	I forgot to make changes during Annual Enrollment or I missed my 31 day window to enroll in benefits as a new hire.	Please contact the SBD Benefits Center at 1-800-795-3899. You may need to wait until the next annual enrollment window to make changes to most benefits coverage unless you experience a qualified life event. You may request an appeal for changes outside of annual enrollment.
8	I've noticed that the deductions for my medical, dental and vision increased over the last two paychecks. Why is this?	Due to the timing of your enrollment election or change, coverage was retroactively updated (back to the effective date of the change) and you likely now have a balance owed for the additional coverage which will be split up over a series of pay periods until there is no longer a balance owed.

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9	I have questions regarding my Dependent Verification with the SBD Benefits Center, what do I do? Or, My Dependent Verification was denied, what do I do? Or, I haven't received any information on the status of my Dependent Verification for health benefits, what do I do?	Please contact the SBD Benefits Center 1-800-795-3899 for a status update. If you are in urgent need for medication or medical services, please request that the SBD Benefits Center process an urgent update with the appropriate insurance carrier.
10	I called Cigna and they could not find me or my spouse in their system, what do I do?	This is most likely due to timing. Review the flow of benefits information within this document. Most vendors receive an updated file weekly on Fridays and updates are processed by the following Monday. If your dependent verification was recently approved, the same timing would apply for updates to show in vendor systems. For further questions contact the SBD Benefits Center at 1-800-795-3899.
11	Why did my contributions towards my Dependent Care Flexible Spending account or other benefits stop or change?	If you are on an unpaid leave of absence due to illness, injury, family medical leave, etc., you will no longer receive a Stanley Black & Decker (SBD) paycheck and benefit deductions cannot be withheld. If you are enrolled in a Dependent Care Flexible Spending Account (DCFSA) and/or Health Savings Account (HSA), deductions will stop while you are on an unpaid leave of absence. You will not be billed separately for either DCFSA and/or HSA. Upon your return to work, you will need to contact the SBD Benefits Center at 1-800-795-3899 in order to reinstate premium deductions for DCFSA and/or HSA.
12	I am having surgery and want to know if it is covered by SBD insurance?	Please contact your medical insurance carrier for coverage details.
13	I had a baby in June and have not received the payment as yet from the Healthy Pregnancy/Health Babies program which I completed. When will I receive this payment?	If you've completed all of the program requirements, your payment of \$400 will be processed with next month's payroll. Refer to the Parental Leave Guide for details on the Healthy Pregnancies, Healthy Babies program or contact Cigna at 1-800-243-3280.
12	How do I report a leave of absence (FML, STD, LTD, or maternity) in Workday?	<p>Salaried Exempt employees (employees paid monthly) should submit medical leave of absence requests to HR Shared Services (HRSS) through Workday using the self-service tool. From Workday homepage, select the Profile icon and under Actions, select Time and Leave > Enter Absence and follow prompts to submit your absence request. Be sure to select Time Off > Paid Time Off (PTO) when requesting a leave of absence. The Absence Type = Personal Leaves is not correct. Personal leaves are rare, unpaid leaves and require prior authorization. If approved, personal leaves result in removal of an</p> <p>Continue on next page</p> <p>employee's network access and direct billing for benefits.</p> <p>Upon submission of your PTO leave of absence request, you will receive further direction from HR Shared Services (HRSS).</p>

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		<p>You will also need to file a claim directly with New York Life Group Benefit Solutions at mynylgbs.com or call 888-842-4462.</p> <p>All other employees (Hourly, Salary non-exempt, etc.) should continue to use their normal systems for PTO tracking and such).</p>
13	How many days of paid parental leave do I have?	<p>Four weeks (160 hours) of paid parental leave within a 12-month calendar period based upon your standard weekly work schedule provided you meet the eligibility criteria. Please refer to the U.S. Parental Leave Guide found on the SBD Benefits Center Welcome Site (www.sdbbenefitscenter.com/welcome) for specifics on time off and pay.</p> <p>Eligibility criteria:</p> <ul style="list-style-type: none"> • Non-union full-time and part-time employees (working at least 20 hours/week)* • Minimum one year of continuous service with the company at the time of the birth or adoption event <p>If you work part-time or in shifts, you will be paid for the consecutive four-week period up to 160 hours. PPL will run simultaneously and concurrently with any other leave laws (i.e., FMLA), whether paid or unpaid, where permitted by law.</p> <p>Keep in mind that paid parental leave is approved for employees in an active employment status only. If you are already out on STD, medical leave or any other leave of absence (besides maternity), you may not take paid parental leave concurrently or consecutively to double up or extend your leave.</p> <p>*NOTE: For individuals covered under the NBBU collective bargaining agreement, NBBU is eligible for paid parental leave (PPL).</p>
14	How many days of maternity leave to I have?	<p>You may receive 8 weeks of maternity leave at 100% of pay if you meet the eligibility criteria and you are the birthing parent. Maternity leave and associated pay is dependent upon any applicable state leave laws. Please refer to the U.S. Parental Leave Guide found on the SBD Benefits Center Welcome Site (www.sdbbenefitscenter.com/welcome) for specifics on time off and pay.</p> <p>Keep in mind that if you take 30 days or more time off immediately prior to your maternity leave for any reason besides a medically approved reason, NYL may not approve the maternity leave.</p>
15	Can I keep my benefits after separation?	<p>Refer to the Separation Guide for details on how long benefits will continue following separation. Search for the guide on MySBD (mysbd.stanleyblackanddecker.com)</p>
16	I took part in a Voluntary Retirement plan. I haven't received any instructions in the mail on how to process my retiree health insurance.	<p>Communications regarding retiree benefits and enrollment are usually sent approximately 3 weeks before your separation period ends. If that time has elapsed and you still have questions, please contact the SBD Benefits Center at 1-800-795-3899.</p>
17	How do I get a Medicare Part B form / Premium Assistance Review form completed?	<p>Please submit a request to HR Shared Services on MySBD.</p>

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18	When are HSA funds posted to my HSA Bank account after they are deducted from my paycheck.	Employee HSA contributions are taken from paychecks and deposited into the employee's HSA Bank account based on the employee's pay cycle (weekly for hourly and salaried non-exempt employees and monthly for salaried employees). HSA contributions are then loaded to HSA Bank by the end of the day each Friday after payroll runs.
19	Why am I receiving an HSA Bank Debit Card?	Even if you do not contribute to your HSA, if you elect an HSA medical option, an HSA account will be automatically set up with HSA Bank and a debit card will be mailed to your home address. If you receive a letter from HSA Bank after you enroll asking you to verify your address or personal data, you must respond within 90 days to complete the verification process. If you do not respond, you will not have access to the funds in your account and you will forfeit the Stanley Black & Decker contribution for the plan year.