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WHAT'S IN THIS GUIDE

In this guide, you will find:

- Important benefits and helpful resources when planning & preparing for a new child.
- Checklists for work and home with important reminders and to-dos when planning for a new child, along with a list of important benefits contacts.
- **FAQs** about the FMLA process and details on your Short-Term Disability (STD), Maternity Benefit and Paid Parental Leave (PPL).

Look for this symbol that designates which benefits are available to you through your Cigna Healthcare medical coverage.

OVERVIEW

A NOTE FROM STANLEY BLACK & DECKER

We endorse the right of our employees to become parents, and we promote work/life balance to help you navigate pregnancy or care for an infant or newly adopted child. We support pregnant employees and allow new mothers time to recover from childbirth and care for their children. We also understand the importance of bonding time with new children for dads and other non-birthing parents.

This parental leave guide outlines the provisions for employees who are expecting a child and/or planning to request time to care for and bond with their newborn or newly adopted child. This guide also contains information on Company offerings as they relate to becoming a parent or expanding your family while employed by Stanley Black & Decker (SBD) as well as helpful resources, checklists, and FAQs. This is not an exhaustive description of each offering but rather a summary of the components you will want to be aware of when becoming a parent. Contact your HR representative for full details on each offering.





TOP 3 THINGS TO KNOW ABOUT PARENTAL LEAVE:

- SBD offers a special maternity benefit in coordination with our STD plans, referred to as our Maternity Benefit throughout this guide; the Maternity Benefit provides new mothers with 100% of pay for 8 weeks post-delivery, regardless of the delivery method.
- PPL provides up to 4 continuous weeks of 100% paid time off (PTO) for birthing mothers and nonbirthing parents to care for and bond with a newborn or legally adopted child under the age of 18. PPL applies to eligible employees who have a child join their family through birth, adoption, or legal guardianship or whose domestic partner has a baby.
- Some states have established state leaves offering job protection and, in some cases, paid leave time for pregnancy and bonding-related leaves. Review the state leave supplements available for certain states posted on MySBD. If you have additional questions, please consult with your HR manager.

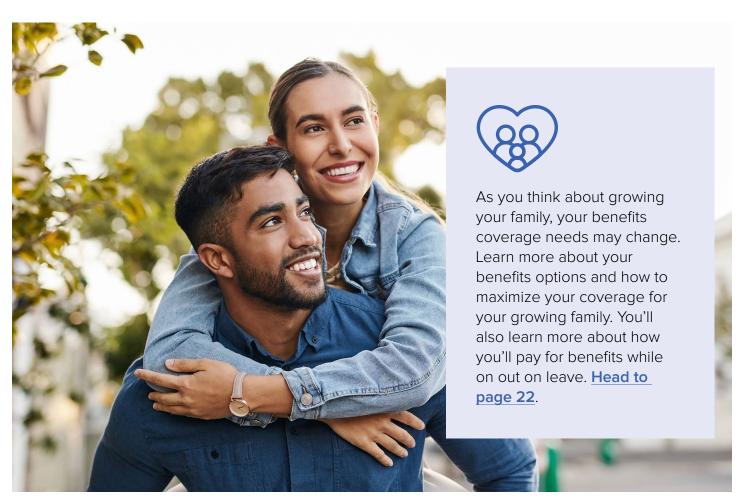
ACCESSING YOUR BENEFITS

Visit our SBD Benefits Center welcome site. www.sbdbenefitscenter.com/welcome, and MySBD, www.mysbd.stanleyblackanddecker.com, to access comprehensive benefits information, including details on maternity and parental leave benefits.

The SBD Benefits Center welcome site includes links to programs and resources to support you and your family through your parenting journey from pregnancy or adoption planning to the care of an infant or newly adopted child. Head to the Lifestyle section at www.sbdbenefitscenter.com/welcome and select Maternity & Parental Leave Benefits or Adoption Assistance. The SBD Benefits Center welcome site is searchable, and it's accessible from work or home, no login credentials required.

MySBD, our employee portal and knowledge base, offers on-demand access to personalized information with Google-like search functionality and chat

features to connect you to the resources you need. To experience all the features of MySBD, simply click on the yellow "MySBD Log In" button and the system will automatically log you in if you are on the SBD network. If you are at home on a personal device or not on the SBD network, you will be prompted for your SBD Access Account (network ID account) username and password. Once you're logged in to MySBD, you can seamlessly link to ADP Payroll, the Stanley Black & Decker Benefits Center enrollment site, myCigna®, Care for Business Work/Life Services, and more without entering another username and password. To initiate single sign-on with some of our vendors, you'll be prompted to create a username and password upon initial login; then, the next time you click on the vendor's link in MySBD, you'll be signed in automatically.



FAMILY PLANNING

If you are thinking of adding a child to your family, or you are already pregnant, there are several benefits available to you and your family as an SBD employee.

CIGNA HEALTHY PREGNANCIES, HEALTHY **BABIES PROGRAM**

If you are enrolled in Cigna HealthcareSM medical coverage, this confidential program can help you or your expecting or pregnant spouse/partner stay healthy before and during the pregnancy and in the days and weeks following the baby's birth with personalized recommendations. See below for more details on how the program can help. Ready to enroll now? Call 800-615-2906.

Plan for a healthy pregnancy.

Before becoming pregnant, enroll in this program, which offers support to help you be as healthy as possible. Access preconception planning tools and resources, including information from March of Dimes on eating right, maintaining a healthy weight, taking prenatal vitamins, stopping alcohol and tobacco use, and managing existing medical conditions.

Learn about infertility support.

You can request a case manager to help you find a Center of Excellence for infertility in your area. Case managers can also answer any questions about your infertility benefits.

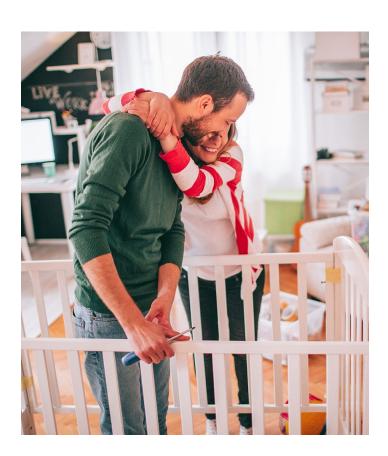
Receive pregnancy support.

- Once you are pregnant, this program offers pregnancy support early and often, has live support 24/7, and offers an incentive to those who complete the program.
- Talk to a health coach. Your health coach can help with tips on how to handle your discomfort during pregnancy, offer advice on which foods to eat, recommend birthing classes, and explain your maternity benefits.
- Get a pregnancy journal with information, charts, and tools to help you have a happy nine months.

- Access an audio and video library of maternity and general health topics.
- Visit the www.myCigna.com® website for tools to help you track your pregnancy week by week, prepare for delivery, and care for your baby (wellness, health topics and resources, etc.)

Earn rewards.

You can earn an incentive of \$400 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. In both cases, you must complete the postpartum assessment and be actively employed to receive the incentive for yourself or on behalf of your medically enrolled spouse/domestic partner. Incentives will be paid out 1–2 months after completion of the program and are deposited directly into your paycheck.



FAMILY PLANNING



MAVEN CLINIC

Preparing for parenthood can feel both exhilarating and overwhelming. You're not alone with Maven! You and your spouse/partner enrolled in Cigna Healthcare medical coverage have free, 24/7 access to Maven, the world's largest virtual clinic for women and families. Maven has a personalized maternity and postpartum program as well as virtual providers to help you as you grow your family.

With your free access to Maven, you get:

- Your own dedicated care advocate to answer your questions.
- Unlimited 24/7 video and messaging access to specialized providers.
- On-demand classes and medically vetted articles.
- Expert-designed programs tailored to your specific needs, including:
 - Fertility & Family Building: holistic support and care navigation to vetted clinics and agencies, plus mental health support.
 - Maternity & Newborn Care: a personalized weekly curriculum approved by Maven providers and classes to support you through pregnancy, postpartum, and return to work.

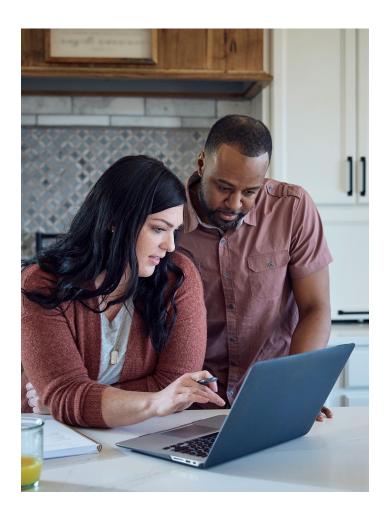
Visit www.mavenclinic.com/join/SBD or download the Maven Clinic app for more information and to register.

Please note: Maven is in addition to the Cigna Healthy Pregnancies, Healthy Babies® (HPHB) program. Participation in Maven Clinic does not count towards the HPHB program requirements. Separate participation in the HPHB program is required to claim the incentive. The Maven Clinic benefit is being offered on a pilot basis through June 30, 2025.



MY MEDICAL ALLY

Your Medical Ally delivers free, unlimited information and support from a dedicated, clinical expert, who provides guidance for any medical or behavioral health condition. This includes support with infertility, postpartum depression, finding an in network pediatrician and more. Stanley Black & Decker is pleased to offer this valuable benefit at no cost to Cigna Healthcare medical plan participants and their dependents. Learn more or register at mymedicalally. alight.com (company code: SBD) or call 888-361-3944.



FAMILY PLANNING



FERTILITY SUPPORT

SBD's medical options through Cigna Healthcare provide coverage for:1

- Testing and treatment services performed in connection with an underlying medical condition.
- Testing performed specifically to determine the cause of infertility.
- Treatment and/or procedures performed specifically to restore fertility (e.g., procedures to correct an infertility condition, such as reversal of tubal ligation or vasectomy).
- Artificial insemination, in vitro, GIFT, ZIFT, etc. (You do not need an infertility diagnosis to access in vitro fertilization treatment. Other clinical criteria may apply, so please reach out to Cigna Healthcare when beginning your journey to understand your coverage.)
- Pre-implantation genetic testing and genetic diagnosis prior to embryo transfer, only when either parent has an inherited disease or is a documented carrier of a genetically linked inheritable disease.
- Cryopreservation of donor sperm and eggs is excluded under the SBD plans. However, this is an evolving coverage area; if this changes in the future, we will be sure to announce it in Annual Enrollment materials.

There is a lifetime maximum benefit of \$25.000 per member, and the maximum includes all related services billed with an infertility diagnosis, including lab services billed by an independent facility and vasectomy, tubal ligation, and reversals, subject to standard copays, deductibles and/or coinsurance based on your medical option. The benefit maximum does not include any copays, deductibles, coinsurance, or out-of-pocket expenses paid by you.

For more information on your specific concerns, please contact Cigna Healthcare at 800-243-3280.



ADOPTION/FOSTER BENEFITS

If you legally adopt a child, SBD will reimburse you up to \$5,000, taxed, 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 30 days of continuous service at participating locations. The employee must submit their application within one year of the adoption approval date. You will receive the reimbursement after the adoption is final. We also offer up to \$1,000 for foster parents for the first time you complete having a foster child in your home for six consecutive months. Foster parents who legally adopt their foster child can receive the adoption assistance benefit as well.

For more information, visit the Lifestyle section at www.sbdbenefitscenter.com/welcome or visit MySBD mysbd.stanleyblackanddecker.com and search using keyword "adoption."



TRAVEL BENEFIT

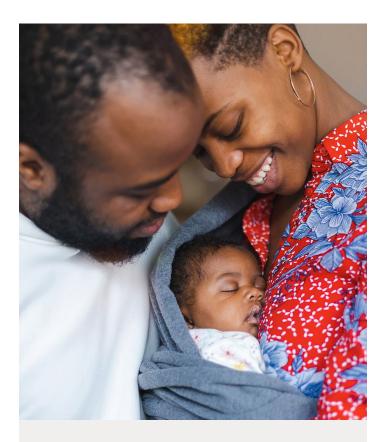
SBD has always prioritized the health, safety, and wellbeing of our employees, and this includes equitable access to health care services. As such, our travel benefit coverage with Cigna Healthcare covers travel within 100 miles for those living in areas with state limitations on access.

PREGNANCY

CIGNA HEALTHCARE MEDICAL BENEFITS

Review the benefit summaries posted on the SBD Benefits Center welcome site.

www.sbdbenefitscenter.com/welcome, to confirm what is covered under your plan. You can also speak to a Cigna One Guide® personal guide, who will provide you with personalized, useful guidance and walk you through the complexities of the health care system. Personal guides can help with making a birth plan, choosing a facility, and estimating out-of-pocket costs. Call Cigna One Guide at 800-243-3280 or live chat on www.myCigna.com.



Remember to enroll in the Cigna Healthy Pregnancies, Healthy Babies® program by calling 800-615-2906. Learn more about this program and the incentive reward for participating on page 5.



Breast pumps.

If you plan on using a breast pump, be sure to take advantage of the breast pump benefit under your medical coverage.

Through the Affordable Care Act, breast pumps are covered under most health insurance plans. The Cigna Healthcare medical options cover several models free of charge and offer a few upgrades at cost. You have choices when choosing what pump is best for you and your lifestyle.

If you are enrolled in a Cigna Healthcare medical option, you can place an order when you are at least 28 weeks pregnant. You will need a prescription from your doctor. Keep this and your insurance information handy when placing your order. Cigna Healthcare will likely refer you to get your breast pump through a vendor called CareCentrix, but a few other vendor options are available.

CareCentrix: Call 877-466-0164. CareCentrix will be able to tell you which models and manufacturers are covered under your plan or are offered at a discount.

You can also call one of the breast pump manufacturers, such as Medela, directly.

Medela: Call 877-320-2301 or visit www.medela.us. Contact Medela for more information on the types of breast pumps that they sell to see what might work best for you.

You are eligible for a breast pump with each pregnancy.



MAVEN CLINIC

Learn more about the Maven Clinic on page 6.

CARE FOR BUSINESS WORK/ LIFE SERVICES

Care for Business can guide you to resources and solutions through all stages of parenting.

Use Care for Business specialists to:

- Find and secure pre-screened childcare and local lactation specialists or to receive adoption guidance.
- Get support for your needs through all ages and stages of childcare.
- Get answers to your parenting questions online, anytime.
- Make informed parenting decisions with guides, webinars, live talks, articles, and expert guidance from Care for Business specialists and more.
- Check out the LifeMart Employee Discount Program, which offers discounts on caregiving services and needs.

Contact 866-814-1638 or visit sbd.care.com.

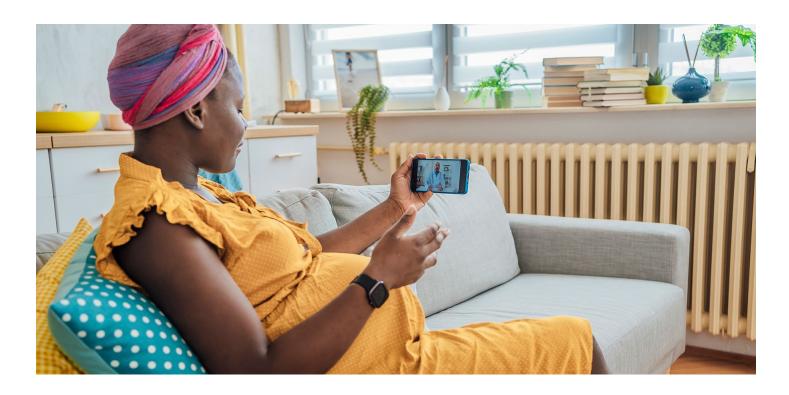
SUPPORTLING BY CURALING HEALTHCARE EMPLOYEE ASSISTANCE PROGRAM

The SupportLinc Employee Assistance Program (EAP) provides information and confidential counseling for all employees and their household members. Receive 6 free EAP visits per household member per issue per year through participating SupportLinc EAP providers. The EAP can help with:

- Adoption: Learn more about your options and the agencies that can help.
- Childcare: Find a place, program, or person that's right for your family.
- Children with Special Needs: Learn about care options to meet your unique needs.
- Education Guidance: Decision-support from day care through college.
- Financial Services Referral, Legal Consulting, and more.

Contact SupportLinc at 888-508-1170 or visit www.sbdsupportlinc.com and use group code sbd.





CIGNA HEALTHCARE VIRTUAL CARE

Virtual care² offers 24/7/365 on-demand access to affordable and quality health care with U.S. boardcertified doctors, anytime and anywhere – even from the comfort of your own home. This is very convenient when caring for a new baby.

- For nonemergency medical issues, you can access a doctor virtually to help with diagnosis and even prescriptions for many minor ailments. This is a great no-cost (\$0) alternative if your pediatrician is not available or if you want to avoid an urgent care center or emergency room, where costs for care are much greater.
- Virtual care services range from urgent medical and dental care to preventive wellness screenings, primary care, and behavioral/mental health care. Virtual care services are commonly used to address conditions such as asthma, sore throats, vomiting, ear infections, rashes, sinus infections, insect bites, and pink eye.

- Visit the myCigna App or www.myCigna.com for a personalized experience of the virtual care benefit options, including mental health options, available to you through MDLIVE®, the TeleDentists, and more.
- Cigna Healthcare Virtual Care preventive services are covered at 100% under all Cigna Healthcare medical options. Medical and dental urgent care, primary care, and behavioral health care, including both therapy and psychiatrist visits, will be covered at 100% (before the deductible for the HSA options). Dermatological services are paid at the specialist office visit benefit level.

Call Cigna Healthcare at 800-243-3280 or log in to www.myCigna.com for personalized recommendations.

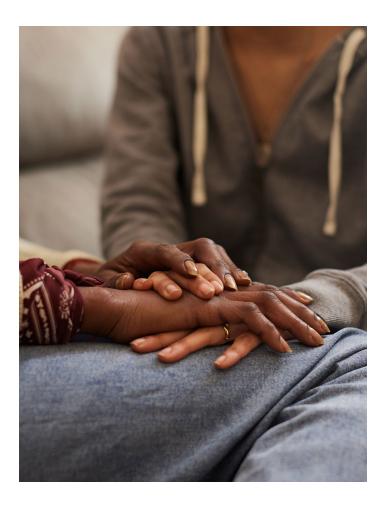
If you are not enrolled in a Cigna Healthcare medical option, contact your insurance company to see which virtual care service they offer and get registered today.

TORCHLIGHT CAREGIVING SOLUTIONS

Torchlight is a digital-first solution helping families navigate a variety of caregiving challenges through all ages, stages, and concerns. Torchlight will help you:

- Learn about federal and state resources.
- Keep track of your loved one's important milestones.
- Explore e-Guides on hundreds of caregiving topics.
- Attend webinars on a wide range of caregiving topics.
- Advocate for the services your loved one needs.
- Receive one-on-one telephonic advising from experts.

Call 844-693-3477 or visit sbd.torchlight.care.



PREGNANCY COMPLICATIONS

In the unfortunate event that you suffer a loss during or after your pregnancy or you have complications related to childbirth or pregnancy, SBD, New York Life Group Benefit Solutions (NYLGBS) and Securian Financial provide resources to help you cope.

- Your HR representative is here to help you manage your particular situation. Contact HR if you have any questions or need any assistance in figuring out how to manage your loss or complication.
- As noted earlier, on page 9, the SupportLinc EAP is available to all employees and their household members regardless of enrollment in an SBD medical option and can be a great resource when going through any hardship.
- As noted earlier, on page 10, SBD also offers behavioral/mental health virtual care through MDLIVE. Through this benefit, you can talk privately with a licensed counselor or psychiatrist via video or phone and get treatment for many conditions, including depression, grief, parenting issues, postpartum depression, and more.
- For pregnancy loss that happens after 20 weeks, benefits will be paid under the Maternity Plan. If pregnancy loss occurs prior to 20 weeks, it should be filed as an STD claim and NYLGBS will follow standard medical guidelines.
- Available through your group life insurance coverage with Securian Financial, Empathy³ provides on-demand tools and human support for you to navigate your grief from a pregnancy loss. Receive live support from your Dedicated Care Manager or go at your own pace with guided meditation and online resources to help process your grief and bring about healing.

Visit join.empathy.com/securian or download the Empathy app and use access code: emp-securian.

CONGRATULATIONS ON YOUR PREGNANCY!









Below is a checklist of things to consider now that you are expecting.

- ☐ Read through this guide and visit the Lifestyle section at www.sbdbenefitscenter.com/welcome to learn more about family planning benefits offered through SBD.
- ☐ Enroll in the HPHB program if you are enrolled in Cigna Healthcare medical coverage. You can earn an incentive for participating in the Healthy Pregnancies, Healthy Babies program when you enroll during your first or second trimester.
- Register for support with Maven if you are enrolled in Cigna medical coverage. Maven Clinic is a new inclusive family benefit program that offers expert support from pregnancy through and beyond childbirth at no additional cost.
- Understand the leaves you are eligible for, how long they last, how you will be paid, and how you will pay for benefits while out on leave. Refer to the state leave supplements for detailed information on your particular state.
- ☐ Work with your provider(s) and insurance carrier on a birth plan. Ask questions such as:
 - What is covered under Maternity Care, and what prenatal screenings are covered?
 - Are my preferred doctor and hospital innetwork with my medical plan option?
 - Do any procedures, including childbirth, need preapproval or prior authorization?
 - What kind of coverage do I have if I experience complications?
 - How much will I need to budget for out-ofpocket expenses? What will my costs be?
 - How can I take advantage of breast pump ordering?

- ☐ Notify HR and/or your manager when you are ready to share the news. See page 13 for discussion topics to consider.
- Order a breast pump if you plan to nurse (see page 8 for more details). This can typically be ordered once you are at least 27 weeks pregnant.
- ☐ Visit **sbd.torchlight.care** for access to educational resources on strategies and solutions that address the everyday needs and challenges of raising children.
- Discuss a plan of action with HR or your manager/ coworkers in case you go into labor while at work.
- Discuss a possible Return to Work plan with your manager, including possible flexible work arrangements, if applicable.
- ☐ File a disability claim with NYLGBS prior to your due date. This can be done as early as 28 weeks. See page 20 for more details.
- ☐ Take advantage of available discounts and services for your caregiving needs:
 - Visit Care for Business Work/Life Services. sbd.care.com, to access resources on parenting and assistance with locating and securing childcare or day care or to take advantage of caregiving discounts at some centers.
 - Access Makers' Marketplace, powered by Corestream, sbdinc.corestream.com, for discounted products and services. including childcare centers, baby bundles, toys, and more.

PLANNING FOR YOUR LEAVE



When you are ready, you'll want to notify HR and your manager about your pregnancy. As you prepare for your Parental Leave, consider what your job entails, who will take over your responsibilities, how much time you'll take off, and how you plan to transition back to work.

Things to discuss with your manager:

- Timeline for documenting your processes and projects
- Who will cover any job-related tasks while you are away, if needed
- Consider time needed to train and transfer knowledge to your backup or substitute
- Duration of your leave and options available for transitioning back to work
- Agreed-upon communication plan that outlines whether you plan to check in and when or if you plan to designate someone at work to check in with while you are out
- What to do if you go into labor during working hours

As you get closer to your due date, consider the following:

- You should prepare out-of-office messaging for your email and work phone if needed and discuss plans with your manager.
- While you are out on leave, you should not be working. Make sure that your manager and your team know how long you expect to be out and that you will not be answering work emails or phone calls during that time. If you have any issues or concerns with this, please contact your HR representative.
- If you go into labor during working hours:
 - If possible, let your manager or a co-worker know that you are leaving to go home or to the hospital. Your health is paramount, so take the actions you feel necessary in that moment without fear of repercussions.
 - If you would like assistance with getting to the hospital safely, contact your HR representative, an Employee Health & Safety (EH&S) contact, or Security.

TYPES OF LEAVE

As you prepare for your Parental Leave, consider your leave options, how state leaves may apply, what steps you need to take, how much time off is available to you, how you'll receive payment, and who is going to pay you. We'll start by describing the different types of leave and then we'll walk through the steps to file a claim and explain how you will be paid.

Below is a chart showing how leaves coordinate with each other. More details on state leaves are available in our state leave supplements. Ask your HR business partner for any applicable state leave supplements in your state of residence.

LEAVE TYPE	DETAILS	
Family Medical Leave Act (FMLA)	12 weeks FMLA (runs concurrent with STD, Maternity Benefit, and PPL)	
Short-Term Disability (STD)	Paid leave used before or after Maternity Benefit (based upon certain circumstances); paid as salary continuance	
Maternity Benefit (Postpartum Recovery)	8 weeks postdelivery	
Paid Parental Leave (PPL)	Up to 4 weeks continuous leave (160 hours). PPL must be taken consecutively with the Maternity Benefit - not concurrently. PPL is in addition to the Maternity Benefit and cannot be used at the same time.	
Optional Paid Time Off (PTO)	Concurrent with FMLA or after STD/Maternity Benefit ends	
State-Specific Paid Family Leave	In many cases, state plans expand your job protection beyond the 12 weeks offered under FMLA.	



TYPES OF LEAVE

Family Medical Leave Act – Birthing and Non-**Birthing Parents**

The Family Medical Leave Act (FMLA) is a federal mandate that requires employers to grant unpaid, job-protected leave for specified family and medical reasons with continuation of group health coverage under the same terms and conditions as if the employee had not taken leave. Family medical leave can be taken anytime within 12 months of the child's birth.

Employees should note this leave is unpaid and consider the option of taking PTO or PPL concurrently with FMI A.

- Eligibility: Associates who have worked for SBD for at least 12 months and a minimum of 1,250 hours over the prior 12 months
- Maximum leave: 12 weeks in a 12-month period

The 8 weeks of the Maternity Benefit run concurrently with family medical leave. This means that after those 8 weeks of the Maternity Benefit are exhausted, only 4 weeks of family medical leave remain of the original 12.

Please refer to examples of different leave scenarios on pages 18-19.

Short-Term Disability and the Maternity Benefit -**Birthing Mother**

STD and the Maternity Benefit coverage provide income replacement while you are off work due to your own medical condition related to being pregnant or having a baby. For a vaginal or cesarean delivery, benefits are payable through 8 weeks postpartum. Should you experience medical complications either pre- or postpartum, you may be eligible for additional benefits under SBD's disability plan.

You can begin the process of opening an STD claim at any time with NYLGBS, though we recommend filing around 28 weeks or later. If you pre-file your STD claim more than 7 days in advance of your absence, you must notify NYLGBS once you stop working for the claim to be administered. If you pre-file your claim within 7 days of your absence, your leave will automatically be loaded as of your incur date. You must call NYLGBS back after you give birth to ensure claims are processed with the correct dates.

You will need to file separately with the state you work in if state leave is applicable.

Paid Parental Leave – Birthing Mothers and Non-**Birthing Parents**

SBD offers up to 4 weeks (160 hours) of continuous PPL to eligible employees to provide time to bond with and care for a newborn or legally adopted child under the age of 18.

If you have accumulated one year of continuous service and you qualify, you have up to 6 months from the date of the birth or adoption to take up to 4 weeks of continuous leave. For eligible birthing mothers, the 4 weeks of PPL is in addition to the 8 weeks provided through the special maternity benefit noted above.

- Non-Birthing Parent: If eligible, PPL may be taken at any point during the first 6 months following the date of birth or adoption of a child. Approval is required prior to taking PPL, so please take the necessary steps to request PPL. To request PPL, you must complete the required form at least 2 weeks prior to leaving for PPL and provide it to your HR representative.
- Birthing Mother: If the leave is taken after a birth or adoption while still under family medical leave, then managerial approval is not required. Notice must still be given to the manager. If you are requesting PPL after returning to work, then the leave is permissible based on the needs of the business and you should coordinate with your manager as you would for PTO.

Paid Parental Leave Notification Form and FAQs can be found on the SBD Benefits Center welcome site. www.sbdbenefitscenter.com/welcome, and MySBD (mysbd.stanleyblackanddecker.com).

TYPES OF LEAVE











PAID TIME OFF **CONSIDERATIONS**

You can take PTO to supplement your time on family medical leave or at the end of your FMLA period. The Company maintains a PTO program that combines vacation and sick benefits for employees on the active Company payroll into a single PTO bank. Employees wanting to maximize paid time off may want to consider taking PTO once their STD and Maternity Benefit end or taking it concurrently with family medical leave since family medical leave is unpaid.

Check with your manager or HR to discuss how much PTO you have available to consider during your leave period.

- Pay shall be at the employee's base pay rate at the time PTO is taken.
- PTO may be used for any reason.
- PTO is available upon completion of 1 month of continuous service.
- It is subject to work schedules and manager approval.
- It is earned monthly on the 1st of each month based on years of service. Employees do not accrue PTO while they are on a leave of absence.
- Employees must use their PTO by December 31; it cannot be accumulated from year to year subject to local and state law.

State-Specific Benefits

Many states have established state leave plans offering job protection and, in some cases, paid leave time for pregnancy and bonding-related leaves. In many cases, state plans expand your job protection beyond the 12 weeks offered under FMLA. Refer to state leave supplements for certain states for more information on state-specific leave benefits.

The following states have Paid Family Leave in force as of January 1, 2024:

California, Colorado, Connecticut, District of Columbia, Massachusetts, New Hampshire, New Jersey, New York, Oregon, Rhode Island, and Washington

The following states have Paid Family Leave planned for 2026:

Delaware, Maine, and Maryland

Paid leave time from state-specific leave benefits is an offset/reduction to your STD/Maternity Benefits. State offsets are assumed by SBD regardless of whether you take the necessary action with the state. You must forward a copy of your state benefit award/denial notice to NYLGBS so that benefits may be updated accordingly. We encourage you to visit your state's website for additional information or updates related to Paid Family Leave. For questions relating to any unpaid state leave plans that may be available to you or Paid Family Leave in New York, please contact NYLGBS at 888-842-4462 or 866-562-8421 (en español) and speak to your Leave Manager. If you have additional questions regarding your leave, please consult with your HR manager.

LEAVE CLAIMS

PREPARING TO FILE

FMLA, STD, Maternity Benefit

Please gather the following information when you're ready to file:

- Your Social Security number, birth date, home address, phone number, and email address
- Dates and contact information for any health care providers or hospital/clinic visits

Once your baby arrives you will need to file a claim with NYLGBS; if state leave applies, you'll also need to file separately with the state, unless you live in New York or Hawaii, where NYLGBS administers the state plan for us. SBD requires you to file with the state directly for any available state leave benefits. It is your responsibility to apply for state leave in a timely manner. State offsets are assumed by SBD regardless of whether you take the necessary action with the state.

If you apply for leave through the state and are denied or receive a different amount from the state than assumed, please send a copy of your state leave confirmation to your NYLGBS claims manager, once assigned.

Please see page 20 for details on how to file a claim.

Paid Parental Leave

To request PPL, employees must complete a form at least 30 days prior to leaving for Parental Leave.

For more information on the program and to access the form, go to the SBD Benefits Center welcome site: www.sbdbenefitscenter.com/welcome.

HOW YOU WILL BE PAID

How you will be paid is determined in part by whether state leave applies.

Once your STD is approved, you will receive your STD payments as salary continuation through Payroll. Payroll deductions will continue as they would in your regular paycheck. You will be paid by SBD once approval is received from NYLGBS.

- Eligibility: Associates who are regularly scheduled to work a minimum of 20 hours per week are eligible.
- Benefit: Pay will be based on your pre-disability base pay. With the Maternity Benefits, you will receive your benefit at 100% pay for 8 weeks postdelivery. For any time before or after those 8 weeks, you will be paid according to your STD policy.

If you are eligible for state leave, keep in mind that any payment for state leave will be made directly through the state and not through Payroll. State offsets are assumed by SBD regardless of whether you take the necessary action with the state. Your STD payment through Payroll will be offset by the assumed amount of available state leave. If you apply for leave through the state and are denied or receive a different amount from the state than assumed, please send a copy of your state leave confirmation to your NYLGBS claims manager to update your claim.

For additional details, reference the disability information at the SBD Benefits Center welcome site, www.sbdbenefitscenter.com/welcome.

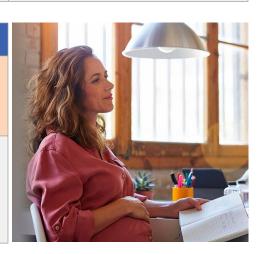
LEAVE SCENARIOS

See below for examples of how STD, the Maternity Benefit, PPL, and PTO can work together to create your maternity leave.

While these are 5 common scenarios, each employee is different, and there are many other possibilities. Please discuss your specific situation with your HR representative. This also serves as a reminder that you may be entitled to additional leave depending on your work state. Discuss any questions regarding how much time you can take with your NYLGBS Leave Manager or your manager.

SITUATION	MELISSA: OPTION 1	MELISSA: OPTION 2
Melissa, an exempt employee who has been with SBD for 6 years, is pregnant. Melissa knows she will have a C-section. She wants to take the maximum paid amount of time possible.	8 weeks' Maternity Benefit (leaving her with 4 weeks of FMLA)	8 weeks' Maternity Benefit (leaving her with 4 weeks of FMLA)
	+ 4 weeks' PPL	+ 4 weeks' PPL
		+ Any additional PTO
	= 12 weeks' leave	= 12 weeks' leave + any additional PTO

SITUATION COLLEEN'S OPTION Colleen, who has been with 8 weeks' Maternity Benefit SBD for 4 months, is 28 weeks pregnant. Because Colleen will not have been with SBD for a year by the time the baby comes, she is not eligible for FMLA or PPL. She only has one = 8 weeks' leave option, which is taking 8 weeks via the Maternity Benefit.



SITUATION	LIZ'S PLAN
Liz , who has been with SBD for 2 years, just found out she is pregnant. She will have a natural delivery and plans to take 12 weeks for her leave.	8 weeks' Maternity Benefit
	+ 4 weeks' PPL
	= 12 weeks' leave



LEAVE SCENARIOS

SITUATION	JANET: OPTION 1	JANET: OPTION 2
	2 weeks' STD	2 weeks' STD
Janet is an hourly employee who has been with SBD for 3 years. She is currently pregnant with twins, and her doctor has ordered her to start bedrest at 35 weeks. She delivers the babies at 37 weeks.	+ 8 weeks' Maternity Benefit (leaving her with 2 weeks of FMLA)	+ 8 weeks' Maternity Benefit
	+ 4 weeks PPL	+ 2 weeks' FMLA and/or PTO
		+ 4 weeks' PPL (in addition to the FMLA 12 weeks)
	= 14 weeks' leave	= 16 weeks' leave



SITUATION JENNIFER'S PLAN

Jennifer has been with SBD for 2 years. She works and lives in Connecticut and is eligible to participate in the CT Paid Family Leave program, though she must first submit an application to the state.

12 weeks' CT Paid Family Leave (following approval from the state; includes 8 weeks of Maternity Benefit)

The first 8 weeks, she will receive payment from the state as well as an offset amount through the Maternity Benefit paid through salary continuance. The remaining 4 weeks, she will receive payment from the

- + 4 weeks' PPL
- = 16 weeks' leave



In any scenario, please discuss your plans with your manager if you intend to take 4 weeks of PPL immediately following your 12 weeks of maternity leave.

ONCE THE BABY ARRIVES

FILING CLAIMS

Once your baby arrives, call NYLGBS to file your STD, Maternity Benefit, and/or FMLA claim as soon as you are able. Additionally, notify them of the date that you stopped working. If you opt in to text messaging from NYLGBS, you can confirm your last day worked via text. Your NYLGBS manager will help you work through your STD period and additional leaves for which you are eligible (FMLA, state leaves) until you are ready to return to work. Please make sure you keep your NYLGBS contact in the loop on your plans to ensure that your leave is correctly tracked and paid.

Remember to apply for state leave through the state, if state leave if applicable for you. If you live in New York or Hawaii, please work directly with NYLGBS as they administer the state plan for us.



How to file a leave claim

- Step 1: Notify Field HR or your manager about upcoming leave.
- Step 2: Contact NYLGBS for FMLA or a disability claim.
 - Call 888-842-4462 or 866-562-8421 (español) or visit myNYLGBS.com.
 - Have your policy number and any relevant details about requested leave (refer to how to request a leave or disability status on MySBD)
- **Step 3:** Apply for any eligible Paid State Leave. Please check with your Field HR if you have questions on eligibility.
- Step 4: Create a case in MySBD, mysbd. stanleyblackanddecker.com, for your leave request, or request the absence through your Workday profile.
 - Provide all relevant information, such as the reason for the leave, the expected start and end dates, and any supporting documentation.
 - Include any information from NYLGBS or the state.
 - Check MySBD regularly for updates on your case, and respond promptly to any requests from the HRSS team.



Hospital Care Insurance Claim

If you are enrolled in Hospital Care Insurance, filing a claim is easy.

Visit <u>www.supphealthclaims.com</u> to complete the online claim form or download, print, and complete a claim form.

- Phone: Call **800-754-3207** to speak with a dedicated customer service representative.
- Fax: Fax the documents to 866-304-4307 or **866-304-3001**.
- Email: Send scanned documents to SuppHealthClaims@cigna.com.
- Mail: Mail documents to Cigna Healthcare Supplemental Health Solutions, P.O. Box 188028, Chattanooga, TN 37422.

ONCE THE BABY ARRIVES

REPORTING YOUR LIFE EVENT

Within 31 days of the birth/adoption, you must call the SBD Benefits Center or go online to process a birth/ adoption life event to add your child to your coverage. If you add your child to your coverage as a dependent, you will need to submit your child's birth certificate. Once approved, coverage for your dependent will be effective dating back to the date of birth.

If you are at work (particularly for non-birthing parents or those with adoption events), log in to MySBD

(mysbd.stanleyblackanddecker.com) and select the MyBenefits Quick Actions to connect to the SBD Benefits Center enrollment site. Then, click on "CHANGE YOUR CURRENT BENEFITS" and select the Birth/Adoption/Placement for Adoption event. You may also contact the SBD Benefits Center directly at 800-795-3899

Be sure to add your new child as a dependent as well as associate them to the selected coverage.





CHECKLIST

- Once your baby arrives, call NYLGBS to file your STD, Maternity Benefit, and/or FMLA claim as soon as you are able; also, be sure to notify them of the date that you stopped working.
- ☐ If applicable, apply for state leave. More details about state leave are available in our state leave supplements. Ask your HR business partner for any applicable state leave supplements in your state of residence.
- ☐ Create a case in MySBD, mysbd. stanleyblackanddecker.com, to document the expected start and end dates, provide any supporting documentation, and add your child to your medical coverage.

BENEFITS COVERAGE CONSIDERATIONS

PAYING FOR BENEFITS **COVERAGE WHILE ON LEAVE**

While on STD or through the Maternity Benefit, deductions will be withheld if you receive a paycheck with enough contributions. If you do not have enough contributions in your paycheck to cover the deductions (i.e., state leave offsets) or you are no longer receiving pay (i.e., FMLA), you are responsible for making direct payments for your benefits to HealthEquity | WageWorks.

How the Direct Payment Process Works

You will be direct billed for benefits coverage beginning the 1st of the month following the date your unpaid leave begins. The first billing notice will be mailed to you by HealthEquity | WageWorks on approximately the 10th of the month. Subsequent billing notices will be sent on the 10th of each month and payment is due by the 1st of the following month (for example, if you are on leave in June, you will receive a bill from HealthEquity | WageWorks on June 10 and payment will be due by July 1). You will pay HealthEquity | WageWorks for the full months that you are on leave.

Review your benefit options during Annual Enrollment and again once when you have a new dependent to see what option best fits your growing family. If you would like a little extra decision support, connect with ALEX, a confidential, easy-to-use tool that helps you consider which plan will be best for you and your family. You can find ALEX on the SBD Benefits Center welcome site at www.sbdbenefitscenter.com/welcome.

NOTE: If you are a hybrid employee who receives a monthly stipend, this stipend payment will be suspended while on leave.

ANNUAL ENROLLMENT **CONSIDERATIONS**

Benefits to consider if you are planning for a family or are pregnant going into the new plan year:

Dental Coverage: Consider adding dental coverage to keep your oral health in check.

Pregnancy increases hormones that can lead to increased risk for gum disease, tooth decay, and oral sensitivities, such as painful or swollen gums. With dental coverage, you have access to the Cigna Dental Oral Health Integration Program® (OHIP), which provides additional coverage for some dental services when pregnant.

To be eligible for these extra benefits, you must be enrolled in Cigna Healthcare dental coverage through SBD and enroll in the OHIP program.

Spending Accounts: Consider adding a Healthcare Flexible Spending Account (HCFSA) or Health Savings Account (HSA) or increasing your contributions to existing accounts to help cover increased medical costs you may experience as a result of pregnancy and birth.

Hospital Care: If you are pregnant or planning to become pregnant, you may want to consider enrolling in Hospital Care.

- The hospital stay benefit covers one inpatient admission per year, including admissions related to childbirth. The benefit pays \$1,000 for being admitted to the hospital and \$100 for each additional night you remain admitted. You can use this money to help pay for childcare or help around the house during your hospital stay, or you can use it for copays, deductibles, or coinsurance.
- For more information and specific details on what is covered under this benefit, contact Cigna Healthcare Supplemental Health Benefits by calling 800-754-3207 or visiting www.supphealthclaims.

Legal Insurance Plan: LegalEASE gives eligible employees assistance with life's legal or financial concerns, including adoption or will preparation. You'll have access to a national network of over 20,000 attorneys with the option to secure an attorney matched to your specific legal needs and personal preferences.

For more information, visit legaleaseplan.com/sbd or call 800-248-9000.

BENEFITS COVERAGE CONSIDERATIONS

BENEFITS TO CONSIDER FOR YOU AND YOUR NEWBORN OR **NEWLY ADOPTED CHILD:**

Medical Coverage: Add coverage for your newborn or, if you don't currently have coverage, for your entire family.

Spending Accounts: Increase your HCFSA or HSA election to account for increased medical costs you might experience with a newborn. You can also contribute between \$250 and \$5,000, or \$2,500 if you and your spouse file separate tax returns, on a pre-tax basis to the Dependent Day Care Flexible Spending Account (DCFSA) per year.4

- More details on the DCFSA: The FSA, administered by WEX, can help you pay for dependent care so you and your spouse 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.
- IMPORTANT: You must be working to use your dependent care funds. If you're married, your spouse must either be working, be looking for work, be a full-time student, or be incapable of selfcare.
- For birthing mothers, you are not eligible for the DCFSA plan while you are on a leave. If you process a birth life event while out on a leave, you will not have the option to add a DCFSA. You will need to call the SBD Benefits Center once you return from leave to add a DCFSA for the current plan year if you wish to do so.
- For non-birthing parents, you can add a DCFSA when you process the life event.

Child Life and AD&D Insurance: Provide added financial security for your loved ones for medical bills, funeral costs, and more with supplemental child life and accidental death and dismemberment (AD&D) coverage up to \$15,000.



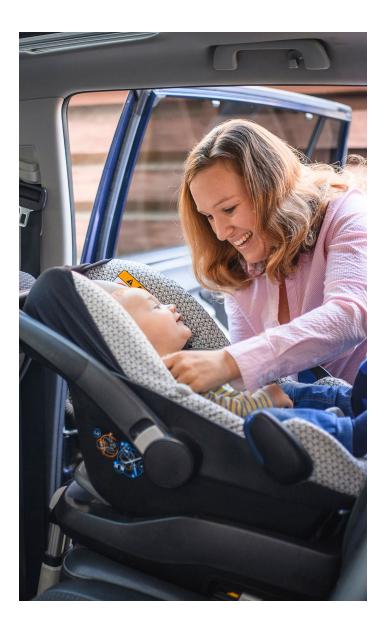
RETURNING TO WORK

NYLGBS will let you know when your leave eligibility ends. Discuss any questions or concerns regarding your return to work with your HR representative or your manager.

When you have made the decision to return to work, please consider the following:

- **Scheduling:** Discuss any return-to-work concerns with your manager, including flexible time and/or phased return to work.
- Badge access: Consider contacting your HR representative prior to your first day back to ensure your badge will work.
- Workplace group support: Consider joining a Working Parents Workplace support group.
- Lactation room access: If you decide to breastfeed and need to pump during work hours, SBD facilities have accommodations specifically designed for this. There are various privacy rooms throughout SBD facilities. Ask your HR representative which room is closest to you and how to get situated with a personal locker within the room for your supplies, if available.
 - Depending on location, many rooms are first come, first served. Look at your calendar each day and determine when the best times for you to pump are and schedule your pumping sessions the same way you would schedule a meeting; that way, your time is blocked off on your Outlook calendar. If you run into issues with non-pumpers using the room, contact your HR representative.
 - Every parent has different needs when pumping. If you do not feel that you are getting the support you need from your team to pump in a way that is best for you, contact your HR representative for assistance in building a plan with your team.

DCFSAs and HSAs: If you were enrolled in a DCFSA and/or an HSA prior to your leave of absence, contact the SBD Benefits Center at 800-**795-3899** upon your return to work to ensure your premium deductions are taken for these accounts. Revisit the Considerations for Benefits Coverage section of this guide for more information on enrollment for your growing family.



IMPORTANT CONTACT INFORMATION

BENEFIT PARTNER	PHONE/EMAIL	WEBSITE/APP
Stanley Black & Decker (SBD) Benefits Center	800-795-3899 – M–F, 8 a.m.–8 p.m. ET	Log in to MySBD (mysbd.stanleyblackanddecker.com) and click on the "My Benefits" in the Quick Actions bar to directly connect to the Enrollment Site with single sign-on, or visit the SBD Benefits Center welcome site at sbdbenefitscenter.com/welcome.
Care for Business – (formerly LifeCare) Work/ Life Services & Perks	866-814-1638 – 24/7	Visit <u>Sbd.care.com</u> (use code SBD), or log in to MySBD (<u>mysbd.stanleyblackanddecker.com</u>) and select Care from the Pinned Apps.
Cigna Healthcare – Medical, Health Savings Account (HSA), Prescription, Dental, Vision, Behavioral Health, and Health Coaching	800-243-3280 – 24/7 Home Delivery Pharmacy: 800-835-3784	Visit myCigna.com, or log in to mySBD (mysbd. stanleyblackanddecker.com) and click on the "myCigna" pinned app (mobile app: myCigna).
Cigna Healthy Pregnancies, Healthy Babies (HPHB)	800-615-2906	Earn an incentive if you enroll in the HPHB program during your first or second trimester and complete the program.
Cigna Healthcare Supplemental Health Benefits – (Critical Illness, Accidental Injury, and Hospital Care Insurance)	800-754-3207	Visit SuppHealthClaims.com or log into your myCigna.com account
Cigna Healthcare Virtual Care – 24/7	800-243-3280 or contact MDLIVE directly: 888-726-3171	Access MDLIVE on myCigna.com or the myCigna App, or go to MDLIVEforCigna.com.
HealthEquity WageWorks – COBRA/Direct Billing	866-747-0039	Visit mybenefits.wageworks.com.
LegalEASE – Legal Insurance	800-248-9000	Visit <u>legaleaseplan.com/sbd</u> .
Makers' Marketplace, powered by Corestream – Voluntary Benefits and Discount Shopping	860-770-6639	Visit sbdinc.corestream.com.
Maven – Fertility, Family Building, and Menopause (pilot program through 6/30/2025)	Visit mavenclinic.com/join/SBD, or download the Maven Clinic app.	
My Medical Ally powered by Alight (formerly ConsumerMedical) – Your Medical Ally®	888-361-3944	Visit mymedicalally.alight.com and use code SBD (or use the MyMedicalAlly app).
New York Life Group Benefits Solutions (NYLGBS) – Disability (STD/LTD/FMLA)	888-842-4462 or 866-562-8421 (español) — 7 a.m.—7 p.m. CT	Visit mynylgbs.com.
Optum/Quit for Life on Rally CoachTM — Tobacco Cessation Program	866-QUIT-4-LIFE (866-784-8454)	Visit <u>quitnow.net</u> (mobile app: Rally Coach)
Securian Financial – Life and AD&D Insurance	Medical Underwriting: 800-872-2214 Claims: 888-658-0193	Access plan information and the decision support tool, Benefit Scout, at <u>Securian.com/sbd-insurance</u> .
SupportLinc by Curalinc Healthcare — Employee Assistance Program	888-508-1170	Visit <u>Sbdsupportlinc.com</u> and use registration code sbd.
Torchlight by LifeSpeak Inc. – Parenting and Caregiving Solutions	844-693-3477	Visit <u>sbd.torchlight.care</u> .



- 1. Coverage for most advanced services is subject to prior authorization. Ask your doctor to talk to Cigna Healthcare before getting started.
- 2. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical customers aged 18 and older.
- 3. Value-added services availability and features may vary by state. The relationship between The Empathy Project Inc. and Securian Financial Group, Inc., is that of independent contractor. These services are not affiliated with Securian Financial Group, Inc. or its group contracts and may be discontinued at any time. Certain terms, conditions, and restrictions may apply when utilizing the services. The Empathy Project Inc. is responsible for the services it provides and does not have the power or authority to obligate or bind Securian Financial Group, Inc., in any manner beyond that which is contractually agreed to by the parties.
- 4. Due to IRS regulations, employees who are considered highly compensated may have reduced contribution limits by 50%, depending on the number of highly compensated employees who participate in a given year. You will be notified midyear if this applies to you.

This Parental Leave Guide provides general benefit plan information only. For specific details, conditions, and exclusions, refer to benefit information found on the SBD Benefits Center welcome site at www.sbdbenefitscenter.com/welcome. If you are covered under a Collective Bargaining Agreement, please refer to your agreement to determine your eligibility for certain benefits stated within this Parental Leave Guide. Receipt of this guide does not guarantee employment or benefits eligibility with Stanley Black & Decker. Additionally, while the company expects to continue the plans described in this guide, it reserves the right to terminate, suspend, withdraw, amend, or modify the plans at any time, with or without notice. If there is a discrepancy between this quide and the other plan documents or the Summary Plan Descriptions (SPDs), the other documents and SPDs will govern. The SPDs are available on the SBD Benefits Center enrollment site.

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