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2025

BENEFITS GUIDE

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At Brunswick, we value and support every colleague as an individual while helping them reach their full potential and be their best self.

We encourage you to learn as much as possible about the plans and other program features described in this guide so you can make the best enrollment decisions and take full advantage of your Brunswick benefits. In addition to this guide, you have access to the “Alex” tool to help you make informed decisions based on your specific needs.

This is your opportunity to explore your options, make elections and be ready to take action for the coming year.

Decision Support

ALEX, The Virtual Benefits Counselor

To assist you in identifying which plan fits your needs, use the interactive online “ALEX” tool to guide you in choosing what works best for you! The best way to use ALEX is right on your work or home desktop! Although a mobile app does exist, we encourage you to save the mobile app for ongoing check-backs on a summary of your benefits throughout the year. Reserve your benefits walk-through with ALEX from your desktop to have the advantage of audio, animation and a more interactive experience where YOU are the driver – you can just consider ALEX as a very helpful co-pilot that will navigate you through all your options.

To use the ALEX tool, visit start.myalex.com/brunswick-group-llc.

Enrolling in benefits

Eligibility

As an eligible employee

You may enroll in benefits if you are a regular full-time or part-time benefits eligible employee who is actively working a minimum of 30 hours. If you are a new employee, you become eligible for benefits the first of the month following your date of hire.

Dependent eligibility

As you become eligible for benefits, so do your eligible dependents, which include your spouse or domestic partner and your child(ren) up to the age of 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the disability is provided to and approved by your Benefits Team.

Examples of qualifying life events

- Birth, legal adoption or placement for adoption
- Marriage, divorce or legal separation
- Dependent child reaches age 26
- Spouse or dependent loses or gains coverage elsewhere
- Death of your spouse or dependent child
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program
- Change in residence that changes coverage eligibility
- Court-ordered change
- Spouse's open enrollment that falls at a different time in the calendar year

Enrollment Period

After your initial new hire enrollment period, you will not be able to change your coverage selections until the subsequent Open Enrollment period, which typically occurs in November of each year. Should you experience a Qualifying Life Event mid-year, you must advise your Benefits Team within 30 days and you'll be granted the right to make changes to those coverage impacted by the event.

Selecting Benefits

Once you've made a decision, you can make your selections on the ADP portal via PeopleHub, and by selecting 'START ENROLLMENT'. Benefit changes can only be done via the ADP portal. If you need assistance with your log-in details, please reach out to: USPAYROLL@brunswickgroup.com.

All employees must re-enroll in all Flexible Spending and Commuter plans (Health, Dependent Care, HSA, FSA and Limited FSA, Transit and Parking) each year.



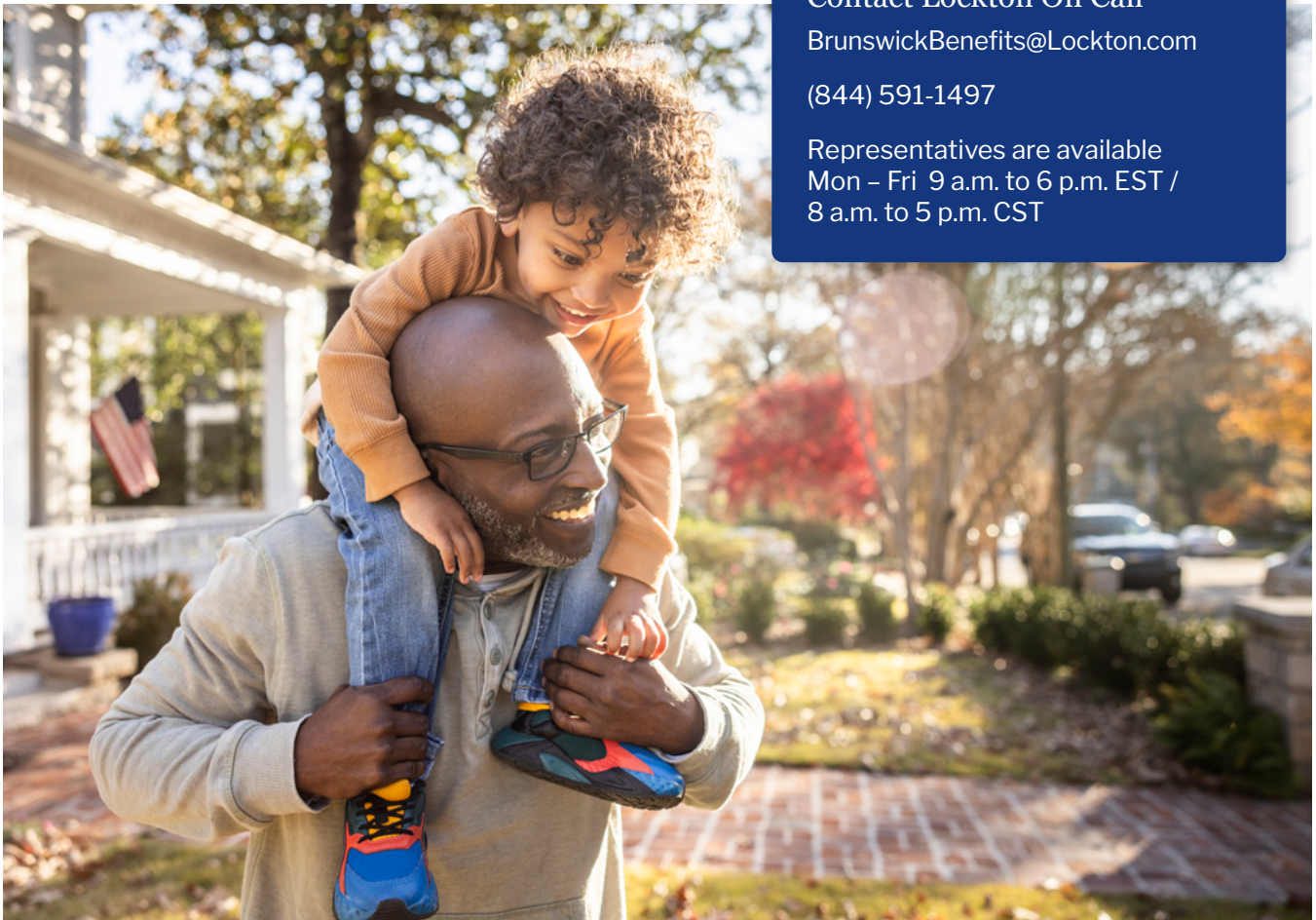
Lockton On Call

Wondering how to use your Health Savings or Flexible Spending Accounts? Adding a family member to your benefits? Seeking payment for a claim? Lockton on Call has you covered!

When you call or email Lockton On Call, benefit specialists will be available to:

- Answer questions about Brunswick's comprehensive benefits package.
- Help you understand our offerings and determine what may best serve you and your family.
- Respond to questions about our insurance plans and help facilitate solutions to claims concerns, billing issues, or other matters.
- Coordinate communication with other resources or vendor partners.
- Offer 1:1 coaching sessions with a Nurse Advocate for members with chronic conditions, new diagnoses, and prescription questions.
- Support you through the enrollment process as a new hire or if you experience a qualifying life event during the year.

For all things benefits, Lockton On Call will be your fastest, most knowledgeable resource. No need to call the Benefits Team, we've got you covered!



Contact Lockton On Call

BrunswickBenefits@Lockton.com

(844) 591-1497

Representatives are available
Mon – Fri 9 a.m. to 6 p.m. EST /
8 a.m. to 5 p.m. CST

Basic insurance terms

COINSURANCE: Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent (for example, 20%) of the allowed amount for the service. Your coinsurance will begin after you have met your deductible. For example, if the health plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health plan pays the rest of the allowed amount.

COPAY: A copay is a fixed dollar amount you pay for a healthcare service. The amount can vary by the type of service. Your copays will not count toward your deductible but will count toward your out-of-pocket maximum.

DEDUCTIBLE: The deductible is the amount you owe for covered healthcare services before your plan begins to pay benefits. For example, if your deductible is \$2,800, your plan won't pay anything until you've met your \$2,800 deductible for covered healthcare services subject to the deductible. Preventive care is not subject to the deductible as it is covered 100% by any medical plan option.

EMBEDDED DEDUCTIBLE: If you are on a family medical plan with an embedded deductible, your plan contains two components: an individual deductible and a family deductible. Having two components to the deductible allows each member of your family to have your insurance policy cover their medical bills prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.

EXPLANATION OF BENEFITS (EOB): An EOB is a statement from the insurance company showing how claims were processed. The EOB tells you what portion of the claim was paid to the healthcare provider and what portion of the payment, if any, you are responsible for.

INDIVIDUAL MANDATE: Federal healthcare reform mandates most U.S. citizens have health insurance for themselves and their dependents. Brunswick helps you stay insured by offering affordable healthcare for all employees who work at least 30 hours each week.

IN-NETWORK VS. OUT-OF-NETWORK: A network is composed of all contracted providers. Networks request providers to participate in their network, and in return, providers agree to offer discounted services to their patients. If you pick an out-of-network provider, your claims will be higher because you will not receive the discounts the in-network providers offer.

OUT-OF-POCKET MAXIMUM: The out-of-pocket maximum is designed to protect you in the event of a catastrophic illness or injury. Your out-of-pocket maximum includes your deductible, coinsurance and copays that come out of your pocket. After you have paid the specified out-of-pocket amount during a policy year, the plan pays the remaining covered services at 100%.

PREVENTIVE CARE: Routine healthcare services can minimize the risk of certain illnesses or chronic conditions. Examples of preventive care services include but are not limited to physical exams, mammograms, flu vaccines, prostate tests and smoking cessation.

REASONABLE AND CUSTOMARY: The amount of money a health plan determines is the normal or acceptable range of charges for a specific health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.

Medical

[AETNA](#) | [AETNA.COM](#) | 800.962.6842

Brunswick is committed to helping you and your family maintain health and wellbeing by providing you with access to the highest levels of care. We offer you a choice of three (3) medical benefit options:

- High deductible Health Plan (HDHP)
- Exclusive Provider Organization Plan (EPO)
- Preferred Provider Organization Plan (PPO) Enhanced Plan

All three plans offer access to the same strong network of providers, across the country, and you don't need a referral to access care from a specialist. The high-deductible health plan (HDHP) provides the option of enrolling in a health savings account (HSA). To learn more about HSAs, please see page 14.



Medical and prescription drug plan summary

Medical	High Deductible Health Plan (HDHP)	Exclusive Provider Organization Plan (EPO)	Preferred Provider Organization Plan (PPO) Enhanced Plan	
Major Benefit Features	In-network Benefits ONLY	In-network Benefits ONLY	In-network	Out-of-network
Deductible (Individual / Covering Dependents)	\$3,000 / \$6,000.	\$1,000 / \$2,000	None	\$3,000 / \$6,000.
Co-insurance	90%	90%	100%	80%
Max Out-of-Pocket	\$4,000/\$8,000	\$3,000/\$6,000	\$2,500/\$5,000	\$6,000/\$12,000
Preventive Care	Covered 100%	Covered 100%	Covered 100%	NOT Covered
Primary Care Office Visit Copayment	10% after ded.	\$25	\$20	20% after ded.
Specialist Office Visit Copayment	10% after ded.	\$40	\$20	20% after ded.
Virtual Visits	10% after ded.	\$0 Copay	\$0 Copay	N/A
ER Copayment	10% after ded.	\$250 (Waived/Admitted)	\$250 (Waived/Admitted)	\$250 (Waived/Admitted)
Urgent Care	10% after ded.	\$75 Copay	\$75 Copay	20% after ded.
Inpatient Hospitalization	10% after ded.	\$250 Copay	\$500 Copay	20% after ded.
Outpatient Hospitalization	10% after ded.	Ded. then 10%	Covered 100%	
Usual Customary & Reasonable	N/A	N/A	N/A	300% of Medicare
Plan Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Prescription drugs	Employee pays			
Prescription deductible	See Medical ded.	\$100/\$300 (Tier 2 / Tier 3)	N/A	N/A
Generic	\$15 after ded.	\$15	\$10	20% after ded.
Brand	\$35 after ded.	\$35	\$35	20% after ded.
Non-Preferred	\$75 after ded.	\$75	\$60	20% after ded.
Mail Order Program	2.5 Times / 90 Days	2.5 Times / 90 Days	2.5 Times / 90 Days	N/A

Note: Prescription drugs — 100% coverage for preventive generics before the deductible applies.

***In the event of a true emergency, visit the nearest emergency room to seek care and the claim will be processed as an in-network claim on all plans.**

Medical semi-monthly employee contributions

	High Deductible Health Plan (HDHP)	Exclusive Provider Organization Plan (EPO)	Preferred Provider Organization Plan (PPO) Enhanced Plan
Employee	\$8.98	\$72.62	\$178.56
Employee + Spouse	\$18.85	\$152.49	\$374.96
Employee + Child(ren)	\$15.71	\$127.07	\$312.47
Family	\$27.37	\$221.47	\$544.59

Carrot Fertility

CARROT FERTILITY | [APP.GET-CARROT.COM/SIGNUP](https://app.get-carrot.com/signup) | 888.817.9040

We've partnered with Carrot Fertility to provide our employees with inclusive fertility, hormonal health, and family-forming benefits.

Employees can use Carrot to get personalized support — regardless of age, race, income, sex, sexual orientation, gender, marital status, and geography.

Visit get-carrot.com/signup to create your account and explore the resources available. Brunswick has provided a lifetime benefit of \$10,000 to help pay for care.

Personalized guidance

- Receive a free, personalized Carrot Plan created by a Carrot Expert that provides actionable next steps to help you make the most of your benefit
- Talk to Carrot's team of medical experts and specialists about navigating options, costs, and other questions — 99% of members rate these conversations 4.9 out of 5 stars
- Explore trusted educational resources — no more online searching
- Get at-home support like fertility tests, precision ovulation tracking, and more

Provider network, discounts, and access to funds

- Access funds to help pay for eligible care and services
- Find eligible providers, agencies, and attorneys near you
- Receive exclusive discounts and expedited appointments at Carrot partner clinics and agencies
- Order medications, supplements, and vitamins from Carrot Rx®, an online pharmacy, for savings and convenient delivery

Parenting and return-to-work support

Navigate new parenthood with unlimited access to lactation consultants for feeding and pumping advice, emotional support experts to discuss concerns like postpartum emotions and sleep deprivation, and nutritional counseling. Infant sleep experts, certified new parent educators, career coaches, and more are coming in January 2025.



Treatments and Services

Your Carrot care include:

- Diagnostics
 - IUI / IVF
 - Egg / sperm / embryo freezing
 - Adoption
 - Gestational Carrier Support (surrogacy)
 - Pregnancy
 - Menopause / low T
 - Carrot RX
- Understanding fertility health (e.g., fertility testing and ovulation tracking)
 - Assisted reproduction (e.g., in vitro fertilization)
 - Adoption, gestational surrogacy, and donor assistance
 - Preservation (egg or sperm freezing)
 - Pregnancy and postpartum (includes funds for doula support and milk shipping)
 - Perimenopause, menopause, & low testosterone

Menopause and low testosterone (low T) support with Carrot

Menopause symptoms like hot flashes, fatigue, and trouble sleeping can be distracting, disruptive – and last for years. While lesser known, 40% of males over the age of 45 have low testosterone, and up to 20% of those between the ages of 15 – 39 may also have a testosterone deficiency. Yet these conditions are hardly ever discussed in the workplace or even the doctor’s office. As a result, limited resources exist to support people through these years of dramatic hormonal changes that can impact them physically, mentally, and emotionally. Symptoms can lower quality of life, reduce job performance, and impair daily activities – but finding the right support can be challenging, and misinformation around menopause and low T is common. Carrot is here to help.

- Find a Menopause or Low T Specialist
- Get expert guidance when you need it
- Join online group sessions for education and support



Dental

METLIFE | [METLIFE.COM](https://www.metlife.com) | 800.275.4638

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health conditions. Keep your teeth healthy and your smile bright with your Dental Benefit Plan.

- Brunswick offers a choice of two comprehensive dental plans: Standard and Enhanced (offering in-network and out-of-network services)
- No dental card is required to see a provider, just provide your social security and group number (5751986)
- Dependent children are covered up to their 26th birthday
- The MetLife mobile app is here! Go to the iTunes App Store or Google Play to download

Dental plan summary

Major Benefit Features	Standard Plan		Enhanced Plan	
	In-network	Out-of-network	In-network	Out-of-network
Individual/Family deductible	\$75/\$225	\$100/\$300	\$50/\$150	\$50/\$150
Deductible Waived for Preventive	Yes	Yes	Yes	Yes
Office Visit Copayment	N/A	N/A	N/A	N/A
Preventive Services	80%	75%	100%	80%
Basic Services	60%	50%	80%	60%
Major Services	40%	25%	50%	40%
Orthodontia Services	40%	40%	50%	50%
Orthodontia Lifetime Maximums	\$1,000	\$1,000	\$1,000	\$1,000
Annual Maximums	\$1,000	\$1,000	\$2,000	\$2,000
Preventive Services	Cleanings, Oral Exams, X-rays			
Basic Services	Sealants, Oral Surgery, Repairs, Endo, Perio			
Major Services	Oral Surgery, Anesthesia, Crowns, Dentures, Implants			

***Employees residing in Texas will recognize out-of-network benefits that match the in-network benefits, as required under state regulations.**

Dental Semi-Monthly Employee Contributions

Metlife - High DPPO	
Employee Pays	
Employee	\$7.00
Employee + Spouse	\$12.00
Employee + Child(ren)	\$11.00
Family	\$19.00

Metlife - Low DPPO	
Employee Pays	
Employee	\$3.50
Employee + Spouse	\$5.50
Employee + Child(ren)	\$6.50
Family	\$8.50



Discover the benefits of MetLife Dental

Did you know MetLife Dental benefits come with extras designed to help you get even more value out of your employer-sponsored benefits? Brush up on the added benefits listed below that are included when you enroll in MetLife Dental.

METLIFE'S MOBILE APP puts your ID card, plan details, and claim information at your fingertips. For added convenience, it also includes features like:

- **A FIND A DENTIST TOOL** with easy access to provider ratings
- Online appointment scheduling for select dentists
- Convenient claim status notifications via text messaging

DENTAL BENEFITS GO WITH YOU AS YOU TRAVEL: Our International Dental Travel Assistance program provides international assistance tied to your out-of-network benefits, including:

- 24/7 help in multiple languages
- Access to dental providers (based on strict credentialing criteria) in approximately 200 countries
- Toll-free calling within the U.S., or collect calling outside the U.S.

TELEDENTISTRY OPTIONS OFFER ADDED CONVENIENCE: MetLife Dental provides teledentistry options, so you're able to connect with your dentist from home via smartphone, tablet, or computer for problem-focused exams and reevaluations.

AN ORAL HEALTH LIBRARY PROVIDES THE INFORMATION YOU NEED: MetLife's Oral Health Library – oralfitnesslibrary.com— offers unlimited online access to articles and videos on a wide range of helpful dental-related topics.



Vision

METLIFE | [METLIFE.COM](https://www.metlife.com) | 833.393.5433

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health conditions in their earliest stages. Protection for the eyes should be a priority for everyone.

- In-network providers can be located by going to [metlife.com/vision](https://www.metlife.com/vision) and select “**Davis Vision by MetLife**”
- Go to any licensed Davis vision provider and receive coverage. Just remember your benefit dollars go further when you stay in-network.

Vision plan summary

	In-network	Out-of-network
	Copayment	
Eye Exam	\$10	Covered up to \$45
Lenses	\$25 Copay	From \$30-\$100; varies by lenses
Frames	Covered up to \$130	Covered up to \$70
Contact Lenses (in lieu of glasses)	Covered up to \$130	Covered up to \$105
Elective (necessary)	Covered in full with prior authorization	Covered up to \$210
	Frequency	
Eye Exam	Once every 12 months	Once every 12 months
Lenses	Once every 12 months	Once every 12 months
Frames	Once every 24 months	Once every 24 months

This benefit is covered 100% by Brunswick for employees and their dependents.



Health savings account (HSA)

BENEFIT RESOURCE | [BENEFITRESOURCE.COM](https://www.benefitresource.com) | 800.473.9595

An HSA is a personal healthcare bank account that can be used to pay out-of-pocket medical expenses with pretax dollars. If enrolled in the **HIGH-DEDUCTIBLE HEALTH PLAN**, you can open an HSA. You determine how much to contribute to your account, when to use your money to pay for qualified medical expenses, and when to reimburse yourself. Remember, this is a bank account; you must have money in the account before you can spend it.

The HSA is administered by Benefit Resource, and Brunswick pays the monthly administrative fee. If your coverage status or employment status changes, you will be responsible for all HSA account holder fees.

HSAs offer the following advantages:

- **TAX SAVINGS:** You may contribute pretax dollars to the HSA. Interest accumulates tax-free, and funds are withdrawn tax-free to pay for medical expenses.
- **REDUCED OUT-OF-POCKET COSTS:** Use the money in your HSA to pay for eligible medical, dental and vision expenses and prescriptions on a pretax basis, or use your HSA funds to help you meet your annual deductible.
- **A LONG-TERM INVESTMENT THAT STAYS WITH YOU:** Unused account dollars are yours to keep even if you retire or leave the company. Also, you can invest your HSA funds so your available healthcare dollars can grow over time. Interest and earnings on the HSA funds accumulate tax-free.

Brunswick gives you money toward your annual HSA contribution limits, so you need to carefully plan how much you'll contribute to avoid excess contributions. These limits apply even if you are enrolling in benefits midyear.

2025 HSA maximum contribution*	
Individual	\$4,300
Family	\$8,550

Brunswick will contribute the following amounts to your HSA in 2025 (prorated for mid-year hires and terminations).

Employer contribution	
Individual	\$600
Family	\$1,500

*Those age 55+ and not enrolled in Medicare can contribute an additional \$1,000 "catch-up" contribution.

HSA eligibility

Open and fund an HSA if:

- You are not enrolled in any other non-HSA qualified health insurance plan.
- You are not covered by your spouse's health plan (unless it is a qualified HDHP), flexible spending account (FSA) or health reimbursement arrangement (HRA).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE or TRICARE For Life.
- Care received through the VA in the preceding three calendar months was dental, vision or preventive care or was provided to a veteran who has a disability rating from the VA.

Spending your money

HSA distributions are tax-free if they are used to pay for qualified medical expenses.

- Qualified medical, dental and vision expenses not covered by insurance
- Qualified long-term care services and long-term care insurance
- Continuation of coverage required by federal law (i.e., COBRA)
- Health insurance for the unemployed
- Medicare expenses (but not Medigap)
- Retiree health expenses for individuals aged 65 or older

Distributions made for any other purpose are subject to income tax and a 20% penalty. The 20% penalty is waived in the case of death or disability. The 20% penalty is also waived for distributions made by individuals aged 65 or older.

Please note: The IRS provides a list of eligible services and products that you can purchase with your health savings account. It is your responsibility to make sure you are eligible to contribute to your HSA, your contributions are within the IRS limits, and you are using your HSA for qualified medical expenses. For more details, see Publication 969 at irs.gov/forms-pubs/about-publication-969. Once there, go to the current revision and choose Publication 969 PDF to learn more about this type of account. Visit irs.gov/forms-pubs/about-publication-502 for a list of qualified medical expenses.

Things to know when participating in an HSA program in conjunction with the High Deductible Health Plan (HDHP):

- It's recommended you WAIT to pay the healthcare provider until you receive an Explanation of Benefit (EOB) from Aetna
- Providers can be paid with your Benefit Resource Mastercard after receiving EOB
- Once enrolled in the plan you will be able to access your HSA account via benefitresource.com and/or use the Benefit Resource mobile app



How Does an HSA Work?



1

Enroll in the HSA Plan



2

We contribute to your HSA: \$600 for single coverage / \$1,500 for other coverage levels. If not used, it remains in your HSA.*



3

You can also add and save money in your HSA. If not used, it remains in your HSA.



4

Pay for eligible medical expenses

Every little bit counts, and adds up quickly

If you save:	In 5 years	In 10 Years	In 15 years
 \$50 per month	 \$3,000	 \$6,000	 \$9,000
 \$100 per month	 \$6,000	 \$12,000	 \$18,000
 \$250 per month	 \$15,000	 \$30,000	 \$45,000

Your contributions, earnings and withdrawals for qualified medical expenses are all tax-free. It's a triple tax-savings opportunity that can put more money in your pocket.

Save up to 30% on taxes

\$100 without an HSA



\$100 with an HSA



Who can use your HSA?



You, your spouse, and dependent children.

Even if they're not covered by your health plan.

You own your HSA

It goes where you go and carries over each year.



* New hire employer-funded HSA amounts are prorated based upon the month benefits begin. Please refer to Page 14 for details on how the company will contribute on your behalf if you are Medicare eligible and are covered by Part A.

Flexible Spending Account (FSA)

BENEFIT RESOURCE | [BENEFITRESOURCE.COM](https://benefitresource.com) | 800.473.9595

Flexible Spending Account (FSA) / Limited Purpose Flexible Spending Account (LPFSA)

- The Medical and Dependent Care Flex programs allow employees to allocate funds on a pre-tax basis for eligible healthcare and dependent care expenses
- The commuter program allows employees to pay for public transportation and parking expenses with pre-tax dollars
- UberX Share (formerly Uber Pool) allows you to share your ride (and split the cost!) with other Uber riders. You will be able to pay for your ride with pre-tax CRA dollars. Go to benefitresource.com to learn more. Members can now access account information by going to benefitresource.com or via the BRI Mobile App.

Medical / Limited Purpose

- A medical FSA (also referred to as a “Health FSA”) is used to pay for healthcare expenses that are not covered under your medical or other insurance plan. The IRS determines what expenses are eligible for reimbursement under a medical FSA. For 2025, employees can set aside up to \$3,300 pre-tax for medical expenses not covered under medical, vision or dental plans (copays, deductible, prescription copays etc.). For a detailed list of eligible benefits visit benefitresource.com. This is a use it or lose it benefit allowing a max of \$660 of unused funds to carry over into 2026
- A Limited Purpose FSA is used when a member is enrolled in an HSA/HDHP plan. Members may use the Limited Purpose FSA to pay for Dental and Vision expenses.
- The Brunswick FSA plan allows participants to carry over a maximum of \$660* from prior year balance. Medical and Dependent care enrollments are allowed when you first join the firm, after a life event or during Open Enrollment.

Dependent Care (FSA)

- Employees can set aside up to \$5,000 per household pre-tax for dependent care expenses associated with day care for your qualified dependent (child) under the age of 13. The service can be provided at your home or another location. The caregiver’s SSN or facilities federal tax ID (EIN) will be required.
- Qualified dependent care expenses also include cost for the care of spouse or other dependent adult who lives in your home and is incapable of self-care. For more information, visit benefitresource.com.
- Deciding the amount to set aside for Medical and Dependent Care is very important because if you don’t use all the money you deposit, you will lose any remaining balance in the account at the end of the plan year.

FSA Store

- The FSA Store allows participants to shop online for thousands of FSA-eligible products. You will be able to access helpful information about using the funds in your FSA, verify eligibility of an expense, look up providers by zip code, shop online for thousands of eligible items, process your prescriptions and more! Visit fsastore.com for more information.

Commuter

For 2025, employees are allowed to contribute up to \$325 for transit and \$325 for parking on a monthly basis. You will have the option of making contribution changes throughout the year for transit and parking by visiting workforcenow.adp.com.

All new plan participants will receive a Benefit Resource MasterCard which can be used to access all flexible spending accounts.

- OMNY is a contactless commuter fare payment system currently being implemented for use on public transit in New York City and the surrounding area. OMNY will be pre-loaded into commuter cards for easy swipe access. When OMNY is completely rolled out, it will replace the MetroCard on the New York City Subway, the Staten Island Railway, PATH trains, MTA buses, Bee-Line buses, and NICE buses.

* OMNY is currently testing throughout the city for per-ride trips and will be expanding usage and purchase options as the program expansion continues.

Child Care Resources

Kinside and your Benefit Resources Inc Dependent Care FSA are designed to simplify working parenthood. Enroll in BRI's dependent care FSA to set aside up to \$5,000 in tax-free funds. Use Kinside to easily spend your pre-tax dollars while taking advantage of dynamic child care openings, preferred rates and concierge support. All employees, regardless of enrollment status in a BRI product, have access to Kinside's services.

National Network

Kinside's national network allows working parents to browse open spots at child care programs near them and filter based on the criteria that matters most to their family.

Seamless Payments

Have a provider you love? Use Kinside to set up easy payments using your pre-tax funds by paying with your BRI debit card, ACH or a blend of both.

Concierge

Get assistance with your child care search. Explore Kinside's platform for partner offers near you, or request availability and tuition rates from any provider on Kinside.

Pre-negotiated Rates

Kinside parents save hundreds of dollars on care every month at partner programs all across the country. Get access to preferred rates at over 20,000 providers.

Getting Started with Kinside

1. CREATE YOUR ACCOUNT

Log-in to Kinside via your BRI enrollment portal or by visiting kinside.com/bri and signing up using your work email address.

2. START YOUR SEARCH

Enter your address to find open child care spots near you with preferred rates. Use the opinion bar to heart favorites, exclude non-matches and leave notes for later.

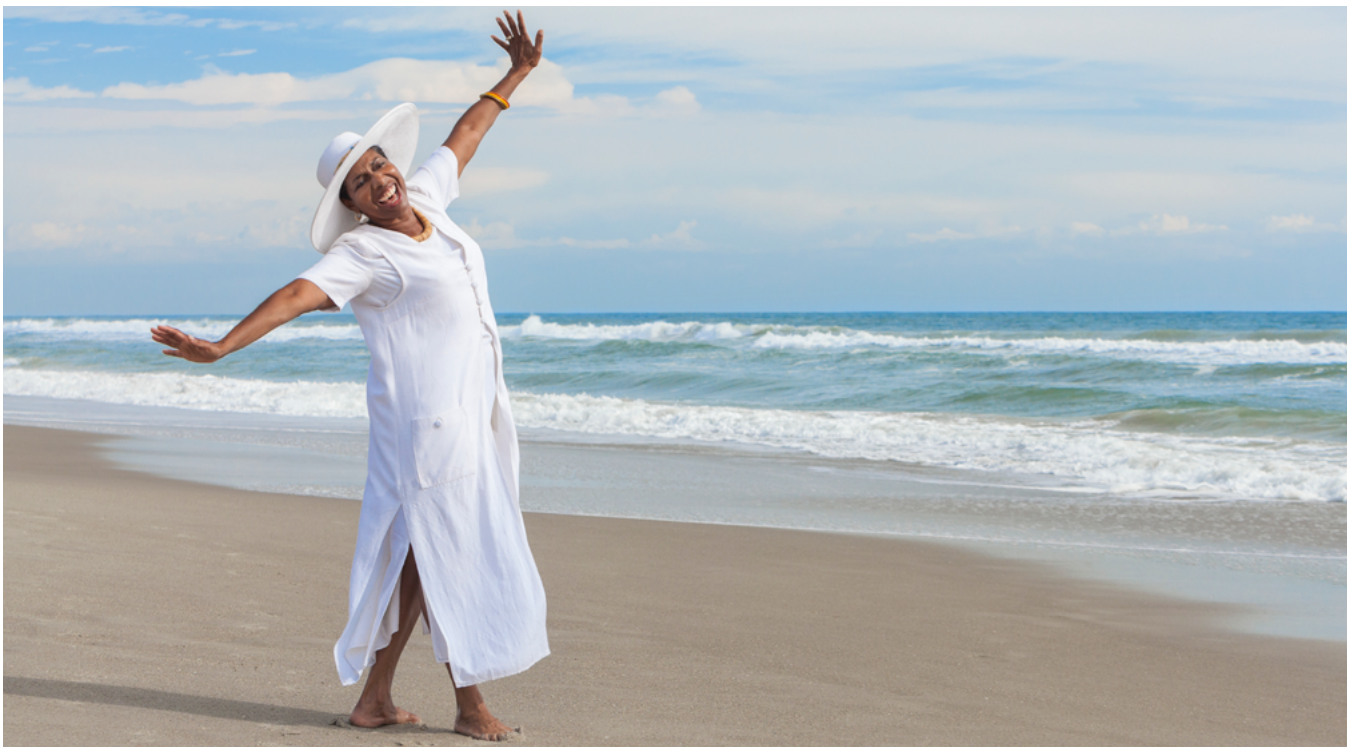
3. SET UP PAYMENTS

Already have a provider or want to set up payments to someone new? Search our database and make your first payment using your pre-tax funds. No claims required.

401(k) retirement

EMPOWER | [EMPOWERRETIREMENTPLAN.EMPOWER-RETIREMENT.COM](https://empowerretirementplan.empower-retirement.com) | 866.575.4977

- In 2025, employees can contribute up to \$23,500 (IRS regulated) to the Brunswick 401k Plan for retirement benefits
- Employees over 50 are allowed to contribute an additional \$7,500 (\$31,000 total for 2025) as a catch-up contribution to the plan
- For the first time, savers who are between ages 60 and 63 can contribute even more to retirement due to a provision of 2022's Secure 2.0 Act. People in that age range can contribute an additional \$11,250 in 2025 to hit a maximum contribution of \$34,750.
- Brunswick will provide a 3% contribution of your total earnings up to a max of \$10,500 for 2025 into the traditional 401k
- Brunswick will also contribute an additional 1.5% of Profit Share into your 401k account, making the total firm contribution 4.5% for Employees only. Partners have a different Profit Share arrangement.
- The plan offers immediate vesting for all employee and employer contributions
- New joiners will be automatically enrolled with semi-monthly contribution of 6% of pre-tax salary. If you do not make an update to your deduction, you will have an auto escalation of 1% each year on March 15th capped at 15%
- You can manage your account and fund investment selections by registering at: empower-retirement.com/401kparticipant
- Select the "click here to create a Username and Passcode" link to create your own personal identification number (PIN). Or, use the PIN that was mailed to your address of record



Short- and long-term disability

PRUDENTIAL | PRUDENTIAL.COM | 800.842.1718

Disability Insurance provides protection for your most valuable asset — your ability to earn an income. Brunswick provides Short-Term Disability (STD) and Long-Term Disability (LTD) insurance coverages for you at no cost. These plans pay a benefit if you are unable to work due to a non-work related illness or injury as well as maternity. Insurance pays a benefit in the event of short-term or long-term illness or injury up to the maximum allowable amount. If you need to file a short-term disability claim, contact the Benefits Team.

Short-term disability (STD)

- Sources of income (salary continuation & unemployment income)
- The program is paid in full by Brunswick for non-CA employees
- Benefits begin on the eighth day following an injury or illness for a maximum period of 12 weeks
- California employees instead receive short-term disability benefits up to a weekly benefit of \$1,620 via the state plan, for more information visit edd.ca.gov/Disability

STD Coverage	
Maximum Covered Benefit	60% of Weekly salary
Maximum weekly Benefit	\$2,000
Elimination Period	7 days for accident & sickness
Benefit Duration	12 weeks
Definition of Disability	Inability to perform own duties/ occupation and loss of income

Coordination of disability benefits
Your benefit may be reduced if you receive disability benefits from retirement, Social Security, workers' compensation, state disability insurance, no-fault benefits or return-to-work earnings. Refer to your carrier's certificate of coverage for more details.



Long-term disability (LTD)

All benefit-eligible employees will be automatically covered under a basic LTD plan with a payout of 60% of their salary capped at \$5,000 per month. You will also have the option to purchase additional coverage up to 60% of your monthly salary capped at \$20,000.

- Base plan provided by Brunswick at **no cost** to employees pays 60% of your monthly salary capped at \$5,000
- There is an optional buy-up plan of an additional \$15,000. If purchased, this will increase your benefit to 60% of your monthly salary capped at \$20,000. This additional \$15,000 coverage is paid by employees at a cost of \$0.353 per \$100 of salary on a post-tax basis. Ex: $\$75,000/12 \text{ months} = \$6,250 \times \$0.00353 = \22.06 monthly rate
- Disabilities due to mental illness are limited to 24 months of benefits during lifetime
- Benefits for pre-existing conditions are covered after 12 months of coverage

LTD Base Coverage

Maximum Covered Benefit	60% of Monthly Salary
Maximum Monthly Benefit	\$5,000
Elimination Period	90 days
Benefit Duration	SSNRA
Definition of Disability	Unable to perform material and substantial duties of own occupation to age 65

LTD with Optional Buy-up Coverage

Maximum Covered Benefit	60% of Monthly Salary
Maximum Monthly Benefit	\$20,000
Elimination Period	90 days
Benefit Duration	SSNRA
Definition of Disability	Unable to perform material and substantial duties of own occupation to age 65





Life Insurance

[UNUM](#) | [UNUM.COM](#) | [800.635.5597](#)

Life Insurance provides financial security for the people who depend on you. Brunswick provides Basic Group Term life insurance and Accidental Death and Dismemberment (AD&D) plus the opportunity to purchase additional Term Life insurance.

Brunswick Group Term Life Insurance

- Brunswick provides a life insurance program at no cost to employees with a payout of 4 times your annual salary capped at \$1M
- Life insurance provides a lump sum payout that helps to protect your family assets
- It is very important to keep beneficiary information up to date through various life events (ex: marriage, children, and divorce)

Voluntary Term Life/AD&D Insurance

- Employees can also purchase additional Term Life Insurance on top of the life insurance that Brunswick provides employees
- Voluntary Term Life / AD&D insurance provides protection for the people who depend on you, so they can pay expenses like housing, education or saving for retirement. AD&D Insurance is also available, which pays a benefit if you survive an accident but have certain serious injuries. It pays an additional amount if you die from a covered accident
- Brunswick employees can elect 5x their earnings up to a maximum of \$500,000. If you buy a minimum of \$10,000 of coverage now, you can increase your coverage in the future up to \$150,000 to meet your growing needs. You won't have to answer any health questions or take a health exam
- Your spouse can get up to \$250,000 of coverage in \$5,000 increments. Your spouse can increase their coverage in the future up to to \$25,000 with no health questions, if eligible. This is their guarantee issue amount. Spouse coverage cannot exceed 100% of the coverage amount you purchase for yourself
- Children can get up to \$10,000 in \$2,000 increments for your child(ren). One policy covers all of your children until their 19th birthday (or 26 if a full-time student)
- For rate information, please log into the ADP portal
- Beneficiary information can be included or updated via the ADP portal: workforcenow.adp.com
- Coverage will be deducted from your paycheck on a post-tax basis, so that the benefits you may receive are tax-free

Voluntary Life Monthly Rates

Age	Employee Monthly Rate	Spouse Monthly Rate	Child Monthly Rate
	Per \$10,000 of coverage	Per \$5,000 of coverage	\$0.774 per \$2,000 of coverage
15-24	\$0.340	\$0.255	
25-29	\$0.370	\$0.280	
30-34	\$0.500	\$0.375	
35-39	\$0.740	\$0.535	
40-44	\$1.120	\$0.805	
45-49	\$1.750	\$1.255	
50-54	\$2.580	\$1.860	
55-59	\$3.690	\$2.745	
60-64	\$4.750	\$3.805	
65-69	\$6.760	\$5.420	
70-74	\$12.780	\$10.255	
75+	\$39.510	\$31.705	

Voluntary AD&D Monthly Rates		
	Coverage amount	Rate
Employee	Per \$10,000 of coverage	\$0.260
Spouse	Per \$5,000 of coverage	\$0.145
Child	Per \$2,000 of coverage	\$0.136



Accident Insurance

- Employees can also purchase Accident Insurance for themselves and their family members
- Accident Insurance is designed to help you meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Indemnity lump sum benefits are paid directly to you, based on the amount of coverage listed in the schedule of benefits
- Accident coverage covers you both on and off the job
- For rate information and a schedule of benefits, please log into the ADP portal at workforcenow.adp.com
- Coverage will be deducted from your paycheck on a post-tax basis, so that the benefits you may receive are tax-free

Semi-monthly Premium	
You	\$6.21
You + Your Spouse	\$10.01
You + Your Child(ren)	\$11.59
You + Your Family	\$15.39

Specified Disease (Critical Illness) Insurance

- Employees can also purchase Critical Illness Insurance for themselves and their family members. Critical Illness, or Specified Disease Insurance, helps offset the financial effects of a catastrophic illness by paying a lump sum benefit when employees or their family members are diagnosed with a covered illness
- Guarantee Issue amount (amount that does not require health questions: \$20,000 for you and 50% of your coverage amount for spouses and child(ren))
- Covered conditions include: Alzheimer's, coronary artery disease, heart attack (Myocardial Infarction), major organ failure, stroke and cancer
- Rates are based on your your attained age, unisex, and uni-tobacco. Attained age rates and costs are based on the insured's age each year on the policy anniversary date and increase in 5-year age bands. For rate information and a schedule of benefits, please log into the ADP portal at workforcenow.adp.com
- Coverage will be deducted from your paycheck on a post-tax basis, so that the benefits you may receive are tax-free.

Monthly Rates

	Employee Coverage: \$20,000	Spouse Coverage: \$10,000	Be Well benefit: \$50
Age	Employee (Employee rates include coverage for children)		Spouse
Under 25	\$4.67	\$2.20	
25-29	\$5.67	\$2.70	
30-34	\$7.27	\$3.50	
35-39	\$9.87	\$4.80	
40-44	\$13.27	\$6.50	
45-49	\$18.27	\$9.00	
50-54	\$26.07	\$12.90	
55-59	\$36.47	\$18.10	
60-64	\$52.47	\$26.10	
65-69	\$75.47	\$37.60	
70-74	\$110.87	\$55.30	
75-79	\$148.87	\$74.30	
80-84	\$189.47	\$94.60	
85+	\$270.87	\$135.30	

Hospital Insurance

How does it work?

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth.

Why is this coverage so valuable?

- The money is paid directly to you — not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductible's provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.
- You get affordable rates when you buy this coverage at work
- The cost is conveniently deducted from your paycheck
- The benefits in this plan are compatible with a Health Savings Account (HSA)
- You may take the coverage with you if you leave the company or retire, without having to answer new health questions. You'll be billed directly

Who can get coverage?	
You	If you're actively at work
Your Spouse	Can get coverage as long as you have purchased coverage for yourself
Your Child(ren)	Dependent children newborn until their 26th birthday, regardless of marital or student status

Employee must purchase coverage for themselves in order to purchase spouse or child coverage. Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. Spouses and dependent children must reside in the United States to receive coverage.

Be Well Benefit

Every year, each family member who has Hospital coverage can also receive \$50 for getting a covered Be Well screening test, such as:

- Annual exams by a physician include sports physicals, wellchild visits, dental and vision exams
- Screenings for cancer, including pap smear, colonoscopy
- Cardiovascular function screenings
- Screenings for cholesterol and diabetes
- Imaging studies, including chest X-ray, mammography
- Immunizations including HPV, MMR, tetanus, influenza

How much does it cost?	
Semi-Monthly Premium	Options
You	\$7.16
You + Your Spouse	\$13.08
You + Your Child(ren)	\$10.16
You + Your Family	\$16.08

Pet Insurance

NATIONWIDE | [PETSATIONWIDE.COM](https://petsnationwide.com) | 1.888.899.4874

Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible without worrying about the cost.

My Pet Protection coverage highlights

My Pet Protection is available in two reimbursement options (50% and 70%) so you can find coverage that fits your budget. All plans have a \$250 annual deductible and \$7,500 maximum annual benefit.

Coverage includes*:

- Accidents
- Illnesses
- Hereditary and congenital conditions
- Cancer
- Behavioral treatments
- Rx therapeutic diets and supplements
- And more

Every My Pet Protection policy also includes these additional benefits:

- Lost pet advertising and reward expense
- Emergency boarding
- Loss due to theft
- Mortality benefit

Nationwide gives you more

vethelpline

- 24/7 access to veterinary experts (\$110 value)
- Available via phone, chat and email
- Unlimited help for everything from general pet questions to identifying urgent care needs

Nationwide PetRxExpress

- Save time and money by filling pet prescriptions at participating in-store retail pharmacies across the U.S.
- Rx claims submitted directly to Nationwide
- More than 4,700 pharmacy locations

Did you know? Nationwide offers coverage for avian & exotic pets such as birds, rabbits, lizards and more

What makes My Pet Protection different?

My Pet Protection is available only through your employer and is guaranteed issuance. It also includes benefits like lost pet advertising, emergency boarding and more.

It's no surprise that My Pet Protection is the most paw-pular coverage plan from America's #1 pet insurer.

*** These are examples of general coverage; please review plan document for specific coverages. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.**

Products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, vethelpline and Nationwide PetRxExpress are service marks of Nationwide Mutual Insurance Company. ©2024 Nationwide. 22GRP8795C

Additional Benefits

MetLaw (Legal Plan)

MetLife

A Nationwide Network of Attorneys

MetLaw is a voluntary group legal plan that provides employees with convenient access to affordable legal services. Plan members may receive services through a nationwide network of more than 15,000 attorneys, or from an out-of-network attorney.

Hyatt Legal Plans has been administering group legal plans since 1981 and is the nation's largest provider of group legal plans, serving four million group legal plan members and dependents including more than 200 of the Fortune 500 companies*.

Extensive Legal Services

MetLaw provides easy, direct access to a national network of attorneys who provide telephone advice and office consultations on an unlimited number of personal legal matters and fully covered services for the most frequently needed personal legal matters (excluding employment issues). Participants may also receive service from out-of-network attorneys.

Examples of covered legal services include:

- Preparation of wills and trusts
- Real estate matters
- Debt matters, including identity theft defense
- Consumer protection
- Document preparation and review
- Traffic and juvenile matters
- Family law, including adoptions

Network attorneys are carefully selected and monitored by Hyatt Legal Plans, and have an average of 25 years of experience in the practice of law.

Making It Easy With Best-In-Class Service

- Easy to locate attorneys and schedule appointments by calling Hyatt's award-winning Client Service Center** toll-free (800-821-6400) and speaking to a knowledgeable and experienced representative, or by visiting Hyatt's website, members.legalplans.com.

Cost Per Employee Per Month (Covers Spouse and Dependents*** for MetLaw:

- **\$21.00** for Standard Plan

*Hyatt Legal Plans 2018 internal data. FORTUNE 500 is a registered trademark of FORTUNE magazine, a division of Time, Inc.

**2015, 2016, 2017 & 2018 American Business Awards; Stevie Award, Customer Service Department of the Year

***A dependent is defined as a spouse or domestic partner of the Plan Member and/or child who is up to the age of 26 and unmarried, or who is disabled.

Health Memberships/Reimbursement

Equinox

Equinox is available however, whenever, and wherever you want. Meet your goals anywhere with their expert instruction and top-tier fitness programs— in the club or on their groundbreaking digital platforms.

Equinox offers 3 types of memberships:

- Select
 - Provides access to one select location. Membership fees vary by region and location. Not Available in SF
- All Access
 - Membership fees vary by type and region
 - Not Available in SF
- Destination Access
 - Global facilities option available

As an employee, partner or spouse of Brunswick Group, you are cordially invited to join under the Equinox High-Performance Living Program.

Crunch

Offering a All Crunch Annual membership (unlimited use of all Crunch facilities nationwide) or City Crunch (CA only) Unlimited access to all Crunch clubs in your metro area.

To enroll go to onlineccs.com/memberlogin.cfm
Password: **emp*bwg**

GlobalFit

Aetna

- Team members actively participating in our Aetna benefits can get reimbursed up to \$400 annually for simply attending their usual fitness classes, events or using Citi Bike.
- Participate in an organized exercise class or event (e.g., marathon, studio fitness classes, yoga, etc.) and/or attend your preferred fitness facility for a total of 50 times in a 6-month period.
- The reimbursement period begins on the date of the first class, visit or event, and ends after completion of 50 workouts. Submit a completed reimbursement form to Aetna with the appropriate documents proving your participation. Spouses and domestic partners who are under your plan are also eligible for a \$100 reimbursement in a six month period.

Get reimbursed up to **\$400 ANNUALLY!**

Member benefits include:

- \$0 Initiation
- Reduced monthly dues at any Equinox location
- One complimentary Equifit fitness assessment
- One complimentary Personal Training session
- One complimentary private Pilates session
- Access to the Equinox+ digital app, with on-demand classes like Equinox-exclusive MetCon3, Stacked and Precision Run, as well as SoulCycle and Headstrong meditation

For more information, to receive a 3-day all access pass, or enroll in the program, contact our account representative

Dallas/DC:

Karen Ann Delaney
karenann.delaney@equinox.com

NYC:

Ana Stamatou
ana.stamatou@equinox.com

Chicago:

Kristin Kennedy
kristin.kennedy@equinox.com

SF:

John Butler
john.butler@equinox.com

Mental Health Benefits

Headspace Care

Brunswick covers confidential mental health support to help you with the right care in the moments you need it most. Just search for Headspace Care in the App Store or Google Play, and access coaching and clinical services all from your smartphone.

Behavioral Health Coaching

Within seconds, you can chat live via text with trained behavioral health coaches, to receive 24/7 emotional support for day-to-day life challenges such as managing anxiety or improve sleep.

Therapy + Psychiatry

If needed, members can access virtual therapy or psychiatry within hours. Licensed therapists and psychiatrists work together with coaches and can deliver sessions outside of business hours.

Skill-building Activities

Activities are clinically validated to teach a wide range of life skills, like deep breathing to reduce stress. They are hand-picked for members by their coaches based on individual needs and goals.

Coaching is 100% free for all employees and their dependents even if you did not sign up for Medical Benefits with Aetna. No out-of-pocket costs to employee or dependents. Specialist Visit copay applies to next level Psychiatry / Psychological visits.

Headspace Health

Mindfulness has been shown to help people stress less, increase focus, and sleep more soundly. Meditation helps you to be more mindful – and Headspace is your personal guide, with hundreds of meditations and exercises for sleep, focus, and movement.

Brunswick Group is proud to partner with Headspace and provide employees access to the full library for free. Check out all that Headspace has to offer below. Haven't signed up for your free membership yet?

Simply visit <https://work.headspace.com/brunswickgroup/join>.



Mental Health Counseling Services

Find the support you've been seeking.

Licensed therapists

MinuteClinic® licensed therapists have the experience to support your mental health journey. For life adjustments, bouts of depression, or even mild-to-moderate stress or anxiety, they're here for you.

Personalized plans

Offering both ongoing and gap care, MinuteClinic licensed therapists will conduct an assessment to help determine the best plan for you and your mental health needs. They will create an individualized plan for you to follow and get you back on your path to wellness, including extra support as needed throughout the year.

Affordable care

Our mental health services provide confidential, affordable care. Cash or credit charges vary by session length and type (\$69–\$129), or we can bill your insurance provider directly.

Connected support

A licensed therapist will be dedicated to you and your needs. The therapist can also help you find an appropriate resource if a different or more specialized level of care is needed.

Easy access

Licensed therapists are available days, evenings and weekends. You'll also have the freedom and flexibility of having in-person or virtual appointments with your therapist.

Here to support your mental health.

Counseling services include individual, couples and group therapy sessions, all of which offer emotional support and meaningful connection.

Talking with a licensed therapist could be beneficial if you're experiencing mild-to-moderate issues such as:

- Family conflict
- Loss and grief
- Relationship challenges
- Sleep difficulty
- Substance abuse

Call 1-855-417-2486 or visit [CVS.com/MentalHealth](https://www.cvs.com/MentalHealth) to schedule a session.



Prudential Presents GuidanceResources

No matter what's going on in your life, GuidanceResources® is here to help.

Personal problems, planning for life events or simply managing daily life can affect your work, health and family. GuidanceResources is a company-sponsored service that is available to you and your dependents, at no cost, to provide confidential support, resources and information to get through life's challenges.

Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential assistance program to help address the personal issues you and your dependents are facing. This service, staffed by experienced clinicians, is available by phone 24 hours a day, seven days a week. A GuidanceConsultantSM is available to listen to your concerns and refer you to a local provider for in-person counseling or to resources in your community. Call any time with personal concerns, including:

- Depression
- Stress and anxiety
- Marital and family conflicts
- Alcohol and drug abuse
- Job pressures
- Grief and loss

Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- Saving for college
- Tax questions
- Getting out of debt
- Estate planning
- Retirement planning

**WE ARE AVAILABLE 24 HOURS A DAY,
7 DAYS A WEEK.**

Call: 800.311.4327 or TDD: 800.697.0353

Online: guidanceresources.com

Your company Web ID: GEN311

Legal Information, Resources and Consultation

When a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, you can also be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including:

- Divorce and family law
- Bankruptcy
- Debt obligations
- Criminal actions
- Landlord and tenant issues
- Civil lawsuits
- Real estate transactions
- Contracts

Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Create your own account by going to www.guidanceresources.com. Each time you return to the site, you will find personalized, relevant information based on your individual life needs. You can:

- Review in-depth HelpSheetsSM on topics you select
- Get answers to specific questions
- Search for services and referrals
- Use helpful planning tools

Claim your savings with LifeMart

LifeMart

Save on travel:

ADP Discounts powered by LifeMart helps you save time and money on the things you want most, from every day needs to one-of-a-kind purchases. You'll find a huge selection of discounts on products and services from brands you know and love. Plus, great savings on hotels, car rentals, zoos, museums, theme parks, aquariums, movie tickets and much more!

Take charge of your health with LifeMart

LifeMart® helps you make healthy choices for yourself, your family and your budget. Get the wellness products and services you want, at prices you'll love:

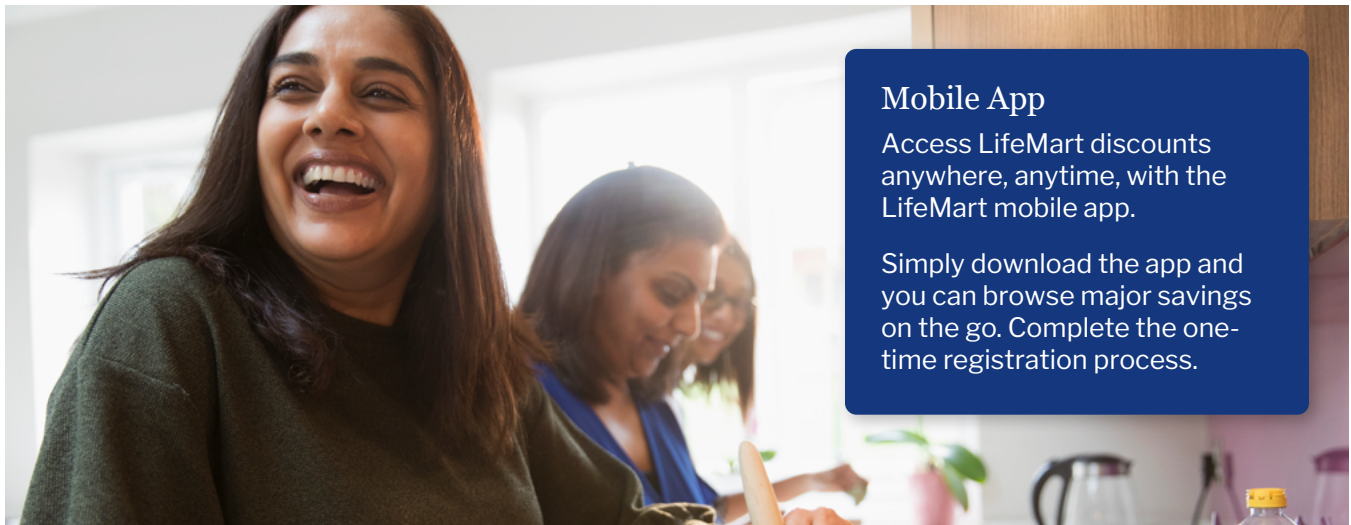
- Gyms & Fitness Clubs
- Weight Loss Programs
- Fitness Equipment
- Family Care
- Fitness Apparel
- Pet Care
- Vision Care
- Dental Care
- Healthy Magazines
- Meal Delivery
- Vitamins & Supplements
- Groceries
- And More!

Your discount program gives you deals on nationally recognized products and services such as:

- Child Care
- Electronics
- Entertainment
- Hotels
- Home
- Groceries
- Restaurants
- Auto
- Travel
- Pets

Access your FREE discounts today!

Go to the ADP Portal and click on Myself > Benefits > Employee Discounts > LifeMart.



Parental Benefits

Bright Horizons Family Care Benefits

Bright Horizons will reimburse you up to \$100 per day for care in a center and up to \$100 per day for care in your home.

Each use of Out-of-Network Care will count towards your Back-Up Care allotment.

Appropriate forms must be completed prior to using Out-of-Network Care; requests for reimbursement must be submitted within 10 days of using care in order to be reimbursed.

SUPPORT FOR WORKING PARENTS: When school and work schedules go head-to-head, we've got solutions. Fill care gaps with back-up care in centers and at home or, jump ahead on the waitlist for full-time child care. Keep your child engaged with virtual camps when you're both at home. And when you need a star sitter, use your free Sittercity membership. You can also use Jovie, our high-touch Nanny Placement Service, and Right at School to find before-and-after-school care.

ACADEMIC SUPPORTS & ENRICHMENT: Whether your child needs help with a certain class, you're fielding homework questions you can't answer, you're looking for help with your own schoolwork, or you want to set your child up for success, tutoring and test prep has you covered. Plus, you can also book fun and educational enrichments for your child.

ELDER CARE SUPPORT: Your benefits aren't just for child care. Adult and elder loved ones need support too! Whenever they need care, back-up care is your stress-free solution, and you can book it in your home or theirs.

PET CARE: Bored pets? Not on our watch! Access walkers, sitters, daycare, overnight boarding, and more through your pet care benefit. Plus, all caregivers are provided by pet care industry-leader, Rover. Watch a video to learn more: <https://bh.social/PetCare>.

HOUSEHOLD SUPPORT: Does your to-do list keep growing? Let your benefits take household responsibilities off your plate. Walking the dog? Check! Cleaning the kitchen? Check! Find pet care and housekeepers through your free Sittercity membership.

To register, visit:

<https://clients.brighthorizons.com/brunswick>

Employer Username: Brunswick |
Password: Benefits4You

Download the App: Search "back-up care" in the App Store or Google Play.

Questions?

Call: 877-BH-CARES (877-242-2737).

Aetna Enhanced Maternity Program

Get the information and special support you need.

Exciting changes are coming your way. And with the Aetna Enhanced Maternity Program, you can count on us to support you throughout your entire pregnancy journey. The program is included in your Aetna® plan. So rest assured, you're getting support and resources at no extra cost to you.

Getting started is easy

- Text BABY to 66902.
- Enroll on your Aetna member website.
- Call us at 1-800-272-3531 (TTY: 711) weekdays from 8 AM to 7 PM ET.

You'll learn about what to expect before and after delivery, early labor symptoms, newborn care and more.

We can also:

- Offer you phone-based genetic counseling and screening, as well as convenient, confidential and cost-effective genetic testing
- Help you make informed decisions throughout your pregnancy
- Give you advice on lowering your risk for early labor
- Help you cope with postpartum depression

Personalized nurse support

If you have a health condition or other risk that could affect your pregnancy, we can help. Our nurse case managers will work with you to manage or maybe even lower those risks.

Helping you deliver at the right time

In most cases, full-term babies have fewer health problems than preterm babies. So if you're at risk for early labor, we'll explain the signs and symptoms and help you lower those risks. We'll also talk about treatment options.

Visit the Maternity Support Center

This no-extra-cost resource is available through your member website and offers information about the maternity journey. Whether you're planning for baby, already pregnant or post-delivery, it's personalized for you and where you can find:

- Pre-pregnancy checklists
- Breastfeeding and postpartum support
- Coverage details, like ultrasound costs
- Baby-care tips

Parental Leave Policy

At Brunswick we aim to create a working environment that supports you during life-changing events such as having a baby or growing your family. We recognize that every family situation is unique and we aim to be as flexible to your family needs as possible.

New Parent Leave

Benefits eligible employees are eligible for paid new parent leave upon the birth, adoption, or foster placement of their child:

PRIMARY CAREGIVER LEAVE: 20 weeks primary care giver leave at full pay, which includes six (6) weeks for the period of pregnancy-related disability.

SECONDARY CAREGIVER LEAVE:

- 8 weeks of leave at full pay with the opportunity to request additional weeks of unpaid leave thereafter, or the ability to tack on vacation time as needed and agreed to with your Office Head and People Team
- Secondary care must be taken in increments of two-week periods and will be available to the employee for the first year of the child's life

This leave runs concurrently with any other leave authorized by Brunswick or statutory leave entitlement under short-term disability, the Family and Medical Leave Act and/or applicable state law. If you are eligible for pay under the Firm's short-term disability plan, such payments in combination with new parent leave will not exceed 100% of your base salary. Unless otherwise prohibited by applicable law, if the Firm seeks reimbursement from the state or insurance carrier, the employee will be required to sign an authorization for the insurance company or state to send the benefits check directly to the Firm. A request for new parent leave must be submitted in writing as far in advance as possible to Brunswick's People Team Department. The request should include the reason for the leave, the anticipated commencement date and the anticipated date of return. People Team shall make a determination with respect to such requests on a case-by-case basis and in accordance with applicable law.

Benefits & Compensation While on Leave

Employees will continue to receive all existing Firm benefits during the leave period. Your salary will be reviewed in the normal way during the annual review process. Discretionary bonuses may be payable to you whilst on leave. Bonuses are calculated according to our profitability and individual performance during the relevant period for which employees must have been present at work. Bonuses are awarded to employees who are employed by Brunswick at the date the payment is due. If you were present at work for part of the relevant period before going on unpaid leave any discretionary bonus payable to you will be prorated accordingly.

Flexible Working Accommodations

Flexible working arrangements for returning primary care givers: option to work from home two days a week for the first two months after returning, and one day a week thereafter, up to one year. Arrangements must be agreed upon with Human Resources and the local Office Head.

Nursing Mother Accommodations

Brunswick supports breastfeeding mothers by accommodating the mother who wishes to express breast milk during her workday, permitting reasonable breaks as needed during the workday. The Firm will cover the cost of shipment of milk for nursing mothers who are required to travel for business upon their return from leave.

New York Paid Family Leave

New York Paid Family leave is only applicable to the NY office

Prudential

As an employee working in the state of New York, you are eligible for the New York Paid Family Leave. Brunswick offers New York Paid Family Leave insurance coverage in addition to your New York state mandated short-term disability insurance. The benefit will help provide more time to bond with your new child or care for a sick family member. For more information please go to ny.gov/programs/new-york-state-paid-family-leave.

What makes an employee eligible for New York Paid Family Leave

Full-time employees become eligible for Paid Family Leave benefits after they have worked 26 consecutive weeks from the date they were hired. Part-time employees become eligible after working 175 days in the calendar year. Freelancers or independent contractors are not eligible.

Coverage for 2025	
Maximum Covered Benefit	Up to 12 weeks of paid leave at 67% of your average weekly salary
Maximum Weekly Benefit	Capped at \$1,177.32 (67% of \$1,757.19 the NYS average weekly wage)
Cost to employees	\$354.53 annually based on NY state's community rate of .388%
Benefits begin	Benefits are payable on the first day of an eligible absence

What types of life events are covered?

- Bond with a newborn child (leave must conclude within 12 months of the birth)
- Bond with a newly placed child for adoption or foster care (leave must conclude within 12 months of placement)
- Care for a spouse, domestic partner, child, parent, parent in-law, grandparent, or grandchild with a serious illness or injury
- A qualifying exigency leave caused by the call to covered active duty of a spouse, domestic partner, parent or child who is a member of the National Guard, Reserves or Regular Armed Forces

What are my rights under the new Paid Family Leave law?

- You have a right to return to your same or comparable job upon return from leave
- You are guaranteed continued health insurance while on leave
- Citizenship and immigration status do not impact eligibility
- Your employer cannot discriminate against employees for taking Paid Family Leave

Can NY PFL be taken on an intermittent basis? In less than 1-day increments?

- PFL leave can be taken as continuous blocks of time or on an intermittent basis (e.g. every Monday for 10 weeks)
- Parental leave: New York Paid Family Leave can be taken following Brunswick Paid Family Leave
- Leave must be taken in full-day increments. Partial-day absences will not qualify for benefit payment

Are NY PFL benefits taxable?

- Based on guidance issued by the New York State Department of Taxation and Finance, NY PFL benefits are considered taxable income
- Employees can request voluntary withholding of federal income tax at a rate of 10% and/or state income tax at a rate of 2.5%



Washington, D.C. Paid Family Leave

Information on Paid Family Leave in the District of Columbia

Your employer is subject to the District of Columbia's Paid Family Leave law, which allows covered employees to receive paid time off for qualifying parental, family, and medical events. For more information about Paid Family Leave, please visit the Office of Paid Family Leave's website at dcpaidfamilyleave.dc.gov.

Covered Workers

In order to receive benefits under the Paid Family Leave program, you must have worked for an employer in DC before you experienced a covered event. Your employer should have reported your wages to the Department of Employment Services and paid taxes based on the wages they paid to you. To find out if you are a covered worker, you can ask your employer or contact the Office of Paid Family Leave using the information below. Your employer is required to tell you if you are covered by the Paid Family Leave program. You should receive information about Paid Family Leave from your employer.

Covered Events

There are four (4) kinds of events for which you may be eligible for Paid Family Leave benefits. Each kind of leave has its own eligibility rules and its own limit on the length of time you can receive benefits in a year. No matter how many different types of leave you may take in a year, you may receive no more than 8 weeks of Paid Family Leave benefits in a year. The three types of leave for which you may receive benefits are:

PARENTAL LEAVE - receive benefits to bond with a new child for up to 12 weeks in a year;

FAMILY LEAVE - receive benefits to care for a family member for up to 12 weeks in a year; and

MEDICAL LEAVE - receive benefits for your own serious health condition for up to 12 weeks in a year

PRENATAL LEAVE - receive benefits for doctors' appointments and pregnancy-related complications for up to 2 weeks; available after the baby is born

Applying for Benefits

If you have experienced an event that may qualify for parental, family, or medical leave benefits, you can learn more about applying for benefits with the Office of Paid Family Leave at dcpaidfamilyleave.dc.gov.

Benefit Amounts

Paid Family Leave benefits are based on the wages your employer paid to you and reported to the Department of Employment Services. DC Paid Family Leave provides wage replacement of 90% of wages up to 1.5 times DC's minimum wage and 50% of wages above the 1.5 times DC's minimum wage. The maximum weekly benefits amount is \$1,118.

Employee Protection

The Paid Family Leave program does not provide job protection to you when you take leave and receive Paid Family Leave benefits. However, you may be protected against actions taken by your employer that are harmful to you if those actions were taken because you applied for or claimed Paid Family Leave benefits. When these harmful actions were taken because you applied for or claimed Paid Family Leave benefits, they are known as "retaliation." If you believe you have been retaliated against, you may file a complaint with the DC Office of Human Rights (OHR), which receives complaints at the following web address: ohr.dc.gov.

For more information about Paid Family Leave, please visit the Office of Paid Family Leave's website at dcpaidfamilyleave.dc.gov, call 202-899-3700, or email does.opfl@dc.gov.

California Paid Family Leave

Paid Family Leave (PFL) provides benefit payments to people who need to take time off work to:

- Care for a seriously ill family member
- Bond with a new child
- Participate in a qualifying event because of a family member's military deployment

If eligible, you can receive benefit payments for up to eight weeks. Payments are about 70% to 90% of your weekly wages earned 5 to 18 months before your claim start date. Weekly maximum benefit is \$1,620.

PFL provides benefit payments but not job protection. Your job may be protected by other laws, such as the Family and Medical Leave Act or the California Family Rights Act.

Eligibility

To qualify for Paid Family Leave benefits, you must meet the following requirements:

- Be unable to do your regular or customary work
- Have lost wages due to the need to provide care for a seriously ill family member, bond with a new child, or participate in a qualifying event resulting from a family member's military deployment to a foreign country
 - For more information about specific eligibility requirements for military family members, visit [Paid Family Leave – Military Assist](#)
- Be employed or actively looking for work at the time your family leave begins
- Have earned at least \$300 from which State Disability Insurance (SDI) deductions were withheld during your base period. For additional information, visit [Calculating Paid Family Leave Benefit Payment Amounts](#)
- Complete and submit your claim form no earlier than the first day your family leave begins, but no later than 41 days after your family leave begins or you may lose benefits

- Provide a medical certificate on your care claim for the seriously ill family member. The certificate must be completed by the care recipient's physician/practitioner.
 - A nurse practitioner or physician assistant may certify to the need for care within their scope of practice; however, they must perform a physical examination and collaborate with a physician or surgeon
 - If the care recipient is under the care of an accredited religious practitioner, you may download and print the [Practitioner's Certification for Paid Family Leave \(PFL\) Benefits \(DE 2502F\) \(PDF\)](#).

Citizenship and immigration status do not affect eligibility.

How Do I Apply For Benefits?

Apply for Paid Family Leave benefits by visiting [SDI Online \(edd.ca.gov/SDI_Online\)](#).

You may also apply using a paper form. Visit [EDD Forms and Publications \(edd.ca.gov/Forms\)](#) to request a [Claim for Paid Family Leave \(PFL\) Benefits \(DE 2501F\)](#) form.

For caregiving claims, you must provide medical certification showing that the care recipient has a serious health condition and requires your care. This needs to be completed by the care recipient's physician/practitioner. Information about the care recipient and their signature are also required.

For bonding claims, you must provide documentation showing proof of relationship between you and the child (e.g., a copy of the child's birth certificate, adoptive placement agreement, or foster care placement record).

If you are currently receiving pregnancy-related Disability Insurance benefits, it is not necessary to request a Paid Family Leave claim form. The form to file for bonding will be sent through your SDI Online account or by mail when your pregnancy-related disability claim ends.

Contacts

Medical and Prescription Drug

Aetna

Phone: 833.484.0445
Website: [aetna.com](https://www.aetna.com)

Lockton On Call

Lockton

Phone: 844.591.1497
Website: [MyBrunswickBenefits.com](https://www.MyBrunswickBenefits.com)

HSA and FSA

Benefit Resource (BRI)

Phone: 800.473.9595
Website: [benefitresource.com](https://www.benefitresource.com)

Dental and Vision

MetLife

Phone: 800.275.4638
Website: [metlife.com](https://www.metlife.com)

Parental Benefits

Bright Horizons

Phone: 877.242.2737
Website: clients.brighthorizons.com/brunswick

Child Care Resources

Kinside BRI

Website: participant.briweb.com

EAP

Prudential GuidanceResources

Phone: 800.311.4327
Website: guidanceresources.com
Web ID: [GEN311](#)

Legal

MetLaw through MetLife

Phone: 800.821.6400
Website: [legalplans.com](https://www.legalplans.com)

Fertility

Carrot

Phone: 888.817.9040
Website: app.get-carrot.com

Pet

Nationwide

Phone: 888.899.4874
Website: [petinsurance.com](https://www.petinsurance.com)

Life, AD&D, Accident, Critical Illness, and Hospital Insurance

Unum

Phone: 800.635.5597
Website: [Unum.com](https://www.Unum.com)

Short- and long-term disability

Prudential

Phone: 800.842.1718
Website: [prudential.com](https://www.prudential.com)

Retirement

Empower

Phone: 866.575.4977
Website: empowerretirementplan.empower-retirement.com

The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

