



2025 BENEFITS SUMMARY GUIDE

US EMPLOYEES



YOUR 2025 BENEFITS SUMMARY GUIDE

Welcome to your Benefits Summary Guide. This guide contains key benefit details and information on the tools available to you, to help you make the best choices for you and your family.

The Husqvarna benefits website will be your one-stop shop to discover all of the latest benefit information, news and updates for 2025.

In a world full of change its good to know your benefits provide coverage you can count on. Take the opportunity to make sure your benefit decisions are still right for you and your loved ones this Open Enrollment.

In good health,
Your Husqvarna Benefits Team



WHAT'S CHANGING FOR 2025

At Husqvarna we value our employees and work to provide a comprehensive benefits program to help you and your family thrive. Below you will find what is new and changing for 2025.



SAVE ON YOUR MEDICAL PREMIUMS

Due to the cost of healthcare continuing to rise nationally, our medical rates have slightly increased. However, you can receive reduced medical premiums by confirming in Workday that you have or will be completing your wellness exam by December 31, 2024.



MEDICAL PLAN DEDUCTIBLE INCREASE

Due to IRS HSA guidelines, there will be an increase to the deductible for the HSA Core and PPO Buy-up medical plans. The deductibles for individual and family tiers of the HSA Core plan are **\$2,000/\$4,000**, while for the PPO plan they are **\$1,000/\$3,000**. The deductible for the HSA Value plan remains the same at **\$2,600/\$5,250**.



HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTION LIMITS & EMPLOYER MATCH

Husqvarna will match your personal contribution dollar for dollar to your HSA based on your plan and coverage election.

If you have elected an HSA to save pre-tax dollars to pay for medical expenses in 2025, you will be able to save up to **\$4,300** (employee only) and **\$8,550** (family), inclusive of Husqvarna's match contribution. For those employees age 55 or older, there is also the option to make annual catch-up contributions of \$1,000.

NEW! THE CALM APP

Available for free as part of our Employee Assistance Program, the Calm app is designed to help you stress less, sleep more, and live mindfully.

For more information visit: husqvarnabenefits.com/#/benefit/eap



SURGERYPLUS HAS RE-BRANDED TO LANTERN

Lantern offers you and your covered dependents an elite network of surgeons, a concierge service, and lower surgery costs by waiving your coinsurance. Find out more by visiting husqvarnabenefits.com/#/benefit/lantern



401(K) PROVIDER CHANGED TO PRINCIPAL

As of July 1, 2024 our 401(k) provider has switched from Fidelity to Principal.

Husqvarna offers you a 401(k) Plan with a choice of pre-tax and after-tax (Roth) contributions, and we match your contributions dollar for dollar up to **4%**.

HERE FOR YOU, 24/7/365

When life poses challenges - whether in or outside work - we want to help you. Our Employee Assistance Program through Optum offers you and your family members free, confidential support from master-level counselors.

For more information visit: husqvarnabenefits.com/#/benefit/eap



YOUR BENEFIT TOOLS

YOUR BENEFITS WEBSITE

Visit your benefits website before enrolling to find out all you need to know about the benefits available to you and learn about additional plan details before making your elections.

This website allows easy access to your benefit information – anytime, anywhere, on any device. Try checking it out on your smartphone!

HUSQVARNABENEFITS.COM



SPEAK TO A BENEFIT ADVOCATE

Get clear answers from the **Husqvarna Benefit Advocate Center (HBAC)**. Call or email a benefits advocate to get answers to your questions:

833-202-6686 or **bac.husqvarnabenefits@ajg.com**
Monday - Friday, 8am - 8pm (EST)



PERSONALIZED BENEFITS SUPPORT FROM ALEX

ALEX is your virtual benefits counselor. Chat with him to explore your benefits and the best options for you and your family. ALEX can make personalized recommendations and help you make your healthcare plan decisions.

start.myalex.com/husqvarnaus/2025



ENROLL VIA WORKDAY

Once you're ready, head to Workday to enroll or make changes. You can find enrollment instructions on the benefits website. **If you are a new hire, you have 31 days from your start date to make your benefit elections.** Once elected, your benefits are retroactive from your date of hire.

MEDICAL PLANS



We have three medical plans from which you can choose.

HSA CORE PLAN

A High Deductible Health Plan with mid-range premiums and deductibles. Husqvarna will match your personal contribution dollar for dollar into your Health Savings Account (HSA) based on your plan and coverage election.

HSA VALUE PLAN

Similar to the Core Plan but with lower premiums and higher deductibles. This plan also comes with a contribution match dollar for dollar into your Health Savings Account (HSA) based on your plan and coverage election.

PPO BUY-UP PLAN

A medical plan option with the highest premiums but lower in-network coinsurance, copays and deductibles.



All three plans are offered through BlueCross BlueShield of North Carolina (BCBS). BCBS is a leader in the health care industry with a national network of preferred providers.



FOR MORE PLAN DETAILS, VISIT: [HUSQVARNABENEFITS.COM](https://www.husqvarnabenefits.com)

COMPARE THE PLANS

A side-by-side comparison of the **in-network** benefits for the three medical plans.

	HSA CORE PLAN	HSA VALUE PLAN	PPO BUY-UP PLAN
PREMIUMS (the amount taken pre-tax from your pay check)	Mid-range	Lowest	Highest
DEDUCTIBLE (the amount you pay for a service, before insurance kicks in)	Mid-range Individual \$2,000 Family \$4,000	Highest Individual \$2,600 Family \$5,200	Lowest Individual \$1,000 Family \$3,000
HEALTH SAVINGS ACCOUNT (HSA)	Eligible for HSA Husqvarna contribution match: Individual \$500 Family \$1,000	Eligible for HSA Husqvarna contribution match: Individual \$300 Family \$600	Not eligible for an HSA or contributions from Husqvarna
Once you meet your deductible, Husqvarna covers eligible in-network costs up to...	70%	70%	80%
OUT-OF-POCKET MAX (the most you will pay for eligible services in the plan year)	Mid-range Individual \$5,250 Family \$10,500	Highest Individual \$6,000 Family \$12,000	Lowest Individual \$4,500 Family \$9,000
PREVENTIVE CARE	No cost to you	No cost to you	No cost to you
ANYTHING ELSE?	Once you hit your annual out-of-pocket maximum, Husqvarna covers 100% of eligible in-network costs for the rest of the year.		



ALEX can help you make informed decisions.
Go to start.myalex.com/husqvarnaus/2025

PRESCRIPTION



Your prescription coverage is versatile. Our pharmacy programs include a Step Therapy Program, the OptumRx Specialty Services, OptumRx Home Delivery and the CVS90 Program. These prescription drug programs are designed to help you save time and money while accessing necessary medications for your health care needs.

Depending on the medical plan you choose, your prescription drug costs will vary. Take a look at the table below for more information.

	HSA CORE PLAN	HSA VALUE PLAN	PPO BUY-UP PLAN		
PRESCRIPTION TYPE	All	All	Retail (30 days)	OptumRx Home Delivery or CVS90 (90 days)	Maintenance Medication* (30 days)
GENERIC			\$12	\$25	\$27
PREFERRED	Deductible** then 30%	Deductible** then 30%	\$40	\$100	\$75
NON-PREFERRED	(deductible is waived for preventive prescriptions***)	(deductible is waived for preventive prescriptions***)	\$80	\$200	\$120
SPECIALTY			\$150 copay**	N/A	N/A

* Maintenance Medication not filled through CVS90 or OptumRx Home Delivery.

** Only at Optum Specialty services.

*** You can view the formulary list on [husqvarnabenefits.com](https://www.husqvarnabenefits.com).



**FOR COMPLETE PHARMACY DETAILS, VISIT:
HUSQVARNABENEFITS.COM**



HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a pre-tax savings account into which both you and Husqvarna contribute. This account can be used to pay for eligible health care expenses like medical, prescription drugs, vision and dental.

You can take advantage of an HSA if you participate in either the Husqvarna HSA Core or HSA Value medical plans and you meet the eligibility requirements.

Every penny put into your HSA is tax-free and when you want to spend that money on qualified health care expenses, it comes out of your account tax-free too.

When you've opened your Account, Husqvarna will match your personal contribution up to:

HSA CORE PLAN

\$500/YR

if you have employee-only medical coverage.

or

\$1,000/YR

if you have employee + dependent(s) medical coverage.

HSA VALUE PLAN

\$300/YR

if you have employee-only medical coverage.

or

\$600/YR

if you have employee + dependent(s) medical coverage.



FOR MORE DETAILS OR TO CONFIRM IF YOU'RE ELIGIBLE FOR AN HSA, CHECK OUT: [HUSQVARNABENEFITS.COM](https://www.husqvarna.com/benefits)

Please note that you and Husqvarna can't contribute more than the IRS annual maximum of \$4,300 for individual coverage and \$8,550 for family coverage in 2025. If you are over age 55, you can contribute an additional amount of up to \$1,000 per year.

DENTAL



Your dental benefits include two plan offerings – the Buy-Up Plan and the Base Plan. Both plans include regular check-ups, fillings and just about any other dental service you might need.

As a reminder, staying **in-network** will typically save you money. See details on coverage in the table below.

	BUY-UP PLAN	BASE PLAN
INDIVIDUAL Calendar-Year Deductible	\$50	\$50
FAMILY Calendar-Year Deductible	\$150	\$150
PREVENTIVE AND DIAGNOSTIC CARE (deductible waived)	Plan pays 100%	Plan pays 100%*
BASIC CARE (after deductible)	Plan pays 80%	Plan pays 65%
MAJOR CARE (after deductible)	Plan pays 50%	Plan pays 50%
ANNUAL MAXIMUM BENEFIT **	\$1,500 per person per calendar year	\$1,000 per person per calendar year
ORTHODONTICS	100% for adults and children, no deductible	Not covered
ORTHODONTIA LIFETIME MAXIMUM	\$1,500 per person	N/A

* For out-of-network coverage, please review your plan document.

** Preventive and Diagnostic Care are not included in the Annual Maximum Benefit amount.



Both plans are offered through Delta Dental, a leader in the dental industry with a national network of preferred providers.

VISION



The vision plan provides coverage for your eye exam and materials. If you use an **in-network** provider, you pay a copay of:

\$15
for an
eye exam.

\$20
for materials, including
lenses and glasses.

The plan covers your remaining costs as follows:

	FREQUENCY	IN-NETWORK	OUT-OF-NETWORK
EYE EXAM	Every 12 months	100% after copay	Up to \$40
LENS TYPES		After copay:	
Single	Every 12 months	100%	\$30 allowance
Bifocal		100%	\$50 allowance
Trifocal		100%	\$70 allowance
FRAMES	Every 24 months	\$150 allowance, with a 20% discount	\$105 allowance
CONTACT LENSES			
Elective	Every 12 months	Up to \$150, with a 15% discount	\$105 allowance
Medically necessary		100% (no copay applies)	\$300 allowance



The vision plan is offered through EyeMed. EyeMed is a leader in the health care industry with a national network of preferred providers.

FLEXIBLE SPENDING ACCOUNT (FSA)



An FSA is a type of savings account that allows you to put pre-tax funds aside via pay check contributions to use on eligible health and dependent care expenses.

Husqvarna offers two types of Flexible Spending Accounts: FSA (Health) and Dependent Care FSA. An FSA (Health) can be used for things like certain over-the-counter medications or glasses, while a Dependent Care FSA can be used for the care of eligible dependents (i.e. before/after school care). To find out more about what the Dependent Care FSA can be used for, visit husqvarnabenefits.com.

UNDER FSA (HEALTH)

You can contribute annually from \$72 up to \$3,300 tax-free, direct from your pay check. You will be allowed to rollover up to \$660 of unused funds from your 2024 FSA (Health) into your 2025 account.

UNDER THE DEPENDENT CARE FSA

\$5,000 is the maximum contribution per family, per year (\$2,500 if you are married and file a separate tax return).

Husqvarna provides a company match on your Dependent Care FSA contributions up to \$2,500. Contributions (including the Husqvarna match) cannot exceed the \$5,000 per family contribution limit.

It's important to note that eligibility and savings limits for the FSA (Health) are different from an HSA. Husqvarna will not make a contribution to the Health FSA. Any 2024 FSA (Health) balance carried forward into any portion of 2025 may impact your eligibility to participate in an HSA.



**TO SEE IF YOU'RE ELIGIBLE FOR AN FSA, CHECK OUT:
[HUSQVARNABENEFITS.COM](https://husqvarnabenefits.com)**

DISABILITY



As an employee, your benefit coverage includes:

SHORT TERM DISABILITY (STD) COVERAGE

Husqvarna covers the cost, and you are **automatically** enrolled.

LONG TERM DISABILITY (LTD) COVERAGE

You share a portion of the cost with Husqvarna.
You must enroll if you wish to have coverage.

PLAN FEATURE	STD COVERAGE	LTD COVERAGE
MINIMUM BENEFIT	60% of basic weekly earnings or \$150 per week	60% of monthly salary
MAXIMUM BENEFIT	N/A	Up to \$10,000 per month
WAITING PERIOD BEFORE BENEFIT PAYMENT STARTS	Injury: On the 1st day of total disability Sickness: On the 8th consecutive day of disability	180 days
BENEFIT DURATION	Up to 26 weeks	Until you're no longer considered disabled or you reach Social Security normal retirement age, whichever comes first



LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

Husqvarna provides you with an amount equal to one times your base annual salary in Life Insurance and Accidental Death and Dismemberment (AD&D) coverage through Unum – at no cost to you.

SUPPLEMENTAL COVERAGE

- With Supplemental Life and AD&D, you can purchase additional life insurance coverage on yourself in increments of \$50,000 up to a maximum of \$500,000.
- Coverage is also available for your eligible dependents, with spousal coverage available in two levels of \$25,000 or \$50,000.
- Child life coverage is available in three levels of \$5,000, \$10,000 or \$15,000.

Evidence of Insurability (EOI) may be required. During Open Enrollment, you are allowed one incremental increase of supplemental coverage for you and your spouse without completing an EOI. If you are electing supplemental coverage for the first time after waiving coverage in the past, EOI will be required. EOI is not required for Child Life.



**FOR MORE PLAN DETAILS, VISIT:
[HUSQVARNABENEFITS.COM](https://www.husqvarnabenefits.com)**

VOLUNTARY CRITICAL ILLNESS INSURANCE



Critical illnesses can have devastating physical and financial consequences. The Husqvarna medical plans cover many of the direct costs associated with a critical illness, but related expenses like child care, travel, high deductibles and copays can be a burden.

Our voluntary Critical Illness Insurance, offered through Unum, **pays you a fixed lump sum** if you are diagnosed with a critical illness such as invasive cancer, a heart attack or a stroke.

Buying coverage through Husqvarna is typically more affordable and the premiums are conveniently deducted from your pay check. If you apply during your initial enrollment you can get coverage without a health exam or medical questions.

ELIGIBILITY AND COVERAGE AMOUNTS

YOU

Choose from one of 2 options: \$10,000 or \$20,000 of coverage with no medical questions (if you apply during applicable Open Enrollment).

YOUR SPOUSE

If you have purchased coverage for yourself, you can also get up to 50% of the employee coverage amount for your spouse.

YOUR CHILDREN

Children from birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus these specific childhood conditions: Cerebral Palsy, Cleft Lip or Palate, Cystic Fibrosis, Down Syndrome and Spina Bifida. The diagnosis must occur after the child's coverage effective date.



**FOR A COMPLETE LIST OF RATES AND CONDITIONS COVERED,
VISIT: [HUSQVARNABENEFITS.COM](https://www.husqvarnabenefits.com)**

VOLUNTARY ACCIDENT INSURANCE



Voluntary accident insurance is an excellent benefit for those who have an active lifestyle or children involved in sports or other extracurricular activities.

The Plan, offered through Unum, pays you a fixed lump sum payment based on the type of injury and the type of treatment needed. This covers a range of incidents, from common injuries to more serious events. It can help pay for out-of-pocket costs that your medical plan doesn't cover like copays and deductibles and you're guaranteed base coverage without answering health questions.

IMPORTANT: This is a fixed indemnity policy, this is NOT health insurance. For more information, please refer to Husqvarna legal notices at [husqvarnabenefits.com](https://www.husqvarnabenefits.com).

COMMON INJURY PAYMENTS:

URGENT CARE VISIT	\$75
APPLIANCES (EX. CRUTCHES)	\$100
AMBULANCE	Up to \$1,500
FOLLOW UP TREATMENT	\$75 (Up to 2 visits)
FRACTURES / DISLOCATIONS	Up to \$7,500
PHYSICAL THERAPY	\$25 (Up to 10 visits)
LACERATION	Up to \$600
CONCUSSION	\$150
HOSPITAL ADMISSION	\$1,000 (Up to 24hrs)
HOSPITAL CONFINEMENT	\$200 (Up to 365 days)

Eligibility

- Employees must be legally authorized to work in the U.S. and *actively* working at a U.S. location to receive coverage.
- Spouses (age 17+) and dependent children must reside in the U.S. to receive coverage.
- Dependent children are eligible from birth until their 26th birthday, regardless of their marital or student status.

Plus... every year, each family member who has Accident Insurance can also receive a \$50 wellness reward for getting a health screening test.



FOR MORE INFORMATION AND RATES, VISIT:
[HUSQVARNABENEFITS.COM](https://www.husqvarnabenefits.com)



VOLUNTARY IDENTITY PROTECTION

Identity theft is one of the fastest growing crimes in America, costing individuals and their families billions of dollars each year.

Protecting your personal information and identity is more important than ever. To help our employees reduce the risk of identity theft, Husqvarna offers identity protection as a voluntary benefit.

Identity Guard is an industry-leading identity theft protection service that has helped protect more than 47 million people during the past 24 years, providing solutions that help protect your personal data, financial information, computer privacy and more.

You will have the option to choose voluntary identity protection for yourself and your family.

KEY FEATURES INCLUDE:

- Dedicated support.
- \$1 Million insurance with Stolen Funds Reimbursement.
- Family plans to cover the entire household.
- Leading Artificial Intelligence technology monitoring billions of pieces of information.

PLAN PRICING

EMPLOYEE ONLY

\$9 per month

YOU AND YOUR FAMILY

\$15 per month



**FOR MORE INFORMATION ABOUT VOLUNTARY IDENTITY
PROTECTION, VISIT: [HUSQVARNABENEFITS.COM](https://www.husqvarnabenefits.com)**

401(K)



Husqvarna offers you a 401(k) Plan with a choice of pre-tax and after-tax (Roth) contributions, administered by Principal. **Husqvarna will match your contributions dollar for dollar up to 4%.** And you're always immediately vested in the company match!

You can choose to save **up to 75%** of your eligible earnings (subject to an IRS limit of \$23,000 which is projected to increase for 2025) in the 401(k) Plan. If you are 50 years or older (or will be by December 31), you are also eligible to make extra 401(k) contributions of up to \$7,500. The \$7,500 (subject to change by the IRS). Find out more, including how to download the Principal App, at [husqvarnabenefits.com](https://www.husqvarnabenefits.com).

The example below shows how Brian takes advantage of the plan. Brian earns \$40,000 a year. Each month he contributes approximately 4% of his pay check into his Husqvarna 401(k).

Brian's monthly contribution:	\$133
Husqvarna's monthly contribution:	\$133
Total amount saved each month:	\$266

This graph shows how Brian's retirement savings can significantly grow over time – don't lose another year to begin saving for your **retirement!**



This hypothetical example assumes the following: (1) Starting annual gross salary of \$40,000; (2) Pre-tax contributions of 4% of salary and 4% Company match monthly at the beginning of the period for 10, 20 and 30 years; (3) An annual rate of return of 7%. (4) The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax contributions are subject to taxes when withdrawn. Distributions before age 59 1/2 may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. Systematic investing does not ensure a profit or guarantee against a loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for 7% annual rate of return also come with risk of loss.

THRIVE EXTRAS



PET INSURANCE

Protect your cats and dogs with MetLife's nose to tail coverage. Pet-related medical expenses can really add up, with some procedures costing hundreds or even thousands of dollars. A small monthly payment today can give you peace of mind and save you from running up credit card debts on expensive vet bills. Choose from three, flexible customizable plan options so you can choose the plan that works best for you. Receive your quote today.

[metlife.com/getpetquote](https://www.metlife.com/getpetquote)
or call 1-800-GET-MET8



PELAGO

Everything you need to kick the habit. Pelago includes an interactive mobile app, unlimited 1-on-1 support, personalized tracking and up to 12 weeks of nicotine replacement therapy in the form of gum and patches at no cost, to help you get started on your tobacco-free journey.

Pelago is personalized to you, to help you overcome any obstacle big or small and is free to you and your covered spouse as part of your medical plan. Join Pelago to begin your tobacco-free journey.

pelago.health/husqvarna
or download the Pelago mobile app



2ND.MD

As part of your medical benefits, you and your eligible family members have an exclusive, free membership to 2nd.MD – an expert medical consultation and navigation service, connecting you with board-certified, elite specialists from top medical institutions for virtual medical consultations via phone or video. Whether you're faced with a new or existing diagnosis, upcoming surgery or a health care decision and want to learn more about your treatment options, 2nd.MD connects you with experts who can help and provide a second opinion.

2nd.MD/Husqvarna or 866-269-3534
or download the 2nd.MD mobile app



LANTERN

Are you in need of a surgery? Husqvarna employees enrolled in the medical plan have access to the Lantern surgical network.

Call the Lantern care advocates to schedule an appointment with one of their high-quality surgeons.

By using the Lantern network, Husqvarna will waive your coinsurance for applicable surgeries and provide other financial incentives, such as travel reimbursements, so you can save while getting the care you deserve. For more information, visit:

my.lanterncare.com or call 833-907-1990

...CONTINUED

THRIVE EXTRAS



PARENTAL LEAVE

Husqvarna supports parents by providing eligible full-time employees with paid parental leave benefits for birth, adoption or placement for foster care. Primary caregivers are eligible for up to 12 weeks at full pay and secondary caregivers are eligible for up to 6 weeks at full pay. Take time to focus on the people that matter most.

husqvarnabenefits.com/#/benefit/parental-leave



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Our free, confidential EAP is available 24/7 to support you and your family. Our EAP can help you in a variety of different areas such as:

- Mental health: stress, grief & loss
- Relationship and family management: parenting, separation/divorce
- Workplace challenges: performance, work-life balance
- Tackling addictions: alcohol, drugs, smoking
- Finding child and elder care resources: nursing homes, schooling
- Legal advice: family law, separation/divorce
- Financial guidance: debt management, retirement, bankruptcy

liveandworkwell.com or 866-248-4094



TRIA HEALTH

As part of your medical plan you have access to our chronic condition management program which covers an expanded list of conditions. You can also use our employee toolkit which includes one-on-one confidential telephone counseling and assistance with other medical related problems. When you participate in a consultation with a Tria Health pharmacist, you'll be rewarded with a \$50 Tria Health Visa Debit Card (limit 3).

triahealth.com/enroll
or 1-888-799-8742



TELADOC

As part of your medical plan, you have access to licensed health specialists and doctors 24/7. Your Teladoc can provide non-emergency care, including diagnosis and treatment for minor illnesses (i.e. colds, skin rashes, ear aches, etc.). A virtual visit provides fast, convenient, professional treatment at costs lower than an office visit.

bluecrossnc.com

2025 RATES

The following illustrates the 2025 premium costs for each benefit option. For voluntary benefits rates, visit husqvarnabenefits.com.

*Rates shown are for non-tobacco users

WELLNESS MEDICAL COVERAGE RATES

COVERAGE OPTIONS	HSA CORE PLAN		HSA VALUE PLAN		PPO BUY-UP PLAN	
	Biweekly	Weekly	Biweekly	Weekly	Biweekly	Weekly
EMPLOYEE ONLY	\$53.30	\$26.65	\$13.00	\$6.50	\$114.63	\$57.32
EMPLOYEE + SPOUSE	\$154.93	\$77.46	\$73.91	\$36.96	\$343.72	\$171.86
EMPLOYEE + CHILDREN	\$90.14	\$45.07	\$29.93	\$14.97	\$190.06	\$95.03
EMPLOYEE + FAMILY	\$214.81	\$107.41	\$85.83	\$42.91	\$467.18	\$233.59

NON-WELLNESS MEDICAL COVERAGE RATES

COVERAGE OPTIONS	HSA CORE PLAN		HSA VALUE PLAN		PPO BUY-UP PLAN	
	Biweekly	Weekly	Biweekly	Weekly	Biweekly	Weekly
EMPLOYEE ONLY	\$76.38	\$38.19	\$36.08	\$18.04	\$137.71	\$68.86
EMPLOYEE + SPOUSE	\$178.01	\$89.00	\$96.99	\$48.50	\$366.80	\$183.40
EMPLOYEE + CHILDREN	\$113.22	\$56.61	\$53.01	\$26.51	\$213.14	\$106.57
EMPLOYEE + FAMILY	\$237.89	\$118.95	\$108.91	\$54.45	\$490.26	\$245.13

DETERMINE YOUR TOTAL 2025 MEDICAL RATE, THEN ▶ ADD SURCHARGES AND/OR SUBTRACT CREDIT



If you are a new hire, you are eligible for the Wellness Credit if you've completed a wellness exam in the past 12 months or within the first 90 days of employment. Visit husqvarnabenefits.com for more information on wellness credits and surcharges.

All employee participants covered under Husqvarna's medical plan may be subject to a tobacco surcharge. Upon enrollment in a medical plan sponsored by Husqvarna on or after the annual enrollment period, all employees will be required to attest to whether they have used any tobacco products during the past 12 months. Tobacco use is defined as "the use of any tobacco product, including cigarettes, e-cigarettes, cigars, chewing tobacco, snuff, and pipe tobacco".

DENTAL COVERAGE RATES

COVERAGE OPTIONS	BUY-UP PLAN		BASE PLAN	
	Biweekly	Weekly	Biweekly	Weekly
EMPLOYEE ONLY	\$3.93	\$1.96	\$3.26	\$1.63
EMPLOYEE + SPOUSE	\$8.54	\$4.27	\$7.03	\$3.51
EMPLOYEE + CHILDREN	\$17.99	\$8.99	\$8.65	\$4.32
EMPLOYEE + FAMILY	\$24.42	\$12.21	\$11.80	\$5.90

VISION COVERAGE RATES

COVERAGE OPTIONS	BIWEEKLY	WEEKLY
EMPLOYEE	\$5.22	\$2.61
EMPLOYEE + SPOUSE	\$9.23	\$4.61
EMPLOYEE + CHILDREN	\$9.87	\$4.93
EMPLOYEE + FAMILY	\$15.77	\$7.89

LONG TERM DISABILITY INSURANCE RATES

(per \$100 of gross monthly benefit)

COVERAGE OPTIONS	BIWEEKLY	WEEKLY
EMPLOYEE	\$0.235	\$0.117



SUPPLEMENTAL LIFE INSURANCE RATES

(per \$1,000 of coverage)

AGE (as of Dec 31, 2024)	EMPLOYEE OR SPOUSE MONTHLY SUPPLEMENTAL LIFE COVERAGE			
	Non-Tobacco user per \$1,000		Tobacco user per \$1,000	
	Biweekly	Weekly	Biweekly	Weekly
< AGE 25	\$0.032	\$0.016	\$0.042	\$0.021
AGE 25 - 29	\$0.032	\$0.016	\$0.042	\$0.021
AGE 30 - 34	\$0.037	\$0.018	\$0.046	\$0.023
AGE 35 - 39	\$0.042	\$0.021	\$0.060	\$0.030
AGE 40 - 44	\$0.069	\$0.035	\$0.074	\$0.037
AGE 45 - 49	\$0.115	\$0.058	\$0.129	\$0.065
AGE 50 - 54	\$0.189	\$0.095	\$0.212	\$0.106
AGE 55 - 59	\$0.295	\$0.148	\$0.318	\$0.159
AGE 60 - 64	\$0.466	\$0.233	\$0.489	\$0.245
AGE 65 - 69	\$0.840	\$0.420	\$0.863	\$0.432
AGE 70+	\$1.495	\$0.748	\$1.514	\$0.757

Rates based on employee age and tobacco status per \$1,000 of coverage for both Employee and Spouse coverages.

SUPPLEMENTAL CHILD LIFE INSURANCE RATES

CHILD RATE COVERAGE	BIWEEKLY	WEEKLY
\$5,000 OF COVERAGE	\$0.231	\$0.115
\$10,000 OF COVERAGE	\$0.462	\$0.231
\$15,000 OF COVERAGE	\$0.692	\$0.346

SUPPLEMENTAL AD&D INSURANCE RATES

(per \$1,000 of coverage)

COVERAGE OPTIONS	BIWEEKLY	WEEKLY
EMPLOYEE	\$0.015	\$0.008
EMPLOYEE + FAMILY	\$0.023	\$0.012



FOR ALL SUMMARY PLAN DOCUMENTS (SPDS) & SUMMARY OF BENEFITS AND COVERAGES (SBCS), PLEASE VISIT [HUSQVARNABENEFITS.COM](https://www.husqvarnabenefits.com)

WE ARE HERE TO HELP

If you have any questions about your 2025 benefits or any element of the enrollment process, we are here to help.

Contact the HBAC using the details below.

HUSQVARNA BENEFIT ADVOCATE CENTER (HBAC)

Call: 833-202-6686 | email: bac.husqvarnabenefits@ajg.com

OTHER HELPFUL CONTACTS:

HEALTH CARE

MEDICAL

877-275-9787
bluecrossnc.com

PRESCRIPTION

844-265-1719
optumrx.com

HEALTH SAVINGS ACCOUNT (HSA)

800-791-9361
optumbank.com

DENTAL

800-521-2651
deltadentalins.com

VISION

866-939-3633
eyemed.com

FLEXIBLE SPENDING ACCOUNT (FSA)

877-924-3967
wageworks.com

OTHER BENEFITS

DISABILITY

866-779-1054
portal.unum.com

LIFE AND AD&D

800-421-0344
unum.com

401(K)

800-547-7754
principal.com

CRITICAL ILLNESS AND ACCIDENT

800-635-5597
unum.com

IDENTITY PROTECTION

855-443-7748
identityguard.com

PET INSURANCE

800-GET-MET8
metlife.com/getpetquote

PELAGO

833-907-1990
pelago.health/husqvarna

EMPLOYEE ASSISTANCE PROGRAM (EAP)

866-248-4094
liveandworkwell.com

TRIA HEALTH

1-888-799-8742
triahealth.com/enroll

TELADOC

bluecrossnc.com

2ND.MD

866-269-3534
2nd.MD/Husqvarna

LANTERN

833-907-1990
my.lanternicare.com

TOOLS

ALEX

start.myalex.com/husqvarnaus/2025

IT SERVICE DESK

866-524-7338
it.servicedesk@husqvarna.net
husqvarna.service-now.com/itsp



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The information contained in this summary should in no way be construed as a promise or guarantee of employment. The company reserves the right to modify, amend, suspend, or terminate any plan at any time for any reason. If there is a conflict between the information in this brochure and the actual plan documents or policies, the documents or policies will always govern.

Complete details about the benefits can be obtained by reviewing current plan descriptions, contracts, certificates, policies and plan documents available from your Human Resources Office.

This benefits enrollment guide highlights recent plan design changes and is intended to fully comply with the requirements under the Employee Retirement Income Security Act ("ERISA") as a Summary of Material Modifications and should be kept with your most recent summary plan description.



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