



**YOUR BENEFITS  
SUMMARY GUIDE  
FOR 2022**

US EMPLOYEES



# YOUR 2022 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 2022.

Husqvarna wants to help you and your family thrive, whatever your situation. You are in control and your benefits are your tools for physical, emotional and financial fitness, all year round.

In good health,  
Your Husqvarna Benefits Team



# WHAT'S CHANGING FOR 2022

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 2022.



## NEW MEDICAL PROVIDER

Our medical carrier is moving from United Healthcare (UHC) to BlueCross BlueShield of North Carolina (BCBS).

By moving to BCBS you'll have access to a larger network of providers. However, it's important you take the time to check your current provider is included in the BCBS network. To view the BCBS network go to [bluecrossnc.com](https://bluecrossnc.com)

Due to the carrier change you'll also receive a new medical ID card. Please make sure your address is up to date in Workday.



## HSA VALUE PLAN RATES ARE DECREASING!

We're proud to announce that for 2022, our HSA Value Plan rates are decreasing while our HSA Core and PPO Buy-Up rates will stay the same as what you paid in 2021.



## NEW DISABILITY PROVIDER

Our disability coverage, family and medical leave and parental leave will be moving to Unum (previously Cigna).



## NEW PET INSURANCE

We're introducing pet insurance through MetLife so you can protect your cats and dogs. Find out more on page 18.



## FSA COMPANY MATCH

To help you with the cost of childcare, we're implementing a dollar for dollar company match on any Dependent Care FSA contributions up to \$2,500.

# 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 AN EXPERT

Get clear answers from real experts with 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 - 7pm (EST)**

## ALEX CAN HELP!

ALEX - your virtual, personalized benefits counselor. He'll help you make your healthcare plan decisions. Chat with ALEX to explore your benefits and the best options for you and your family.

**myalex.com/husqvarnaUS/2022**



## 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, and a contribution into your Health Savings Account (HSA) from Husqvarna to help cover your medical costs.

## HSA VALUE PLAN

Similar to the Core Plan but with lower premiums and higher deductibles. This plan also comes with a contribution into your Health Savings Account (HSA) from Husqvarna.

## 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
<b>PREMIUMS</b> (the amount taken pre-tax from your pay check)	Mid-range	Lowest	Highest
<b>DEDUCTIBLE</b> (amount you pay for a service, before insurance kicks in)	Mid-range Individual <b>\$1,700</b> Family <b>\$3,400</b>	Highest Individual <b>\$2,600</b> Family <b>\$5,200</b>	Lowest Individual <b>\$900</b> Family <b>\$2,700</b>
<b>HEALTH SAVINGS ACCOUNT</b> (HSA)	Eligible for HSA Husqvarna Contribution: Individual <b>\$500</b> Family <b>\$1,000</b>	Eligible for HSA Husqvarna Contribution: Individual <b>\$300</b> Family <b>\$600</b>	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%
<b>OUT-OF-POCKET MAX</b> (the most you will pay for eligible services in the plan year)	Mid-range Individual <b>\$5,250</b> Family <b>\$10,500</b>	Highest Individual <b>\$6,000</b> Family <b>\$12,000</b>	Lowest Individual <b>\$4,500</b> Family <b>\$9,000</b>
<b>PREVENTIVE CARE</b>	No cost to you	No cost to you	No cost to you
<b>ANYTHING ELSE?</b>	Once you hit your annual out-of-pocket max, Husqvarna covers 100% of eligible in-network costs – for the rest of the year.		



ALEX can help you make informed decisions.  
Go to [myalex.com/husqvarnaUS/2022](https://myalex.com/husqvarnaUS/2022)

# 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 the 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, regardless of your personal contribution, Husqvarna will make a contribution\* to your HSA of 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 \$3,650 for individual coverage and \$7,300 for family coverage in 2022. If you are over age 55, you can contribute an additional amount of up to \$1,000 per year.

\*Pro-rated for new hires.



# 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
<b>INDIVIDUAL</b> Calendar-Year Deductible	\$50	\$50
<b>FAMILY</b> Calendar-Year Deductible	\$150	\$150
<b>PREVENTIVE AND DIAGNOSTIC CARE</b> (deductible waived)	Plan pays 100%	Plan pays 100%*
<b>BASIC CARE</b> (after deductible)	Plan pays 80%	Plan pays 65%
<b>MAJOR CARE</b> (after deductible)	Plan pays 50%	Plan pays 50%
<b>ANNUAL MAXIMUM BENEFIT **</b>	\$1,500 per person per calendar year	\$1,000 per person per calendar year
<b>ORTHODONTICS</b>	100% for adults and children, no deductible	Not covered
<b>ORTHODONTIA LIFETIME MAXIMUM</b>	\$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
<b>EYE EXAM</b>	Every 12 months	100% after copay	Up to \$60
<b>LENS TYPES</b>		After copay:	
Single	Every 12 months	100%	\$70 allowance
Bifocal		100%	\$100 allowance
Trifocal		100%	\$125 allowance
<b>FRAMES</b>	Every 24 months	\$150 allowance, with a 30% discount	\$100 allowance
<b>CONTACT LENSES</b>			
Elective	Every 12 months	Up to \$150	\$150 allowance
Medically necessary		100% (no copay applies)	\$250 allowance



The vision plan is offered through **UnitedHealthcare (UHC)**. UHC 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](https://www.husqvarnabenefits.com).

## **Under FSA (Health),**

you can contribute annually from \$72 up to \$2,750 tax-free, direct from your pay check. You will be allowed to rollover up to \$550 of unused funds from your 2022 FSA (Health) into your 2023 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 Health FSA are different from an HSA. Husqvarna will not make a contribution to the Health FSA. Any 2021 FSA (Health) balance carried forward into any portion of 2022 may impact your eligibility to participate in an HSA.



**TO SEE IF YOU'RE ELIGIBLE FOR AN FSA, CHECK OUT:  
[HUSQVARNABENEFITS.COM](https://www.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
<b>MINIMUM BENEFIT</b>	<b>60% of basic weekly earnings</b> or \$150 per week	<b>60% of monthly salary</b>
<b>MAXIMUM BENEFIT</b>	N/A	Up to \$10,000 per month
<b>WAITING PERIOD BEFORE BENEFIT PAYMENT STARTS</b>	<b>Injury:</b> On the 1st day of total disability <b>Sickness:</b> On the 8th consecutive day of disability	180 days
<b>BENEFIT DURATION</b>	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** payment 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 your 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.

## COMMON INJURY PAYMENTS:

<b>URGENT CARE VISIT</b>	\$75
<b>APPLIANCES (EX. CRUTCHES)</b>	\$100
<b>AMBULANCE</b>	Up to \$1,500
<b>FOLLOW UP TREATMENT</b>	\$75 (Up to 2 visits)
<b>FRACTURES / DISLOCATIONS</b>	Up to \$7,500
<b>PHYSICAL THERAPY</b>	\$25 (Up to 10 visits)
<b>LACERATION</b>	Up to \$600
<b>CONCUSSION</b>	\$150
<b>HOSPITAL ADMISSION</b>	\$1,000 (Up to 24hrs)
<b>HOSPITAL CONFINEMENT</b>	\$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 26<sup>th</sup> 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://husqvarnabenefits.com)**



# 401(K)



Husqvarna offers you a 401(k) Plan with a choice of pre-tax and after-tax (Roth) contributions, administered by Fidelity. **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 \$20,500 in 2022) 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 \$6,500. The \$6,500 catch-up is subject to change by the IRS.

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.

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



## SURGERYPLUS

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

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

By using the SurgeryPlus 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.

[husqvarna.surgeryplus.com](http://husqvarna.surgeryplus.com) or  
call 833-907-1990



## 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.

[www.2nd.MD/Husqvarna](http://www.2nd.MD/Husqvarna) or 866-269-3534  
or download the 2nd.MD mobile app



## QUIT GENIUS

Everything you need to kick the habit. Quit Genius includes an interactive mobile app, 1-on-1 coaching, real-time feedback and free nicotine patches and gum for 12 weeks to help you get started on your tobacco-free journey. Free to you and your covered spouse as part of your medical plan, Quit Genius is personalized to you, to help you overcome any obstacle big or small. With random testing coming in 2021, all the more reason to join Quit Genius to begin your tobacco free journey.

[www.quitgenius.com/husqvarna](http://www.quitgenius.com/husqvarna) or  
download the Quit Genius mobile app

...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.

[www.husqvarnabenefits.com](http://www.husqvarnabenefits.com)



## PHYSERA HEALTH

Physical therapy. Anytime, anywhere. Video chat with a licensed Physera physical therapist to get answers, next steps, and treatment for muscle and joint pain. Find out why you're in pain and learn techniques to manage your symptoms and get better without ever stepping foot in a clinic.

[www.physera.com/husqvarna](http://www.physera.com/husqvarna)  
or [support@physera.com](mailto:support@physera.com)



## EMPLOYEE ASSISTANCE PROGRAM (EAP)

Whether it is stress at work, anxiety, relationship challenges, grief, or something else, your EAP offers support.

[www.liveandworkwell.com](http://www.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).

[www.triahealth.com/enroll](http://www.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 teledoc 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.

[www.bluecrossnc.com](http://www.bluecrossnc.com)

# 2022 RATES

The following illustrates the 2022 premium costs for each benefit option. For voluntary benefits rates, visit [husqvarnabenefits.com](https://husqvarnabenefits.com).

## 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	\$70.50	\$35.25	\$32.94	\$16.47	\$126.06	\$63.03
Employee + Spouse	\$160.90	\$80.45	\$78.05	\$39.03	\$331.84	\$165.92
Employee + Children	\$103.26	\$51.63	\$45.34	\$22.67	\$193.81	\$96.91
Employee + Family	\$214.17	\$107.08	\$86.91	\$43.46	\$442.74	\$221.37

Determine your total 2022 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](https://husqvarnabenefits.com) for more information on wellness credits and surcharges.

## 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	\$5.85	\$2.92
Employee + Spouse	\$10.50	\$5.25
Employee + Children	\$11.23	\$5.61
Employee + Family	\$17.94	\$8.97

## 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, 2021)	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://husqvarnabenefits.com)

# WE ARE HERE TO HELP

If you have any questions about your 2022 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](mailto:bac.husqvarnabenefits@ajg.com)

## OTHER HELPFUL CONTACTS:

### HEALTH CARE

#### MEDICAL

877-275-9787

[www.bluecrossnc.com](http://www.bluecrossnc.com)

#### PRESCRIPTION

844-265-1719

[www.optumrx.com](http://www.optumrx.com)

#### HEALTH SAVINGS ACCOUNT (HSA)

800-791-9361

[www.optumbank.com](http://www.optumbank.com)

#### DENTAL

800-521-2651

[www.deltadentalins.com](http://www.deltadentalins.com)

#### VISION

800-638-3120

[www.myuhcvision.com](http://www.myuhcvision.com)

#### FLEXIBLE SPENDING ACCOUNT (FSA)

877-924-3967

[www.wageworks.com](http://www.wageworks.com)

### OTHER BENEFITS

#### DISABILITY

866-779-1054

[www.unum.com](http://www.unum.com)

#### LIFE AND AD&D

800-421-0344

[www.unum.com](http://www.unum.com)

#### 401(K)

800-835-5091

[www.401k.com](http://www.401k.com)

### CRITICAL ILLNESS AND ACCIDENT

To file a claim: 210-757-4273

General questions: 800-635-5597

[www.unum.com](http://www.unum.com)

### IDENTITY PROTECTION

855-443-7748

[www.identityguard.com](http://www.identityguard.com)

### PET INSURANCE

800-GET-MET8

[www.metlife.com/getpetquote](http://www.metlife.com/getpetquote)

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

866-248-4094

[www.liveandworkwell.com](http://www.liveandworkwell.com)

### TOOLS

#### ALEX

[www.myalex.com/husqvarnaUS/2022](http://www.myalex.com/husqvarnaUS/2022)

### IT SERVICE DESK

866-524-7338

[it.servicedesk@husqvarna.net](mailto:it.servicedesk@husqvarna.net)

[www.husqvarna.service-now.com/itsp](http://www.husqvarna.service-now.com/itsp)





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.