



US EMPLOYEES



YOUR 2023 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 2023.

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 2023

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 2023.



NEW VISION PROVIDER

Our vision provider will be moving from United Healthcare to EyeMed.

Moving to EyeMed allows us to offer lower coverage rates and, for employees living in rural areas, more adequate access and options to providers.



HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTION LIMITS

If you have elected an HSA to save pre-tax dollars to pay for medical expenses in 2023, you will be able to save up to **\$3,850** (employee only) and **\$7,750** (family), inclusive of Husqvarna's contribution. For over 55's there is also the option to make annual catch up contributions of \$1,000.



SAVE ON YOUR MEDICAL PREMIUMS

As the national cost of healthcare continues to increase, did you know you can receive a discount on your medical premiums by completing a wellness exam! Visit husqvarnabenefits.com for more information.

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/2023



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 |
|--|--|--|--|
| PREMIUMS (the amount taken pre-tax from your pay check) | Mid-range | Lowest | Highest |
| DEDUCTIBLE (amount you pay for a service, before insurance kicks in) | Mid-range Individual \$1,700 Family \$3,400 | Highest Individual \$2,600 Family \$5,200 | Lowest Individual \$900 Family \$2,700 |
| HEALTH SAVINGS ACCOUNT (HSA) | Eligible for HSA Husqvarna Contribution: Individual \$500 Family \$1,000 | Eligible for HSA Husqvarna Contribution: 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 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/2023

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 \$3,850 for individual coverage and \$7,750 for family coverage in 2023. 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 |
|--|---|--------------------------------------|
| 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 \$2,850 tax-free, direct from your pay check. You will be allowed to rollover up to \$570 of unused funds from your 2023 FSA (Health) into your 2024 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 2022 FSA (Health) balance carried forward into any portion of 2023 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** 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:

| | |
|----------------------------------|------------------------|
| 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://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 \$22,500 in 2023) 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 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
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 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 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. Join Quit Genius to begin your tobacco free journey.

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



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
or 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
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
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

2023 RATES

The following illustrates the 2023 premium costs for each benefit option. For voluntary benefits rates, visit 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 | \$71.45 | \$35.72 | \$32.94 | \$16.47 | \$128.11 | \$64.06 |
| Employee + Spouse | \$163.65 | \$81.83 | \$79.15 | \$39.58 | \$338.02 | \$169.01 |
| Employee + Children | \$104.87 | \$52.43 | \$45.79 | \$22.89 | \$197.23 | \$98.61 |
| Employee + Family | \$217.99 | \$108.99 | \$88.19 | \$44.09 | \$451.13 | \$225.56 |

Determine your total 2023 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.

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, 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

WE ARE HERE TO HELP

If you have any questions about your 2023 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

www.bluecrossnc.com

PRESCRIPTION

844-265-1719

www.optumrx.com

HEALTH SAVINGS ACCOUNT (HSA)

800-791-9361

www.optumbank.com

DENTAL

800-521-2651

www.deltadentalins.com

VISION

866-939-3633

www.eyemed.com

FLEXIBLE SPENDING ACCOUNT (FSA)

877-924-3967

www.wageworks.com

OTHER BENEFITS

DISABILITY

866-779-1054

portal.unum.com

LIFE AND AD&D

800-421-0344

www.unum.com

401(K)

800-835-5091

www.401k.com

CRITICAL ILLNESS AND ACCIDENT

To file a claim: 210-757-4273

General questions: 800-635-5597

www.unum.com

IDENTITY PROTECTION

855-443-7748

www.identityguard.com

PET INSURANCE

800-GET-MET8

www.metlife.com/getpetquote

EMPLOYEE ASSISTANCE PROGRAM (EAP)

866-248-4094

www.liveandworkwell.com

TOOLS

ALEX

www.myalex.com/husqvarnaUS/2023

IT SERVICE DESK

866-524-7338

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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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