



YOUR BENEFITS SUMMARY GUIDE FOR 2020

Open Enrollment: November 1 - November 15



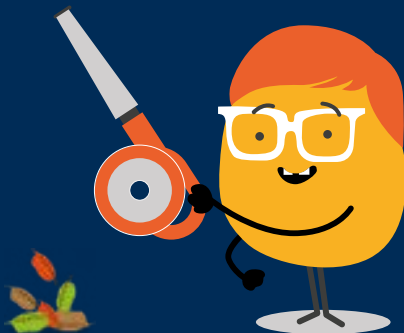
YOUR 2020 BENEFITS SUMMARY GUIDE

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.

You can also discover all of the latest benefit information, news and updates on the Husqvarna benefits website.

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

In good health,
Your Husqvarna Benefits Team



What you need to know before Open Enrollment:

YOU MUST PARTICIPATE IN OPEN ENROLLMENT

Don't miss your opportunity to stay covered for 2020 by enrolling in benefits during Open Enrollment.

If you do not complete your enrollments in the Workday benefit system during the Open Enrollment period, you will have no coverage in programs which require an election for 2020. These benefits include medical, dental, vision, Health Savings and Flexible Spending Accounts, as well as wellness and tobacco discounts.

**OPEN ENROLLMENT WILL BE HELD
NOVEMBER 1 – NOVEMBER 15**



YOUR BENEFIT TOOLS

SPEAK TO AN EXPERT

Get clear answers from real experts with the **Husqvarna Benefit Advocate Center (HBAC)**. Call or email a benefits expert whenever you have questions:

833-202-6686 or bac.husqvarnabenefits@ajg.com

ALEX CAN HELP!

ALEX – your virtual, personalized benefits counselor. He'll help you make your health care plan decisions during enrollment. Chat with ALEX to explore your benefits and the best options for you.

myalex.com/husqvarnaUS/2020

YOUR BENEFITS WEBSITE

Visit the Husqvarna benefits website before you enroll to find out about 2020 benefit changes and learn about additional plan details.

HUSQVARNABENEFITS.COM



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 UnitedHealthcare (UHC). UHC is a leader in the health care industry with a national network of preferred providers.



FOR MORE PLAN DETAILS, VISIT:
[HUSQVARNABENEFITS.COM](https://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 \$1,600 Family \$3,200	Highest Individual \$2,500 Family \$5,000	Lowest Individual \$800 Family \$2,400
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/2020

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) not filled through CVS90 or OptumRx Home Delivery
GENERIC			\$12	\$25	\$27
PREFERRED	Deductible + 30%	Deductible + 30%	\$40	\$100	\$75
NON-PREFERRED	(deductible is waived for preventive prescriptions)	(deductible is waived for preventive prescriptions)	\$80	\$200	\$120
SPECIALTY			\$150	Only available at Optum Specialty Services	Only available at Optum Specialty Services

 **FOR COMPLETE PHARMACY DETAILS, VISIT: [HUSQVARNABENEFITS.COM](https://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.

We recognize how important it is to save for your health care, so we have increased our contributions for 2020. When you've opened your Account, regardless of your personal contribution, Husqvarna will now make a contribution to your HSA of:

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.

NEW

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

Please note that you and Husqvarna can't contribute more than the IRS annual maximum of \$3,550 for individual coverage and \$7,100 for family coverage in 2020. 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

* If out-of-network, plan pays 90%

** 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 \$60
LENS TYPES		After copay:	
Single	Every 12 months	100%	\$70 allowance
Bifocal		100%	\$100 allowance
Trifocal		100%	\$125 allowance
FRAMES	Every 24 months	\$150 allowance, with a 30% discount	\$100 allowance
CONTACT LENSES			
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 day care expenses.

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

It's important to note that eligibility and savings limits are different to an HSA and Husqvarna doesn't make a contribution.

Under FSA (Health), you can contribute annually from \$72 up to \$2,700 tax-free, direct from your pay check. You will be allowed to roll over \$500 of unused funds from your 2020 FSA (Health) into your 2021 account. Any amount beyond that will be forfeited.

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

Any 2019 FSA (Health) balance carried forward into any portion of 2020 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.



FOR MORE PLAN DETAILS, VISIT:
[HUSQVARNABENEFITS.COM](https://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 new 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 more affordable and the premiums are conveniently deducted from your paycheck. 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 this 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://husqvarnabenefits.com)

VOLUNTARY ACCIDENT INSURANCE



Our new 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 you have and the type of treatment you need. 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://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 has added 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 23 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 \$19,500 in 2020) 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 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



TRIA HEALTH

Replacing our Livongo diabetes management program, as part of your medical plan you will now have access to our new chronic condition management program which covers an expanded list of conditions. We have also enhanced our employee toolkit to include one-on-one confidential telephone counseling and assistance with other medical related problems.

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



VIRTUAL DOCTOR

As part of your medical plan, you have access to licensed health specialists and doctors 24/7. Your virtual doctor 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.

Please note that the PPO plan has a \$10 copay and the HDHPs have an out-of-pocket cost of \$49.

www.myuhc.com



REAL APPEAL

The Real Appeal program is designed to help you make realistic, healthy lifestyle changes over time, for long-term weight loss success. As long as you've elected a Husqvarna medical plan, Real Appeal is available to you, and your covered spouse, at no extra cost.

www.member.realappeal.com
or 844-344-7325



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



WELLNESS COACHING

As part of your medical plan, a specialist wellness coach will work with you to understand your goals and create a personalized plan to help you achieve them. You also benefit from online access to a range of tools and resources.

www.myuhc.com

2020 RATES

The following illustrates the 2020 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	\$69.12	\$34.56	\$39.20	\$19.60	\$120.69	\$60.34
Employee + Spouse	\$156.88	\$78.44	\$77.52	\$38.76	\$315.74	\$157.87
Employee + Children	\$100.93	\$50.46	\$52.18	\$26.09	\$184.91	\$92.46
Employee + Family	\$208.60	\$104.30	\$101.31	\$50.65	\$420.86	\$210.43

Determine your total 2020 medical rate by adding the surcharges and/or subtracting the credit



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	\$4.79	\$2.40
Employee + Spouse	\$8.60	\$4.30
Employee + Children	\$9.20	\$4.60
Employee + Family	\$14.70	\$7.35

Long Term Disability Insurance Rates

(per \$100 of base earnings)

Coverage Options	Biweekly	Weekly
Employee	\$0.247	\$0.124

Supplemental Life Insurance Rates (per \$1,000 of coverage)

AGE (as of Dec 31, 2019)	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

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

WE ARE HERE TO HELP

If you have any questions about your 2020 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)

833-202-6686

bac.husqvarnabenefits@ajg.com

OTHER HELPFUL CONTACTS:

HEALTH CARE

MEDICAL

855-293-1563

www.myuhc.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

800-638-3120

www.myuhcvision.com

FLEXIBLE SPENDING ACCOUNT (FSA)

1-877-WAGEWORKS

www.wageworks.com

OTHER BENEFITS

DISABILITY

1-888-842-4462

1-866-562-8421 (Español)

www.myCigna.com

LIFE AND AD&D

800-421-0344

www.unum.com

CRITICAL ILLNESS AND ACCIDENT

To file a claim: 210-757-4273

General questions: 866-679-3054

www.unum.com

IDENTITY PROTECTION

855-443-7748

www.identityguard.com

401(K)

800-835-5091

www.401k.com

TOOLS

ALEX

www.myalex.com/husqvarnaUS/2020

IT SERVICE DESK

866-524-7338

it.servicedesk@husqvarna.net

www.husqvarna.service-now.com/itsp