

# 2027 Open Enrollment

## November 2 – 13, 2026

### Earn All Credits on Be Your Best

Based on your feedback, we've made it easier to elect credits by bringing everything together in one place in the Be Your Best website or app. While you're there, you can select your tobacco use status, acknowledge your Be Your Best activities, and explore additional wellness tools and resources.

### Important Details

- Open Enrollment is your annual opportunity to review your benefits and make changes without a qualified change in status.
- Enroll or make changes in Workday November 2-13, 2026. Be sure to submit your elections by 11:59 p.m. Central Time on November 13.
- If you take no action, most of your benefits will automatically continue with 2027 rates. However, you will miss the opportunity to enroll in a 2027 flexible spending account (FSA) or the new Hospital Indemnity plan.
- Complete your Be Your Best activities and select your tobacco use status on the Be Your Best website or app by December 1, 2026.
- Your 2027 benefit elections will take effect on January 1, 2027.

### Open Enrollment Actions



Access details and tools to help you through Open Enrollment.



Ready to enroll or make changes?



Select your tobacco use status and complete your Be Your Best activities by December 1, 2026.

Learn more about the new process, what's new  
and Open Enrollment details at  
**[www.brunswickbenefits.com/oe](http://www.brunswickbenefits.com/oe)**

# What's Next for 2027?

For 2027, there are no major benefit plan design changes. What you will see next are updates to credits, accounts and limits to put an even stronger focus on prevention, wellness and insurance coverage. Brunswick continues to offer a wide range of benefits and resources to support you wherever you are on your health journey.

## Tobacco Use Selection Moving to the Be Your Best Platform

Based on your feedback, we've made it easier to elect credits by bringing everything together in one place in the Be Your Best website or app. While you're there, you can select your tobacco use status, acknowledge your Be Your Best activities, and explore additional wellness tools and resources the program has to offer!

**You don't need to select your tobacco use status during Open Enrollment. To be eligible for the 2027 non-tobacco use credit, make your selection anytime from October 30 through December 1, 2026.**

If you select "Do Not Disclose" or "Tobacco User," you will not receive the non-tobacco use credit in 2027. However, you will qualify for the tobacco cessation program available through the Be Your Best website or app and be eligible for the credit upon completion of the program.



**Action required by December 1.** Complete your tobacco use status, health check survey and confirm the preventive care actions on the Be Your Best website or app by December 1, 2026, to earn the wellness and non-tobacco use credits for 2027.

## Your Costs for Medical Coverage

Brunswick remains committed to providing high-quality, affordable health care coverage, and will continue to absorb the majority of rising health care costs. To help sustain these benefits over the long term, employee medical plan contributions will increase in 2027 as part of a shared approach to managing rising health care costs.

**Maximize savings on your 2027 medical rates.** You can earn credits toward your medical rates by taking steps to improve your wellbeing on the Be Your Best website by December 1, 2026 – including selecting your tobacco use status, completing the health check survey and fulfilling two preventive care activities. Wellness credit is \$12.50 weekly (\$650 annually). **New for 2027** – the non-tobacco use credit will be \$25 weekly (\$1,300 annually), helping maintain a balanced and sustainable wellness incentive program while recognizing healthy behaviors.

**Great news** – dental, vision, life insurance and other voluntary benefit rates will remain the same (unless your contribution changes due to age or salary).

Scan this QR code to watch a video announcement about our 2027 benefit changes.



## Medical Plan Changes

Due to federal regulations, we are required to increase the in-network deductible for the Health Savings Plan to \$1,750 (\$50 increase) for employee-only coverage, and to \$3,500 (\$100 increase) for all other coverage levels.

In addition, out-of-network expenses in 2027 will only apply to the applicable out-of-network deductibles\* and the out-of-network maximums. They will no longer count toward in-network deductibles or maximums.

\*Basic Health Plan and Health Savings Plan only

## Updates to Tax-Advantage Accounts

Brunswick offers several accounts to help you set aside pretax dollars to reimburse yourself for eligible expenses.

- **Health savings account (HSA)** is offered along with the Health Savings Plan medical option. In addition to Brunswick's contributions to your HSA, you can also make pretax contributions. The 2027 HSA contribution limit for your contributions and Brunswick's contribution is \$4,500 for employee only and \$9,000 for all other coverage levels.
- **Health care flexible spending account** is offered to those not enrolled in the Health Savings Plan or have waived medical coverage. For 2027, you can contribute up to \$3,400 (\$100 increase).
- **Dependent care flexible spending account** is available for eligible child care and elder care expenses. The contribution limit remains at \$7,500.

## New Hospital Indemnity Insurance

Hospital stays can lead to costs beyond what the medical plan covers. That's why in addition to our voluntary Critical Illness Insurance and Accident Insurance, we are introducing Hospital Indemnity Insurance. The plan is administered by Prudential and offers two options – High Option and Low Option for you and your covered family members. With both options, there is no evidence of insurability required for enrollment.

Below is a snapshot of the benefit payments. Additional plan details are available at [brunswickbenefits.com/oe](https://brunswickbenefits.com/oe).

| Benefit                                         | High Plan              | Low Plan               |
|-------------------------------------------------|------------------------|------------------------|
| Hospital admission                              | \$2,000                | \$500                  |
| Intensive care unit admission                   | \$4,000                | \$1,000                |
| Hospital confinement – up to 30 days            | \$250 per eligible day | \$100 per eligible day |
| Intensive care unit confinement – up to 30 days | \$500 per eligible day | \$200 per eligible day |
| Hospital observation                            | \$100                  | \$100                  |

The above table is a high-level summary. Refer to the plan documents for additional details on what's covered and limitations.

# Comparing Your Medical Plan Options

|                                                 | Health Savings Plan                                                                                                                                                                     | Surest Plan                                                                    | Basic Health Plan                                                                                             |
|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
|                                                 | <b>Lowest</b>                                                                                                                                                                           | <b>In-between</b>                                                              | <b>Highest</b>                                                                                                |
| Paycheck Contributions                          | You pay less than the Basic Health Plan and Surest Plan                                                                                                                                 | You pay more than the Health Savings Plan, but less than the Basic Health Plan | You pay more than the Health Savings Plan and Surest Plan                                                     |
| Annual Deductible <sup>2</sup> (in-network)     | \$1,750 Individual<br>\$3,500 Family <sup>1</sup>                                                                                                                                       | None                                                                           | \$1,000 Individual<br>\$2,000 Family                                                                          |
| Out-of-Pocket Maximum <sup>2</sup> (in-network) | Medical and Prescription:<br>\$3,500 Individual /<br>\$7,000 Family <sup>1</sup>                                                                                                        | Medical and Prescription:<br>\$4,000 Individual /<br>\$8,000 Family            | Medical:<br>\$3,000 Individual /<br>\$6,000 Family<br>Prescription:<br>\$4,150 Individual /<br>\$8,300 Family |
| Health Savings Account (HSA)                    | Contribute up to \$4,500 for employee only coverage or \$9,000 for all other coverage levels, including Brunswick's contribution: \$500 employee only \$1,000 all other coverage levels | Not available                                                                  | Not available                                                                                                 |
| Health Care Flexible Spending Account           | Not available                                                                                                                                                                           | You can contribute up to \$3,400                                               | You can contribute up to \$3,400                                                                              |

<sup>1</sup>For the Health Savings Plan, there are no individual limits within the family deductible and family out-of-pocket maximum. For the Health Savings Plan, the entire family deductible must be met before the plan begins to pay benefits. Refer to the Summary Plan Description for additional details.

<sup>2</sup>Refer to the Summary Plan Description to learn more about the embedded deductible for the Basic Health Plan, and the embedded out-of-pocket maximum for the Basic Health Plan and Surest Plan.



**Surest – take the guesswork out of health care.** There are no deductibles, no co-insurance and no surprise bills. Use the Surest app or website to compare doctors, locations and co-pays in advance. Visit [surest.care/Brunswick](https://surest.care/Brunswick) to use the digital overview tool and to schedule a call with a Surest customer service representative to get your questions answered.

# Examples at a Glance



**Sarah:** Expecting a baby

**Plan Selected:** Surest Plan

Sarah needs prenatal care, lab work, ultrasounds, delivery services and pediatric care for her newborn. She likes upfront cost transparency to know exactly what she will pay at time of care along with shopping for the best care through a digital app experience. The Surest Plan's no deductible and predictable co-pays help Sarah know what her maternity costs will be upfront.

**Jackson:** Healthy and budget conscious

**Plan Selected:** Health Savings Plan

Jackson is healthy and only needs an annual check-up and rare urgent care visits. He has no regular prescriptions. With the lowest cost for coverage and HSA savings potential, (including Brunswick's contribution to the HSA), the Health Savings Plan is ideal for Jackson. He can save for future health care needs while keeping monthly costs low.



**Phil:** Living with a chronic condition and planning for retirement

**Plan Selected:** Basic Health Plan

Phil has rheumatoid arthritis and requires monthly specialty prescriptions, regular lab work, and specialist visits. The Basic Health Plan provides Phil with stability as he is nearing retirement and plans to move to Medicare. When planning for his retirement it is important that Phil understands how his medical plan selection impacts his participation in Medicare. The Health Savings Plan and Surest Plan are not a good fit for his chronic conditions and approaching Medicare.

*These are examples for illustrative purposes. You should consider your family's health situation to determine the best plan for you.*

# 2027 Medical Rates

If you become a salaried employee, refer to Workday to see the salary-banded medical rates.

|                                                        | Health Savings Plan<br>Weekly rates | Surest Plan<br>Weekly rates | Basic Health Plan<br>Weekly rates |
|--------------------------------------------------------|-------------------------------------|-----------------------------|-----------------------------------|
| Employee Only                                          |                                     |                             |                                   |
| Medical Rate                                           | \$55.00                             | \$62.50                     | \$64.50                           |
| <b>Medical Rate + Non-tobacco and Wellness Credits</b> | <b>\$17.50</b>                      | <b>\$25.00</b>              | <b>\$27.00</b>                    |
| Employee + Spouse                                      |                                     |                             |                                   |
| Medical Rate                                           | \$107.50                            | \$121.00                    | \$133.50                          |
| <b>Medical Rate + Non-tobacco and Wellness Credits</b> | <b>\$70.00</b>                      | <b>\$83.50</b>              | <b>\$96.00</b>                    |
| Employee + Child(ren)                                  |                                     |                             |                                   |
| Medical Rate                                           | \$70.00                             | \$87.50                     | \$94.00                           |
| <b>Medical Rate + Non-tobacco and Wellness Credits</b> | <b>\$32.50</b>                      | <b>\$50.00</b>              | <b>\$56.50</b>                    |
| Family                                                 |                                     |                             |                                   |
| Medical Rate                                           | \$107.50                            | \$121.00                    | \$133.50                          |
| <b>Medical Rate + Non-tobacco and Wellness Credits</b> | <b>\$70.00</b>                      | <b>\$83.50</b>              | <b>\$96.00</b>                    |

\*New hire, rehire or employees newly eligible for benefits from July 1 to December 31, 2026, will automatically be eligible for the 2027 Be Your Best wellness credit. New hires prior to December 1, 2026, will still need to select tobacco use status through Be Your Best website or app to determine if they are eligible for the non-tobacco use credit. Keep in mind: your tobacco use status remains throughout the year.



# Visit the Be Your Best Website or App by December 1, 2026

## Be Your Best Wellness Credit = \$650 annually

Complete the health check survey and confirm you have fulfilled two preventive care activities by December 1, 2026, to be eligible for the Be Your Best wellness credit toward 2027 medical plan rates.

## Non-Tobacco Use Credit = \$1,300 annually

Select your tobacco use status on the Be Your Best website or app between October 30 and December 1, 2026. If you are a non-tobacco user, you will be eligible for the non-tobacco use credit. If you select “Do Not Disclose” or “Tobacco User,” you will not receive the credit but will qualify for the tobacco cessation program and will become eligible for the credit upon completion of the program.

## Credits will not show when enrolling through Workday.

Applicable credits will be reflected in your first payroll of 2027. To review that all your actions have been completed, sign in to the Be Your Best website, select Rewards and look for your Be Your Best Wellness Credit and Tobacco Election tiles or call Personify Health Member Services at 888-671-9395.



Visit [join.personifyhealth.com/beyourbest](https://join.personifyhealth.com/beyourbest) or scan the QR code.

## 2027 Dental Rates

No changes in dental rates for 2027.

|                       | Weekly Rate |
|-----------------------|-------------|
| Employee Only         | \$4.00      |
| Employee + Spouse     | \$7.50      |
| Employee + Child(ren) | \$8.00      |
| Family                | \$12.00     |

## 2027 Vision Rates

No changes in vision rates for 2027.

|                       | Weekly Rate |
|-----------------------|-------------|
| Employee Only         | \$2.52      |
| Employee + Spouse     | \$4.58      |
| Employee + Child(ren) | \$4.58      |
| Family                | \$6.53      |

# Where to get more information

## Find additional Open Enrollment details

You and your family members can visit [brunswickbenefits.com/oe](https://brunswickbenefits.com/oe) to find additional information, tools and resources to help you make informed decisions this Open Enrollment.

## Insights into your Brunswick benefits

View your total rewards statement on Workday for a comprehensive summary of your Brunswick compensation and benefits. The statement is a great reminder of the benefits you are enrolled in today and help you determine if you want to make any changes.

Visit **BrunswickConnect.Brunswick.com** for tip sheets with quick, reliable information on specific benefits and health topics. Additional tips and tools are being added regularly.

## Coming Soon: Download your Form 1095-C

The Form 1095-C is required under the Employer Shared Responsibility Provision of the Affordable Care Act but is not required to be filed with your tax return. It helps verify that you, your spouse and your dependents were offered health insurance from Brunswick. You will be able to download your Form 1095-C at [healthfxforms.us/brunswickcorp](https://healthfxforms.us/brunswickcorp) after March 2, 2027. Click on "Register" and follow the online prompts. **You will need to create your account and log in to select paper or electronic delivery by December 31, 2026. Form 1095-C will not be mailed unless you request a paper form.**

## Enroll by November 13, 2026

If you take no action during Open Enrollment, most of your benefits will automatically continue with 2027 rates. However, you will miss the opportunity to enroll in a 2027 flexible spending account or the new Hospital Indemnity plan.

Take time to verify your covered dependents and review your rates and contributions. Once Open Enrollment closes, changes can only be made if you experience a qualified life event or during next year's Open Enrollment period.

Be sure to log in to [join.personifyhealth.com/beyourbest](https://join.personifyhealth.com/beyourbest) to complete your wellness activities and select your tobacco use status by December 1, 2026. Take a moment to explore the Be Your Best activities and resources available to you throughout the year.

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*The information in this newsletter constitutes a Summary of Material Modification (SMM) for the Brunswick Health and Welfare Plan. If there is a conflict between the newsletter and the legal Plan document, the legal Plan document will govern.*

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