



BRUNSWICK™
NEXT NEVER RESTS™

2026 Open Enrollment

October 27 – November 7, 2025

Learn more about the 2026 benefit changes at
www.brunswickbenefits.com/oe

BRUNSWICK

NEXT NEVER RESTS

At Brunswick, we continuously strive to transform experiences on the water and beyond. That spirit of continuous improvement and innovation applies in all areas of our business, including how we approach our employee benefit plan offerings.

Brunswick's employee benefits have received awards and recognition from publications such as *U.S. News* and *Newsweek* in categories including best workplaces for parents and caregivers, mental well-being, quality of pay, and more. This year, we're excited to maintain the plans that you use and love, while adding new options and features based on your feedback.

This newsletter is your guide to learn more about our 2026 programs, including the new Surest medical plan option, higher limits for health savings and spending accounts, updated medical rate structures, and other important details for Open Enrollment. We've also included a new feature called "A Story Like Mine" for examples of how our medical plan options meet the needs of different employee journeys, which may be just like yours.

We recognize that everyone's journey is unique, and Brunswick is committed to providing information and support so you can make the best choices for you and your family.

Take Action by November 7

Enroll or make benefit changes
October 27 - November 7, 2025.
Changes must be submitted by
11:59 p.m. Central Time on
November 7. Your 2026 benefits
elections will go into effect
January 1, 2026.

If you don't take action...

- You will automatically default to the full medical rate (without the wellness or non-tobacco user credits) for 2026. In addition, you won't be eligible for the tobacco cessation program to reduce your rates for 2026. Keep in mind: Open Enrollment is your only opportunity to select your tobacco user status. If you have a qualified life event during the year, you will not be eligible for the non-tobacco user credit for your medical rate if you do not complete your tobacco election during Open Enrollment.
- You won't have any flexible spending accounts. Be sure to enroll if you wish to have the dependent care and/or health care flexible spending account for 2026.

To learn more about our benefit changes, go to www.brunswickbenefits.com/oe. »



**Don't forget, you can use the Workday mobile app
to conveniently make your Open Enrollment elections.**



What's Changing for 2026?

We continue to review our benefit plans and programs to make sure we are providing competitive, inclusive options for you and your family that also incorporates your feedback. Through our 2024 Brunswick Employee Opinion Survey and the 2024 Benefits and Well-being survey results, we have heard that health care affordability is top of mind. This year, we are making a few changes to address that feedback.

Introducing an Additional Medical Plan Option

To address your feedback requesting more certainty on medical costs before you make an appointment, we are excited to introduce an additional medical plan option for 2026 – the Surest Plan. The Surest Plan is different from traditional medical plans in a couple of ways:

- You can see your costs and care options in advance on the Surest app and website – giving you more control and opportunities to save money with the same great care.
- There is no deductible or co-insurance. You pay the applicable co-payment based on the option and provider you select.

Learn more about the new medical plan option on page 4, and compare all three medical plan options on page 5.

Increasing Limits for Health Savings and Spending Accounts

Annual limits for the health savings account (HSA) and the flexible spending accounts (FSAs) are increasing for 2026:

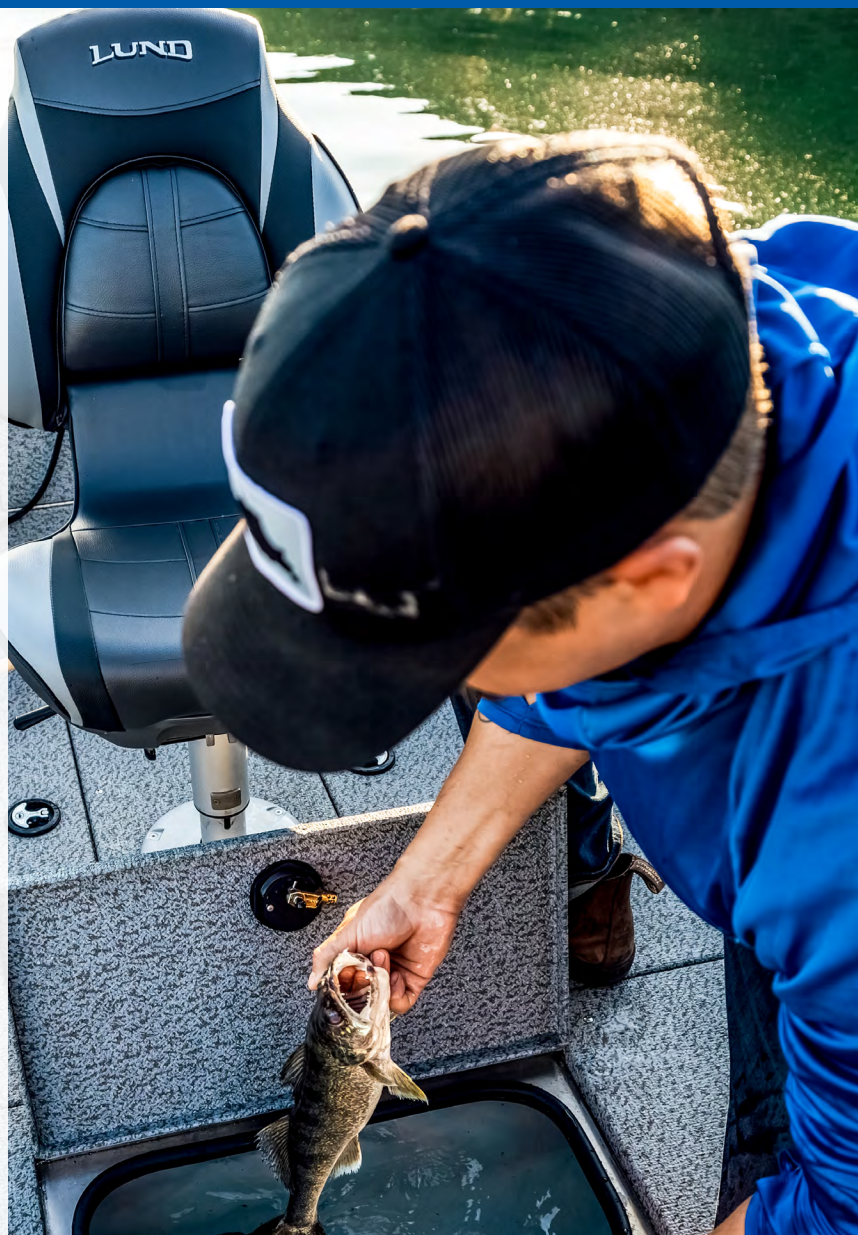
- Health Savings Plan HSA – \$4,400 for employee only; \$8,750 for all other coverage levels.
- Health Care FSA (for those not enrolled in the Health Savings Plan) – \$3,300.
- Dependent Care FSA – \$7,500 per household.

Introducing 90-day Maintenance Medication Refills at Select Retail Locations

It will now be easier and more convenient to stay on top of your medications. Starting January 1, 2026, prescription coverage through the Brunswick prescription drug program will include 90-day prescriptions filled at CVS or Walgreens pharmacies at the same co-pay as current mail order/home delivery prescriptions. This option will apply to maintenance medications, including prescription medications taken regularly to manage chronic conditions (such as cholesterol and high blood pressure). Log in to [express-scripts.com](https://www.express-scripts.com) after January 1, 2026, to learn more about the medications eligible for this new 90-day retail option.

Increasing the Health Savings Plan Deductible

Due to federal regulations, we are required to implement a small increase to the in-network deductible for the medical Health Savings Plan from \$1,650 to \$1,700 for employee-only coverage, and from \$3,300 to \$3,400 for all other coverage levels.

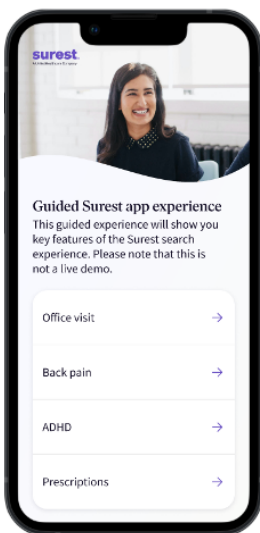


Adjusting the Medical Rate Structure

To address health care affordability, we are expanding the salary-banded medical rates to all of our medical plans for 2026, similar to what was already in place for the Basic Health Plan. The Basic Health Plan bands will also increase from \$75,000 to \$100,000. Hourly employees and employees with salaries below \$100,000 will see lower contribution rates in comparison to the higher band level. Health care costs are increasing and Brunswick continues to absorb the majority of the increases to ensure our plans remain affordable for employees.



New Medical Plan Option – Surest



Know Before You Go

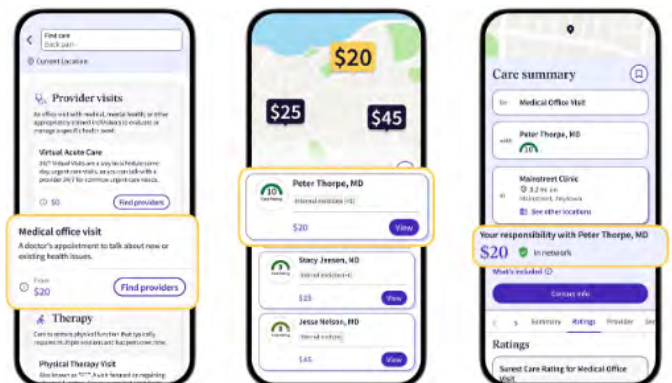
The Surest medical plan option provides clarity of health care costs before a service is received. The plan uses the UnitedHealthcare network of providers, just like you use today if enrolled in our current plans, the Basic or Health Savings Plan.

Unlike traditional health care plans, the Surest Plan does not have an annual deductible. You simply pay the applicable co-payment for the service, and you will know the co-payment before you seek care. Through the Surest app or website, you can search for treatment options and costs and choose the option that works best for you and your budget. Co-payment amounts will differ depending on the type of service and the provider.

The Surest medical plan option will put you in control of your health care costs, while still offering you access to the same care within the UnitedHealthcare network.

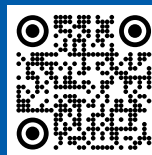
Want to Explore More?

- Use the Surest digital overview tool at surest.care/brunswick to test drive the digital experience and view costs.
- Schedule a one-on-one phone consultation with a Surest representative through the digital overview tool.
- Call Surest at 1-866-683-6440, Monday – Friday, 6 a.m. – 9 p.m. CST.



Illustrative example only. Costs and coverage may vary.

Watch a brief video about the Surest medical plan at <https://vimeo.com/742821106>.



Scan this QR code to see the video announcement



Comparing Your Medical Plan Options

	Health Savings Plan	Surest Plan	Basic Health Plan
Paycheck Contributions	Lowest You pay less than the Basic Health Plan and Surest Plan	In-between You pay more than the Health Savings Plan, but less than the Basic Health Plan	Highest You pay more than the Health Savings Plan and Surest Plan
Annual Deductible (in-network)	\$1,700 Individual \$3,400 Family*	None	\$1,000 Individual \$2,000 Family
Out-of-Pocket Maximum (in-network)	Medical and Prescription: \$3,500 Individual / \$7,000 Family*	Medical and Prescription: \$4,000 Individual / \$8,000 Family	Medical: \$3,000 Individual / \$6,000 Family Prescription: \$4,150 Individual / \$8,300 Family
Health Savings Account (HSA)	Contribute up to \$4,400 for employee only coverage or \$8,750 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 \$3,300	You can contribute up to \$3,300

*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

A story like mine

Below are stories of individuals and what medical plan option may work best for their journey.



Meet Joseph

Joseph is single and eager to save money. He hardly uses health care services and would prefer an option that takes the least amount out of his paycheck for medical plan contributions, and allows him to save. Joseph picks the Health Savings Plan so that he can build up his health savings account with his own contributions along with contributions from Brunswick, and it has the lowest paycheck contribution rate.



Meet Erica

Erica and her husband have three kids. They use their medical plan frequently. Erica's family experiences frequent trips to urgent care and virtual visits in addition to their annual preventive care visits. Plus, her husband has physical therapy and Erica has an upcoming surgery for her shoulder. Given the frequent use of their medical coverage, they want a medical plan that offers a low deductible and low out-of-pocket maximum. The Basic Health Plan would meet their desire for a plan with a lower deductible, lower out-of-pocket maximum and stay with a traditional health care plan, like they have today. If Erica's family was looking for a plan with no deductible, price transparency through a digital app experience, and a co-pay for covered services, then the Surest Plan may be the best fit for them.



Meet Robert

Robert and his wife are empty nesters. He doesn't like surprise expenses and they only use their medical plan for preventive care visits, a couple virtual visits and for their regular prescription medication. Robert has decided to try the new Surest Plan. It will empower him to know exactly what he will be spending for their health care services before they even make an appointment. Plus, he has the ability to shop around for what best meets their budget.

You can view more stories at www.brunswickbenefits.com/oe.

2026 Medical Rates

Medical Rate: is the amount listed in Workday, without any credits applied. Everyone with Brunswick medical coverage defaults to this rate. Then, depending on your tobacco use election and your participation in the Be Your Best wellness credit activities, you will see credits applied to your paycheck to reduce the medical rate.

*Wellness credit: \$25 per bi-weekly paycheck (\$650 annually)

*Non-tobacco user credit: \$55 per bi-weekly paycheck (\$1,430 annually)

Be Your Best Discounted Rate: is the amount you will pay if you complete your tobacco election during Open Enrollment, are a non-tobacco user, you complete the health check survey and confirm you have fulfilled two preventive care activities through the Be Your Best website or app by December 1, 2025.



You Can Lower Your 2026 Medical Rates

*Be Your Best Credit

Complete the health check survey and confirm you have fulfilled two preventive care activities through the Be Your Best website or app by December 1, 2025, to be eligible for the 2026 Be Your Best wellness credit (\$650 annually). To sign up, go to join.personifyhealth.com/beyourbest.

*Non-Tobacco User Credit

If you do not log in to Workday, select your tobacco user status, save your tobacco user election and complete the Open Enrollment process, you will not receive the \$55 credit on your bi-weekly paycheck (\$1,430 annually) for medical coverage. You also won't be eligible for the tobacco cessation program to reduce your medical rates. If you elect "Do Not Disclose" or "Tobacco User," you will not receive the credit but will qualify for the tobacco cessation program and will become eligible upon completion of the program for reduced medical rates. Open Enrollment is the only time that you can select your tobacco user status for the following year.

	Health Savings Plan		Surest Plan		Basic Health Plan	
	All hourly and salaried employees making \$99,999 or less	Salaried employees making \$100,000 or more	All hourly and salaried employees making \$99,999 or less	Salaried employees making \$100,000 or more	All hourly and salaried employees making \$99,999 or less	Salaried employees making \$100,000 or more
Bi-weekly rates						
Employee Only						
Medical Rate	\$110.00	\$114.00	\$125.00	\$137.00	\$129.00	\$155.00
Be Your Best Discounted Rate* (includes tobacco & wellness credits)	\$30.00	\$34.00	\$45.00	\$57.00	\$49.00	\$75.00
Employee + Spouse						
Medical Rate	\$208.00	\$220.00	\$234.00	\$257.00	\$259.00	\$359.00
Be Your Best Discounted Rate* (includes tobacco & wellness credits)	\$128.00	\$140.00	\$154.00	\$177.00	\$179.00	\$279.00
Employee + Child(ren)						
Medical Rate	\$140.00	\$148.00	\$170.00	\$187.00	\$183.00	\$236.00
Be Your Best Discounted Rate* (includes tobacco & wellness credits)	\$60.00	\$68.00	\$90.00	\$107.00	\$103.00	\$156.00
Family						
Medical Rate	\$208.00	\$220.00	\$234.00	\$257.00	\$259.00	\$359.00
Be Your Best Discounted Rate* (includes tobacco & wellness credits)	\$128.00	\$140.00	\$154.00	\$177.00	\$179.00	\$279.00

*New hire, rehire or employees newly eligible for benefits from July 1 to December 31, 2025, will automatically be eligible for the 2026 Be Your Best wellness credit.

New hires will still need to complete Open Enrollment and select tobacco user status to determine if they are eligible for non-tobacco user credit. Keep in mind: your tobacco user status remains throughout the year. You cannot change your tobacco user status until the next Open Enrollment – even if you experience a qualified life event.

Additional Reminders

Be Your Best Well-being Program

Get ready to have some fun while getting healthy! Your benefits include access to our Be Your Best (BYB) well-being digital platform. Whether you're making new healthy changes or adding more to your wellness routines, you'll have access to the tools and support you need to reach your goals. Plus, you can earn up to \$250 in BYB Bucks just for completing healthy activities!

All U.S. employees, and medically enrolled spouses, are eligible to join. Visit Brunswick Connect for additional details.

Don't Overlook Your Brunswick 401(k)

As you make benefit choices for the year ahead, it's also a great time to revisit your Brunswick 401(k) account. This valuable benefit helps you plan for the future and it's supported by a variety of financial wellness tools and resources. You can review your account and explore what's available anytime at vanguard.com/retirementplans or by calling Vanguard at 1-800-523-1188.

Life Insurance Reminders

If you choose to add or increase life insurance during Open Enrollment, you will be subject to evidence of insurability (proof of health).

Your life insurance coverage will not go into effect until the applicable evidence of insurability is received and approved. Watch for messages about evidence of insurability as you confirm your enrollment changes. You will receive evidence of insurability forms later this year, if applicable.

Details About Your Brunswick Benefits

Be sure to visit Brunswick Connect at BrunswickConnect.Brunswick.com and click on Benefits to access your Benefit Overview, Health & Welfare Summary Plan Description, Summary Annual Reports, benefit provider links and much more! We've reorganized the Benefits section of Brunswick Connect to make it easier for you to access your information.



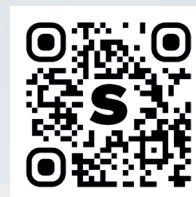
Be sure to visit Workday to view your Total Rewards Statement to better understand your benefits and the investment Brunswick makes to provide you and your family with the benefits you deserve.

Next Steps

1. Find additional resources at brunswickbenefits.com/oe to make informed decisions this Open Enrollment.



2. Learn more about the Surest Plan at surest.care/brunswick



3. Enroll by 11:59 p.m. Central Time on November 7.

4. Select your tobacco user status.

If you do not complete Open Enrollment you will pay the higher tobacco user medical rate in 2026. If you elect "Do Not Disclose" or "Tobacco User," you will not receive the credit but will qualify for the tobacco cessation program and will become eligible upon completion of the program for reduced medical rates.

- Click **Enroll** in the Tobacco Election box.
- Click **Select** then **Confirm and Continue**.
- Then **select your tobacco user status** (including non-tobacco user), and click **Save**.

5. **Complete** the health check survey and confirm the preventive care actions on the Be Your Best website or app by December 1, 2025, to earn the Be Your Best credit for 2026.





BRUNSWICK™
NEXT NEVER RESTS™