

Keep this notice if you wish to enroll in one of the marketplace options for 2027.

New Health Insurance Marketplace Coverage Options

General Information

When key parts of the health care law took effect in 2014, there was a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new marketplace options.

What is the Health Insurance Marketplace?

The marketplace is designed to help you find health insurance that meets your needs and fits your budget. It offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the marketplace begins on November 1, 2026, for coverage starting as early as January 1, 2027.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that isn’t considered affordable for you and doesn’t meet certain minimum value standards. The savings on your premium that you’re eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable to you and meets certain standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage, and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit, and advance payments of the credit, that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer doesn’t offer coverage to you at all or doesn’t offer coverage that is considered affordable for you or that meets minimum value standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.12% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you don’t enroll in the employer-based coverage. For family members of the employee, coverage is considered affordable if the employee’s cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee’s household income. An employer-sponsored health plan meets the “minimum value” standard if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60% of such cost.

Note: If you purchase a health plan through the marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the marketplace are made on an after-tax basis.

What about Alternatives to Marketplace Health Insurance Coverage?

If you or your family are eligible for coverage in an employment-based health plan (such as an employer-sponsored health plan), you or your family may also be eligible for a Special Enrollment Period to enroll in that health plan in certain circumstances, including if you or your dependents were enrolled in Medicaid or CHIP coverage and lost that coverage. Generally, you have 60 days after the loss of Medicaid or CHIP coverage to enroll in an employment-based health plan.

Alternatively, you can enroll in Medicaid or CHIP coverage at any time by filling out an application through the Marketplace or applying directly through your state Medicaid agency. Visit <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/> for more details.

Information About Health Coverage Offered by Brunswick

As you know, you're currently **not eligible** to participate in the Brunswick group health plan. However, if you decide to complete an application for coverage in the marketplace, you will be asked to provide this information. This information is numbered to correspond to the marketplace application.

Brunswick Information		
3. Employer Name Brunswick Corporation	4. Employer Identification Number (EIN) 36-0848180	
5. Employer Address 26125 N. Riverwoods Blvd. Suite 500	6. Employer Phone Number 1-847-735-4700	
7. City Mettawa	8. State Illinois	9. ZIP Code 60045
10. Who can we contact about employee health coverage at this job? HR Shared Services		
11. Phone Number 1-866-278-6942	12. Email Address hrsharedservices@brunswick.com	

You are not eligible for health insurance coverage through Brunswick. You and your family may be able to obtain health coverage through the marketplace, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.

If you decide to shop for coverage in the marketplace, **www.HealthCare.gov** will guide you through the process.

The exchange notice is not intended to be all inclusive. Brunswick Corporation reserves the right to change or terminate any or all benefit plans at the Company's discretion. Nothing contained in these materials constitutes, or is intended to create, a promise of continued employment.