

EMPLOYEE BENEFITS GUIDE PLAN YEAR 2022



**WANT TO BE A BENEFITS SUPER USER?
TEST YOUR KNOWLEDGE.**



<http://bit.ly/RxConsumerLesson>



<http://bit.ly/Medicare101Lesson>

ENROLL HERE:
www.paycom.com

Or jump right to the app! by scanning the
QR code with your phone's camera.



RYOBI®

WE'RE HAPPY TO PROVIDE YOU AND YOUR FAMILY WITH ONE OF THE MOST COMPREHENSIVE EMPLOYEE BENEFIT PLANS. OUR BENEFITS PROGRAM PROVIDES A VARIETY OF PLANS FOR YOU AND YOUR FAMILY.



**THE PLAN YEAR IS
January 1st - December 31st**

Ryobi would not be the successful company it is today without the dedication of our hard working associates. We are proud to offer a comprehensive benefits package that is designed to insure and protect you and your family against financial hardship and loss.

This benefit guide provides information about the benefit options available to you as a benefits eligible employee of Ryobi. Please take time to learn about the benefits so you can make an informed decision. When you make smart, well informed decisions, you can best manage your out-of-pocket costs and also help control the rising cost of healthcare.

Benefits Offered	Summary	Ryobi Pays	You Pay	Find it on Page
Wellness Program	Ryobi	X		4
Health Savings Account (HSA)	Fidelity	X	X	5
Medical	Anthem/Ameriben	X	X	6
Healthcare Concierge	Quantum Health	X		7
Regenexx	Regenexx	X	X	8
Edison Healthcare	Edison Healthcare	X		9
OnSite Solutions Clinic	Major Health Partners	X		10
Prescriptions	TrueScripts	X	X	11
Dental	Guardian	X	X	13
Vision	Guardian	X	X	15
Group Life and AD&D Insurance	Lincoln	X		16
Voluntary Life and AD&D	Lincoln		X	17
Short-Term Disability	Lincoln	X		18
Long-Term Disability	Lincoln		X	18
Critical Illness Insurance	AllState	X	X	19
Accident Insurance	AllState		X	21
401(k)	Fidelity	X	X	23
Vacation and Holidays	Ryobi	X		24
Money Saving Resources	Fitness Facility Rebate	X		25
Employee Assistance Program	Centerstone Solutions	X		25

WHAT DOES THAT WORD EVEN MEAN?

We admit it, benefits can be hard to understand. Here are some common benefit words and their definitions to help you as you read through this guide.

TERM

**Annual Deductible
(Jan 1 through Dec 31)**

DEFINITION

The amount you are required to pay per calendar year before certain benefits are paid for by the plan. Once you meet the deductible amount, expenses are covered by the plan based on the coinsurance percentage. This deductible starts over every January 1st.

**Annual Out-of-Pocket
Maximum
(Jan 1 through Dec 31)**

The most you pay in a calendar year for covered services that are subject to coinsurance/copays. The deductible is included in this amount. If you reach the annual out-of-pocket maximum, the plan pays 100% of covered in-network eligible expenses for the remainder of the plan year. Office visits and prescription copays are included in the annual out-of-pocket maximum for our medical plans. This maximum starts over every January 1st.

Balance Billing

When you are billed for the difference between the provider's actual charge and the amount reimbursed under the medical or dental plan. This occurs when you go outside of the preferred provider network. Balance billing does not apply towards out-of-pocket maximum.

Coinsurance

The percentage you pay for covered expenses.

**Explanation of Benefits
(EOB)**

Provides information about how your claim was processed by the insurance company. The EOB details what portion of the claim was paid by the insurance company and what portion is your responsibility.

**Health Savings Account
(HSA)**

A special, tax-advantaged interest bearing account to help plan and pay for qualified health care expenses (including plan deductible) while covered by a qualified high deductible health plan.

In-Network

A group of doctors, hospitals and other healthcare providers that contract with a plan vendor to provide quality healthcare services at favorable rates.

**Preferred Provider
Organization (PPO)**

A healthcare arrangement designed to provide healthcare services at a discounted cost for members to use designated providers (the network), but which also provides coverage (at a lower level) for services received from providers that are not part of the network.

**Usual, Customary,
and Reasonable (UCR)
Charges**

UCR charges are determined by your health plan vendor and are based on the range of fees charged by doctors with comparable training and experience for the same or similar service in your area. When you receive in-network care, UCR charges do not apply. You are responsible for amounts over UCR for out-of-network care.

RYOBI'S WELLNESS PROGRAM

LIVE WELL, EARN MORE | 2022 INCENTIVE PLAN

EMPLOYEES +
SPOUSES ON THE
MEDICAL PLAN

ELIGIBLE

JAN 1, 2022 -
SEPT 30, 2022

TIME FRAME

JAN 1, 2022 -
NOV 30, 2022

COACHING DEADLINE

WHAT STANDARDS DO I NEED TO HIT TO GET THE FULL INCENTIVE?

1. **A1C** - ≤ 6.0
2. **BMI** - < 18.5 OR $= 30$
3. **BLOOD PRESSURE** - $\leq 130/80$
4. **LDL CHOLESTEROL** - ≤ 110

TOBACCO USE - Separate Rebate Program-will not be included in missed standard requiring a wellness engagement (see below update)

WHAT IF I MISS ANY OF THE STANDARDS?

You will have the opportunity to participate in wellness engagements by the coaching deadline to earn your full incentive.

- **Miss 1** - 1 Engagement needed
- **Miss 2-3** - 2 Engagements needed
- **Miss 4** - 3 Engagements needed



Engagement with Kara, Joni, and Shanneke through registry programs (hypertension, weight management, diabetes, high-risk) will count toward your coaching requirement. Engagements can not be completed more than once per week.

WHAT'S AN HSA?

HEALTH SAVINGS ACCOUNT - INCLUDED WITH HSA MEDICAL PLAN

An HSA is a tax-advantage savings account that can be used to pay for healthcare expenses. Money is automatically pulled from your paycheck and deposited into this savings account. You pick the amount and can change the amount, or stop deposits any time you would like. This savings account now becomes your primary way of paying for out-of-pocket medical expenses through the year.



Quick facts video about HSA Advantages

<http://bit.ly/HSAadvantages>



Quick facts video about an HSA

<http://bit.ly/HSAfacts>



Quick facts video about HSA-eligible expenses

<http://bit.ly/HSAeligibleexpenses>

BIG HSA BENEFITS

It saves you money. This is a cost-friendly option when it comes to medical premiums. Plus, HSAs are basically “cash” accounts, so you may be able to negotiate pricing on many medical services.

It's portable. If you change jobs, you get to keep your HSA.

It's a tax saver. Contributions to your HSA are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you pay less in taxes.

It allows for an **improved retirement account.** Funds roll over at the end of each year and accumulate tax-free, as does the interest on the account. Also, once you reach the age of 55, you are allowed to make additional catch-up contributions to your HSA until age 65.

It puts money in your pocket! You never lose unused HSA funds. They always roll over to the next year.

CONTRIBUTION LIMITS FOR 2022

Individual Coverage: You can contribute up to \$3,650 to an HSA, including Ryobi's employer contribution

Family Coverage: You can contribute up to \$7,300 to an HSA, including Ryobi's employer contribution.

If you are age 55 or older, you can contribute an extra \$1,000.

BONUS!

Ryobi contributes money into your HSA! That's half in January and half in July.

Individuals: \$500 a year

Families: \$1,000 a year

HOW TO OPEN AN HSA:

Visit Fidelity's website at www.401k.com.

Create an account and select open your HSA.

HSA PLAN - ANTHEM

NEW THIS YEAR | ONE HDHP PLAN OPTION

HDHPs have become increasingly popular over the years with insurance members, in-part because of their flexibility. With an HDHP, you pay for medical care when you need it, and can avoid higher premiums throughout the year. This allows you to keep that money in your paycheck and save your money for when you need care.

NOTE! Don't miss out on the tax-savings advantages.

Learn more about how an HSA plan could benefit you big in the long run:

<https://bit.ly/HSA101Lesson>

	Network	Non-Network
Annual Deductible	Individual: \$3,000 Family: \$6,000	Individual: \$6,000 Family: \$12,000
Coinsurance	You pay nothing after deductible is met	You pay 50% after deductible is met
Out-of-Pocket Max	Individual: \$3,000 Family: \$6,000	Unlimited
Preventive Care	Covered 100%. No deductible.	
Emergency Room	You pay nothing after deductible is met.	Deductible and Coinsurance
Urgent Care	You pay nothing after deductible is met.	Deductible and Coinsurance
Physician Office Visits	You pay nothing after deductible is met.	Deductible and Coinsurance
Prescription Drug <ul style="list-style-type: none"> • Generic • Preferred Brand • Non-Preferred Brand • Specialty Drugs 	You pay nothing after deductible is met.	
Ryobi Health Service Clinic	Covered 100%. No deductible.	

	Price Per Pay	Price Semi-Monthly
Employee Wellness	\$14.01	\$30.35
EE + Child(ren) Wellness	\$21.92	\$47.50
Family Wellness	\$46.05	\$99.78
Employee Non-Wellness	\$39.01	\$84.51
EE + Child(ren) Non-Wellness	\$46.92	\$101.67
Family Non-Wellness	\$81.05	\$175.61
Family, EE Wellness, Spouse Non-Wellness	\$56.05	\$121.45
Family, EE Non-Wellness, Spouse Wellness	\$71.05	\$153.95
Nicotine Free EE/Spouse rebate - Paid as income	\$5.00 each	\$10.83 each

QUANTUM HEALTH

YOUR HEALTHCARE COORDINATORS

NEED HELP FINDING CARE?

Quantum Health provides Ryobi associates and their families a free, problem-solving, frustration-fighting, team on a mission to make your healthcare simpler.



WHATEVER IT TAKES.

If there's a better way for you to experience your healthcare, Quantum will find it. When you don't know where to begin, start with your MyQHealth Care Coordinators. Think of them as your personal team of nurses, benefit experts and claims specialists who will do all we can to support your healthcare needs—starting with any questions you may have. And they are just a tap, click or call away!

DOWNLOAD THE APP

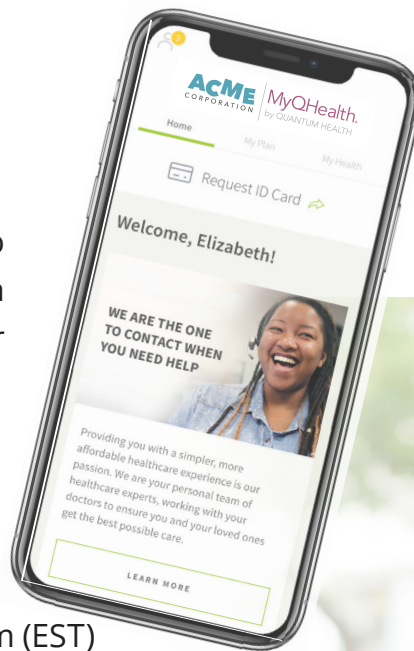
Download the MyQHealth app to your smartphone today. Click on your smartphone's store provider below to get started today!

[App Store](#) or [Google Play](#)

FOR MORE INFORMATION

Call | 844-573-1530

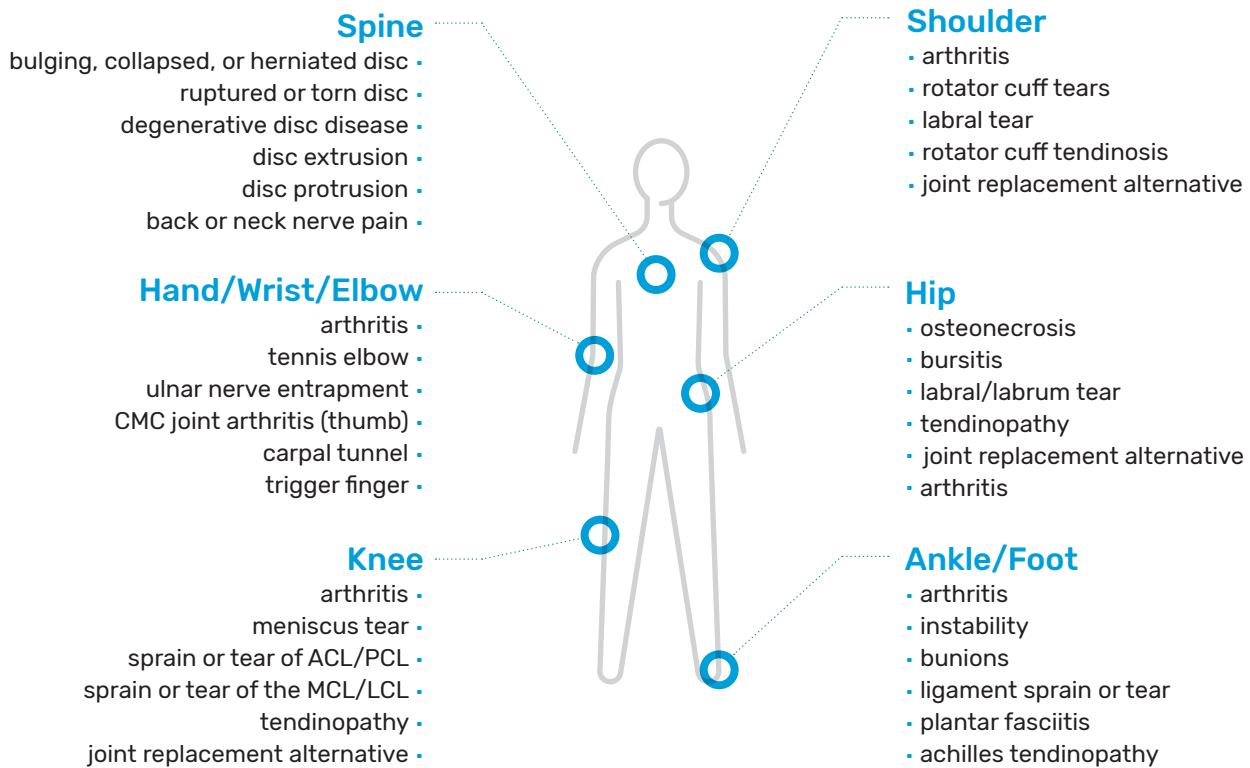
Monday - Friday | 8:30 - 10:00 pm (EST)



Regenexx uses your body's natural healing agents to replace the need for up to 70% of elective orthopedic surgeries. Your stem cells and blood platelets are concentrated in our on-site orthobiologics lab and injected under image guidance into the precise area of your injury. With Regenexx, you can get back to doing what you love without invasive surgery and lengthy recovery.



Conditions Treated



**CONTACT QUANTUM FOR
MORE DETAILS**

EDISON HEALTHCARE

HOW CAN EDISON HEALTH HELP YOU?

Edison gives you a choice in your medical care - allowing you to receive a qualified second opinion, surgery, and treatment plan from America's Top Medical Centers. Edison Healthcare manages a private network of internationally acclaimed SmartCare Centers. When utilizing Edison, eligible members (plus a caregiver) can take advantage of travel, meals, hotels, rental cars, and all medical care at **AT A LOWER DEDUCTIBLE OF \$1,400!**

COVERING YOU AND YOUR FAMILY

If you, or covered family members, are facing surgery or have received a complex diagnosis from this covered list, Edison can help!

- + Spine
- + Back & Neck
- + Orthopedic & Joint (Knee, Hip, Shoulder)
- + Heart & Valve
- + Cancer (Diagnosis, Surgery & Treatment)
- + Pediatric Complex Care & Surgery
- + Adult Complex Care & Surgery



**CONTACT QUANTUM
FOR MORE DETAILS**



RYOBI'S ONSITESOLUTIONS

FREE EMPLOYEE HEALTH AND WELLNESS CLINIC

WHAT SERVICES ARE OFFERED?

Like any other primary care clinic, MHP OnSiteSolutions clinics allow employees and eligible dependents, covered by the health plan, to have regular care from a provider. These can include regularly scheduled checkups and physicals, as well as health and wellness practices to help patients practice healthy living habits. Our providers can help with acute and chronic illnesses as well as disease management. We also offer a pharmacy with over 250 different medications to help patients get what they need where and when they need it.

SERVICES OFFERED AT MHP ONSITESOLUTIONS CLINICS INCLUDE:

- Primary and preventive care
- Pharmacy Services
- Immunizations
- DOT and sports physicals
- Laboratory Services
- Weight Management Services
- Health Assessments and Screening Services
- Health Coaching Services
- Licensed Clinical Social Worker
- Population Health Coordinator
- Dietitian

MONDAY: 7AM - 4PM

TUESDAY: 8AM - 6PM

WEDNESDAY: 7AM - 4PM

THURSDAY: 7AM - 4PM

FRIDAY: 8AM - 5PM

NEED TO BE SEEN ON THE WEEKEND?

VISIT PRIORITY CARE FROM 8 AM - 2 PM AND IT WILL BE TREATED AS A CLINIC VISIT.

30 W. RAMPART ST. SUITE 205

(317) 398-7644



RYOBI HEALTH CLINIC

(317) 421-8686 FAX: (317) 421-8687

MHP MEDWORKS PHARMACY

1412 Miller Ave., Shelbyville, IN

(317) 421-2020 • FAX: (317) 421-2022

**MEDWORKS PHARMACY NOW FILLING
NON-FORMULARY PRESCRIPTIONS**

MHP MEDWORKS PHARMACY AND TRUESCRIPTS

TRUESCRIPTS PHARMACY BENEFIT MANAGER

MHP MedWorks pharmacy is dedicated to patient care and serving OnSiteSolutions patients. We can fill all prescriptions to help you save time and money.

Did you know? MedWorks offers medication delivery to OnSiteSolutions clinic sites! This service is easily available for all medications; however, any medication that requires a co-pay must be prepaid over the phone in advance of delivery.

We have an app! Search your app store for “MedWorks Pharmacy”, create a profile for each family member to see their medication history and request refills.

MHP MEDWORKS PHARMACY BENEFITS:

- Knowledgeable, professional pharmacy staff
- Accepts all manufacturer savings cards for non-formulary medications
- Convenient refills by phone/on-line/app
- User-friendly app
- Discounted over-the-counter store brand products
- Fast, personal service with short wait times
- Access the medication formulary in the Paycom library for a full list of medications available at no cost.

**HOURS: MONDAY -
FRIDAY 8AM - 5:30PM**

CALL: 317-421-2020

FAX: 317-421-2022

**1412 MILLER AVENUE,
SHELBYVILLE, IN**

SHOP SMART | SAVE MORE

Ryobi has partnered with **TrueScripts as their Pharmacy Benefit Manager**, or PBM, to pass down the discounts from the manufacturer to you for prescriptions filled outside the clinic. Did you know there are many drugs out there that you're OVER paying for? They might even be free as a member of the Ryobi sponsored health plan.

Don't overpay for another minute! The next time you're prescribed a medication outside the clinic, call our dedicated TrueScripts Member Care staff at **(844) 257-1955**.

Have a question at the pharmacy? Your pharmacist can contact your TrueScripts Member Care staff at **(855) 326-2159**.

TrueScripts Member Portal:

TrueScripts Member Portal is a web portal that empowers you and your family to get the greatest return on your pharmacy benefits. This includes getting the right therapy at the right time, from the right source, based on the help and considerations of a real person in real time!

In the Member Portal you can...

- Manage & look up medications
- Review doctor's visit prep questions
- Track immunizations
- Review refills, doctor's name, supply and quantity
- Review details of your healthcare plan
- Find potential savings with alternative medicines

WHERE TO FIND CARE

TO KEEP COSTS DOWN AND CARE STANDARDS HIGH

The more you know about the cost and quality of doctors and hospitals, the easier it is to make the best choices for you and your family. Quantum Health is ready to help you find the care you need. With a direct call, or by using the app or website, you can work with an Quantum Care Coordinator who will get you connected with the right care. Ensuring you receive care from the correct location is an important step in your care process.

For example, an MRI can cost anywhere from \$400 to \$1,400, depending on where you go. The type of healthcare service location can make a big difference in how much you pay and how long you wait to see a healthcare provider. The Quantum Care Coordinators can help from your first call through your follow-up visits.

WHERE TO GO AND WHEN

Click on the drop-down arrows to learn more about each option of care.

TELEMEDICINE

\$

If your primary care doctor isn't available, and you have a routine issue such as a sinus problem, rash, or pink eye, then choose the least expensive option — telemedicine.

An appointment with a physician is available from your phone or computer.

LiveHealth Online
livehealthonline.com

PRIMARY CARE

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If you **do not** have a life- or limb-threatening medical emergency, then go to your primary care doctor (PCP) if available.

For care during normal office hours, it's usually best to go to your primary care doctor. They can provide follow-up care and refer you to a specialist, if needed.

URGENT CARE

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If you **do not** have a life- or limb-threatening medical emergency, nor have a PCP available, and don't have a routine issue, then visit a local urgent care center.

Urgent care centers typically don't require an appointment and are often open in the evenings and on weekends. Plus, in-network urgent care centers are faster and much less expensive than the ER.

EMERGENCY ROOM

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If you **do have** a life- or limb-threatening medical emergency, then go to the emergency room.

In the case of a true medical emergency, go to the ER. At the ER, true emergencies are treated first, and other cases must wait—sometimes for hours. And, it will cost you a lot more to get care at the ER.

DENTAL INSURANCE - GUARDIAN

NETWORK ACCESS PLAN THROUGH GUARDIAN.

This plan offers you the same coverage for in-network and out-of-network care. The difference is that because Guardian's network of providers have agreed to charge a lesser rate, you're paying less than with providers that are out-of-network. Out-of-network providers will charge you based on the UCR, or usual & customary rates. This rate is based on the 90th percentile dentists charge in the area.

	In and Out-of-Network
Annual Deductible	\$50 for each covered person
Annual Max Per Person	\$1,500
Preventive Care (Group I)	Covered 100%. No deductible. 2 visits per person a year.
Basic Care (Group II)	Covered 80% after deductible
Major Care (Group III)	Covered 50% after deductible
Orthodontic Care (Group IV)	Covered 50% after deductible
Lifetime Ortho Plan Max	\$1,500

	Price Per Week	Price Semi-Monthly
Employee Only	\$5.58	\$12.10
Employee + Family	\$19.35	\$41.93

WHAT DOES A BALANCE BILL AMOUNT LOOK LIKE?

Dr. Jones charges \$750 for a crown.



The Dental Plan will only cover \$600.

Since Dr. Jones isn't in the network, he has the right to bill you for the \$150 difference - plus the 50% coinsurance you still have to pay.

On the other hand, if you visit an in-network dentist, he or she has already agreed to charge the \$600 that the plan covers for crowns, so you would only owe 50% of that.

DENTAL INSURANCE - GUARDIAN

GUARDIAN DENTAL MAXIMUM ROLLOVER

Save Your Unused Claims Dollars For When You Need Them Most.

Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). If you reach your Plan Annual Maximum in future years, you can use money from your MRA. To qualify for an MRA, you must have a paid claim (not just a visit) and must not have exceeded the paid claims threshold during the benefit year. Your MRA may not exceed the MRA limit.

If all of the benefits that a covered person receives in a benefit year are for services provided by a preferred provider, he or she may be entitled to a greater Reward than if any of the benefits are for services of a non-preferred provider.

For those with coverage, rewards can accrue and are stored in your bank. If you reach your Plan Annual Maximum, we pay benefits up to the amount stored in your bank. The amount of Reward stored in the bank may not be greater than the Bank Maximum.

To view your annual MRA statement detailing your account and those of your dependents, visit www.GuardianAnytime.com.

Plan Annual Max	Threshold	Max Rollover Amount	In-Network Only Rollover Amount	Max Rollover Account Limit
\$1,500	\$700	\$350	\$500	\$1,250
Maximum Claims Reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Maximum for future years	Additional dollars added to Plan Annual Maximum for future years if only in-network providers were used during the benefit year	Plan Annual Maximum plus Maximum Rollover cannot exceed \$2,750 in total

HERE'S HOW THE BENEFITS WORK

- YEAR 1** Jane starts with a \$1,500 Plan Annual Maximum. She submits \$150 in dental claims. Since she did not reach the \$700 Threshold, she receives a \$350 rollover that will be applied to Year Two.
- YEAR 2** Jane now has an increased Plan Annual Maximum of \$1,850. This year, she submits \$50 in claims and receives an additional \$350 rollover added to her Plan Annual Maximum.
- YEAR 3** Jane now has an increased Plan Annual Maximum of \$2,200. This year, she submits \$2,100 in claims. All claims are paid due to the amount accumulated in her Maximum Rollover Account.
- YEAR 4** Jane's Plan Annual Maximum is \$1,600 (\$1,500 Plan Annual Maximum + \$100 remaining in her Maximum Rollover Account).

VISION - GUARDIAN

COVERAGE UNDER THE VSP NETWORK

Ryobi is offering the VSP Plan for its employees' vision benefits. Take a look at the charts below to see what you will be paying and what the plan includes.

This plan is designed to provide high quality vision care while controlling the cost of such care. To do this, the plan encourages a covered person to seek vision care from doctors and vision care facilities that belong to Vision Service Plan (VSP).

A VSP preferred provider is a vision care practitioner or a vision care facility that:

- Is a current provider of VSP; and
- Has a participatory agreement in force with VSP

While you're able to see what ever eye care provider you prefer, you will probably be paying more. On the other hand, you'll probably be paying less for providers under the VSP network



	In-Network	Out-of-Network
Exam - Every Year	Covered 100% after \$10 copay	Covered up to \$39 after \$10 copay
Lenses - Every Year	Covered 100% after \$25 copay	\$25 copay then covered up to ... Single: \$23 Bifocal: \$37 Trifocal: \$49 Lenticular: \$64
Elective Contact Lenses	\$10 copay then covered up to \$130	\$10 copay then covered up to \$100
Frames - Every 2 Years	After your \$25 co-pay, Plan pays up to \$130, plus gives a 20% discount on the balance at participating providers	\$25 copay then covered up to \$46

	Price Per Week	Price Semi-Monthly
Employee Only	\$1.84	\$3.98
Employee + Family	\$3.94	\$8.55

LIFE AND AD&D INSURANCE - LINCOLN

COVERAGE FOR YOU AND YOURS

Ryobi provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance in an amount equal to your annual salary, or \$300,000, whichever is less, at no cost to its associates. This benefit will reduce until the associate reaches age 70 while actively at work.

If you wish to elect additional coverage...

VOLUNTARY LIFE

This is a voluntary plan that provides you the option to purchase coverage beyond the Basic Term Life Insurance provided by Ryobi.

Plan Feature	Employee
Benefit Amount	Increments of \$25,000
Guarantee Issue Amount	\$150,000
Overall Max	3X annual salary up to \$500,000

Weekly Cost for Employee per \$25,000 of Life Insurance Coverage								
	<45	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$25,000	\$0.96	\$1.44	\$1.73	\$2.02	\$2.60	\$3.46	\$4.50	\$3.46
\$50,000	\$1.92	\$2.88	\$3.46	\$4.04	\$5.19	\$6.92	\$9.00	\$6.92
\$75,000	\$2.87	\$4.33	\$5.19	\$6.06	\$7.79	\$10.38	\$13.50	\$10.38
\$100,000	\$3.83	\$5.77	\$6.92	\$8.08	\$10.38	\$13.85	\$18.00	\$13.85
\$125,000	\$4.79	\$7.21	\$8.65	\$10.10	\$12.98	\$17.31	\$22.50	\$17.31
\$150,000	\$5.75	\$8.65	\$10.38	\$12.12	\$15.58	\$20.77	\$27.00	\$20.77
\$175,000	\$6.70	\$10.10	\$12.12	\$14.13	\$18.17	\$24.23	\$31.50	\$24.23
\$200,000	\$7.66	\$11.54	\$13.85	\$16.15	\$20.77	\$27.69	\$36.00	\$27.69
\$225,000	\$8.62	\$12.98	\$15.58	\$18.17	\$23.37	\$31.15	\$40.50	\$31.15
\$250,000	\$9.58	\$14.42	\$17/31	\$20.19	\$25.96	\$34.62	\$45.00	\$34.62

See Plan Document for full details

VOLUNTARY DEPENDENT LIFE INSURANCE

You must elect employee coverage to elect dependent coverage. This benefit is available in the amount of \$10,000 per covered dependent for the following weekly costs:

Spouse: \$0.54	Child(ren): \$0.25	Family: \$0.79
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You must designate a beneficiary for employee Voluntary Life and AD&D. You have the right to change the beneficiary at any time by written or electronic notice. You can change your beneficiary by contacting Human Resources.

LIFE AND AD&D INSURANCE - LINCOLN

COVERAGE FOR YOU AND YOURS

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

This benefit is for associates and dependents in an amount from \$10,000 to \$200,000. Spouse and dependent benefits are available in a percentage of the associate's benefit. The percentages are...

- EE + Spouse: Spouse covered at half the amount the associate is covered.
- EE + Child(ren): Child(ren) covered at 15% of the amount the associate is covered.
- EE + Family: Spouse is covered at 40% and each child is covered at 10% of the amount the associate is covered.

	EE Only	EE + Spouse	EE + Child	EE + Family
\$10,000	\$.07	\$.12	\$.12	\$.12
\$20,000	\$.14	\$.24	\$.24	\$.24
\$30,000	\$.21	\$.36	\$.36	\$.36
\$40,000	\$.28	\$.48	\$.48	\$.48
\$50,000	\$.35	\$.60	\$.60	\$.60
\$60,000	\$.42	\$.72	\$.72	\$.72
\$70,000	\$.49	\$.84	\$.84	\$.84
\$80,000	\$.56	\$.94	\$.94	\$.94
\$90,000	\$.63	\$1.08	\$1.08	\$1.08
\$100,000	\$.70	\$1.20	\$1.20	\$1.20

See Plan Document for full details



HOW MUCH LIFE INSURANCE DO I NEED?

When it comes to protecting the financial security of you and your family, nothing is more important than planning ahead. Even if you already have a life insurance policy in addition to the company-provided policy, it's important to ask yourself:

"Do I have the protection I need to cover all of my financial responsibilities?"

A few categories to consider include:



Daily Living Expenses



Mortgages and Other Loans



Children's or Grandchildren's College Tuition

DISABILITY INSURANCE - LINCOLN

PAYCHECK PROTECTION WHEN *LIFE* HAPPENS

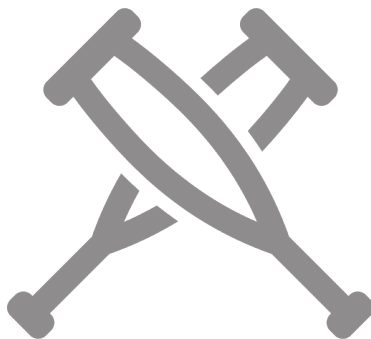
Ryobi is proud to offer Short Term and Voluntary Long Term Disability benefit options. In the event you become disabled from a non-work related injury or sickness, disability income benefits provide a source of income while you are unable to work.

SHORT TERM DISABILITY

As a benefits-eligible employee, you are automatically enrolled in the Short Term Disability Plan (STD) at no cost to you. You are eligible to receive benefits if you are disabled due to a non-occupational illness, injury or pregnancy-related condition and your disability claim is approved by Ryobi's disability carrier, Lincoln.

The maximum number of weeks for Short Term Disability is 12.

	ALL MEMBERS
Benefit Amount	For those employed by Ryobi > 1 year: 66 2/3% of base wages
When are Benefits Payable?	7th day of accident 7th day of sickness
Maximum Benefit	\$1,000 weekly maximum



VOLUNTARY LONG TERM DISABILITY

Ryobi's Voluntary Long Term Disability (LTD) Plan provides you with income if you are totally disabled due to an injury, illness, or pregnancy-related condition and are unable to work. Your disability claim must be approved by Lincoln before your benefits will begin. Long Term disability benefits are paid for non-occupational illnesses and injuries.

The maximum payable period is no later of age 65 or Social Security Normal Retirement Age, 2 years Own Occupation

	ALL MEMBERS
Benefit Amount	For those employed by Ryobi > 1 year: 60% of monthly earnings up to \$6,000
When are Benefits Payable?	91st day of accident 91st day of sickness
Premium	Annual Salary divided by 100 X \$.68, divided by 52 weeks. Premiums will begin deducting after 1 year of employment

Pre-Existing Conditions Limitation:

If you had treatment for a condition in the 3 months prior to your effective date, a disability from that condition is not covered if the disability starts within 12 months of your effective date of coverage.

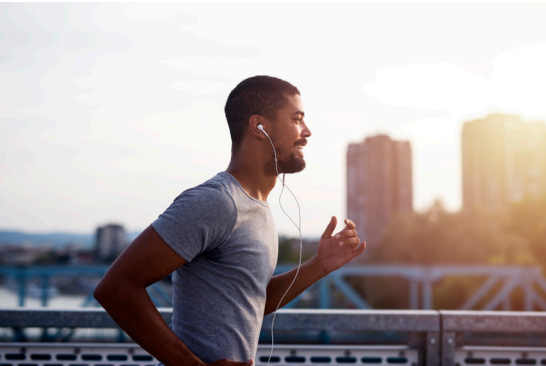
ALLSTATE CRITICAL ILLNESS INSURANCE

EMPLOYER PAID COVERAGE

Meeting Your Needs

- Guaranteed Issue, meaning no medical questions to answer at initial enrollment
- Benefits paid regardless of any other medical or disability plan coverage
- Ryobi provides free coverage to all benefit-eligible associates and their child(ren) at no cost; pays up to \$5,000.

CRITICAL ILLNESS INSURANCE



No one is ever really prepared for a life-altering critical illness diagnosis. The whirlwind of appointments, tests, treatments, and medications can add to your stress levels.

The treatment to recovery is vital, but it can also be expensive. Your medical coverage may only cover some of the costs associated with treatment. You're still responsible for deductibles and coinsurance.

If treatments keep you out of work, the financial worries can grow quickly and stress levels may rise.

Critical Illness coverage helps provide financial support if you are diagnosed with a covered critical illness. This includes a heart attack, stroke, major organ transplant, coronary artery bypass surgery, and more. With the expense of treatment often high, seeking the treatment you need could seem like a financial burden. When a diagnosis occurs, you need to be focused on getting better and taking control of your health, not stressing over financial worries.

Here's How It Works

You choose benefits to protect yourself and any family members if diagnosed with a critical illness. Then, if diagnosed with a covered critical illness, you will receive cash benefits based on the percentage payable for the condition.

IF YOU WISH TO ELECT ADDITIONAL COVERAGE...

VOLUNTARY COVERAGE

Meeting Your Needs

- Covered dependents receive 50% of your Basic-Benefit Amount
- Children's coverage ends on their 26th birthday

	EMPLOYEE +CHILDREN	FAMILY
WEEKLY	FREE	\$1.20

ALLSTATE CRITICAL ILLNESS INSURANCE

RIDER BENEFIT

Fixed wellness rider

\$50 once per person per year; if the member receives certain services, screenings, or tests that are listed within the policy. You can find the policy and the list in the Paycom library or the Benefits and Payroll Office. Your wellness visit at Ryobi's clinic will count towards this benefit. You will need the form provided to you by the clinic to file your claim.

Lifestyle Enhancement Rider

\$25 once per year for employee and twice per year for family; for members upon program completion of tobacco or alcohol cessation, weight or stress management, walking challenge, run/row/cycle/swim events, or registration and completion of health assessment. You can find the policy and the list in the Paycom library or the Benefits and Payroll Office.

MYBENEFITS: 24/7 ACCESS

allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.



ASHLEY'S STORY OF DIAGNOSIS AND TREATMENT TURNED INTO A HAPPY ENDING, BECAUSE SHE HAD SUPPLEMENTAL CRITICAL ILLNESS INSURANCE TO HELP WITH EXPENSES.

CHOOSE

Ashley chooses Critical Illness benefits and rider benefits to help protect her and her children, if they are diagnosed with a critical illness.

USE

During Ashley's annual wellness exam, her doctor noticed an irregular heartbeat. She underwent an electrocardiogram (EKG) test and stress test which confirmed she had a blockage in one of her coronary arteries.

Here's Ashley's treatment path:

- After visits with doctors, surgeons, and an anesthesiologist, Ashley undergoes surgery.
- Surgery is performed to remove the blockage with a bypass graft. She is visited by her doctor during a 4-day hospital stay and released.
- Ashley followed her doctor's required treatment during a 2-month recovery period, and had regular doctor office visits.

Ashley is doing well and on the road to recovery.

CLAIM

Ashley's Critical Illness claim paid her cash benefits for the following:

- Fixed Wellness
- Coronary Artery Bypass Surgery

The cash benefits were direct deposited into her bank account.

For a listing of benefits and benefit amounts, see your company's rate insert.

ALLSTATE ACCIDENT INSURANCE

ACCIDENT INSURANCE

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly.

Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

With Accident Insurance from Allstate Benefits, you can gain the advantage of financial support, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

Here's How It Works

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as: dismemberment; dislocation or fracture; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

MEETING YOUR NEEDS

- Guaranteed Issue, meaning no medical questions to answer
- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for your dependents (children's coverage ends on their 26th birthday)
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for more details

USING YOUR CASH BENEFITS

Cash benefits provide you with options, because you decide how to use them.

Finances

Can help protect HSA's, savings, retirement plans, and 401(k)s from being depleted.

Travel

Can help pay for expenses while receiving treatment in another city.

Home

Can help pay the mortgage, continue rental payments, or perform needed home repairs for after care.

Expenses

Can help pay your family's living expenses such as bills, electricity, and gas.

MYBENEFITS: 24/7 ACCESS

allstatebenefits.com/mybenefits

An easy-to-use website that offers 24/7 access to important information about your benefits. Plus, you can submit and check your claims (including claim history), request your cash benefit to be direct deposited, make changes to personal information, and more.



ALLSTATE ACCIDENT INSURANCE

RIDER BENEFITS

Outpatient Physician's Treatment for Accident and Preventive Care Rider - \$50 4X per year for family coverage and 2X per year for employee only coverage. Eligible if you are treated outside of a hospital due to an accident or preventive care. (Examples: annual wellness exams for medical, dental and vision).

Benefit Enhancement Rider

In addition to the basic policy benefits, there are items covered such as lacerations, skin graft, paralysis, medicine, and prosthesis. You can find the full details on what is covered in the Paycom library or the Benefits and Payroll Office.



Covered Event	Plan 1	Plan 2
Initial Hospital Confinement	\$1,000	\$1,500
Daily Hospital Confinement	\$200	\$300
Ambulance	\$200	\$300
Burns (15%+)	\$1,000	\$1,500
Broken Tooth	\$200	\$300
Complete Dislocations	\$120 - \$4,000	\$180 - \$6,000

Coverage Level	Plan 1 Weekly Cost	Plan 2 Weekly Cost
Employee	\$1.41	\$1.97
Employee + Spouse	\$3.42	\$4.75
Employee + Child(ren)	\$4.20	\$5.87
Family	\$5.47	\$7.54

DANIEL'S STORY OF INJURY AND TREATMENT TURNED INTO A HAPPY ENDING, BECAUSE HE HAD SUPPLEMENTAL ACCIDENT INSURANCE TO HELP WITH EXPENSES.

CHOOSE

Daniel and Sandy chose benefits to help protect their family if they suffer an accidental injury.

USE

Daniel was playing a pick-up game of basketball with his friends when he went up for a jump-shot and, on his way back down, twisted his foot and ruptured his Achilles tendon.

Here's Daniel's treatment path:

- Taken by ambulance to the emergency room.
- Examined by a doctor and X-rays were taken.
- Underwent surgery to reattach the tendon Visited by his doctor and released after a one-day stay in the hospital.
- Had to immobilize his ankle for 6 weeks Seen by the doctor during a follow-up visit and sent to physical therapy to strengthen his leg and improve his mobility.

Daniel would go online after each of his treatments to file claims. The cash benefits were direct deposited into his bank account. Daniel is back playing basketball and enjoying life.

CLAIM

Daniel's Accident claim paid cash benefits for the following:

- Ground Ambulance
- Medicine
- Emergency Room
- X-rays
- Initial Hospital Confinement
- Daily Hospital Confinement
- Accident Physician's Treatment
- Tendon Surgery
- General Anesthesia
- Outpatient Physician
- Physical Therapy (3 days/week)

For a listing of benefits and benefit amounts, see your company's rate insert.

401(K) - FIDELITY

SAVING FOR YOUR BEST FUTURE

New associates are automatically enrolled at 5%. Associates may make pretax contributions of up to 95% of gross pay (subject to certain limits for highly compensated associates). Changes to associates' contribution amount or investment selections may be made at any time. Associates can also contribute to a ROTH 401k. Visit www.401k.com to review your investment options.

EMPLOYER SAFE HARBOR MATCH

Ryobi is passionate about setting up its associates for successful lives. We will match 100% of the first 5% contributed by the associates. Associates must be contributing to be eligible to receive the Employer Safe Harbor Match. Employer Safe Harbor Match contributions are made to 401(k) accounts on a weekly or monthly basis (based on max frequency).

VISIT WWW.401K.COM

Contact Fidelity representatives at 1-800-835-5097 who are available to assist you from 8:30 a.m. to 8:00 p.m. ET any business day that the New York Stock Exchange is open.

WHY TIME IS MONEY!

Diane and David are both 35 years old, and earn a starting salary of \$35,000. Their goal is to retire at age 65.



DIANE

Diane gets off to an early start and begins to contribute 6% of her pay per year right away.

Annual Salary Increase: 3.5%

Employer Match: 50% match on a 6% salary deferral contribution (adding 3%)

Annual rate of return compounded biweekly: 7%

Total Contributions: \$162,600

DAVID

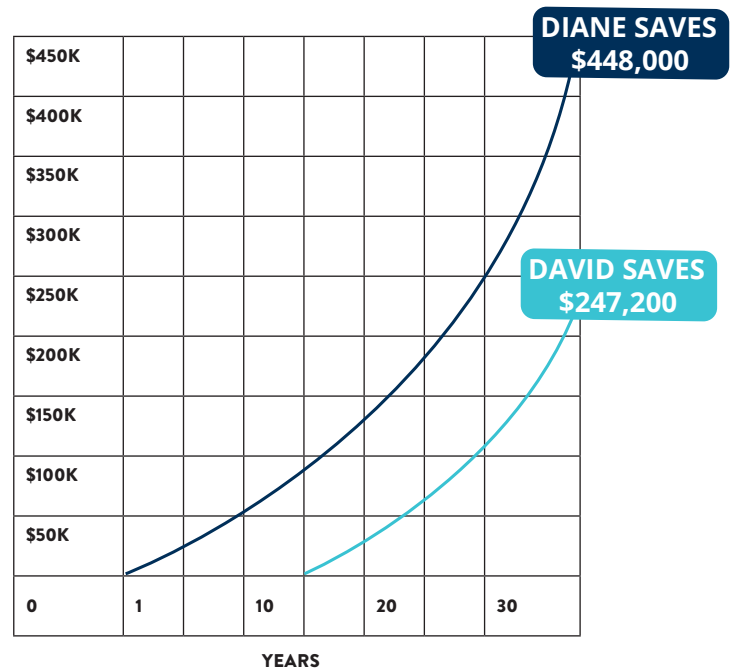
David drags his heels and doesn't start saving 6% of his pay until he has been employed for 10 years.

Annual Salary Increase: 3.5%

Employer Match: 50% match on a 6% salary deferral contribution (adding 3%)

Annual rate of return compounded biweekly: 7%

Total Contributions: \$125,700



By starting 10 years earlier, Diane's retirement savings can end up being almost double those of David's.

This example is for illustrative purposes only. The assumed rate of return is hypothetical and does not guarantee any future returns nor represent the return of any particular investment option. Amounts shown do not reflect the impact of taxes on pre-tax distributions. Individual taxpayer circumstances may vary.



VACATION AND HOLIDAYS

10 PAID HOLIDAYS!

Vacation time is designed to give associates an opportunity to rest and relax and can be used for any reason that an associate wishes. All associates need a break from the stress of work, and Ryobi provides this paid time off away from the workplace. For regular full-time associates, length of service from date of hire determines the amount of vacation time granted as follows:

1ST YEAR OF EMPLOYMENT

Month Hired	Vacation Benefit
JAN - MAR	32 HOURS
APR - JUN	24 HOURS
JUL - SEP	16 HOURS
OCT - DEC	8 HOURS

2ND YEAR OF EMPLOYMENT & BEYOND

(Takes effect January 1st of the anniversary year.)

Length of Service	Vacation Benefit
1 YEAR	40 HOURS
2 YEARS	80 HOURS
5 YEARS	120 HOURS
10 YEARS	160 HOURS
25 YEARS	200 HOURS

Associates must use the first 40 hours of vacation benefit time before the end of that calendar year. Vacation benefit time beyond the first 40 hours must be either used before the end of the calendar or will be paid out the following year. **Max payout:** 80 Hours

RYOBI RECOGNIZES 10 PAID HOLIDAYS:

NEW YEAR'S DAY FRI. JANUARY 1 	GOOD FRIDAY FRI. APRIL 2 	MEMORIAL DAY MON. MAY 31 
INDEPENDENCE DAY MON. JULY 5 	LABOR DAY MON. SEPTEMBER 6 	THANKSGIVING DAY THUR. NOVEMBER 25 
DAY AFTER THANKSGIVING FRI. NOVEMBER 26 	CHRISTMAS EVE FRI. DECEMBER 24 	CHRISTMAS DAY SAT. DECEMBER 25 
NEW YEAR'S EVE THUR. DECEMBER 31 		



FITNESS FACILITY REBATE PROGRAM

REBATE PERIOD: JANUARY 1ST - DECEMBER 31ST

ASSOCIATE REBATE	Up to \$100 per year. <ul style="list-style-type: none">• Minimum 30 visits January 1-June 30 (\$50 rebate)• Minimum 30 visits July 1-December-31 (\$50 rebate)
SPOUSE REBATE ELIGIBLE IF COVERED BY RYOBI MEDICAL INSURANCE	Up to \$100 per year. <ul style="list-style-type: none">• Minimum 30 visits January 1-June 30 (\$50 rebate)• Minimum 30 visits July 1-December 31 (\$50 rebate)
PARTICIPATION	<ol style="list-style-type: none">1. Use payroll deduction at one of Ryobi's partnered fitness facilities (Anytime Fitness, Shelby County Athletic Club, Decatur County YMCA) No documentation needed for visits. Reports sent directly to Ryobi. (Please be sure to let them know you work at Ryobi or your spouse works at Ryobi.)2. Any other gym, submit a facility generated statement (print out) documenting the dates of visits (minimum of 30 visits, half of year) within 30-days of the end of the following month. (July and January)
REBATE	Rebates will be issued on the associate's paycheck after confirmation of participation with the fitness facility in August and February. <ul style="list-style-type: none">• January 1-June 30: Rebate paid out in August• July 1-December 31: Rebate paid out in February

EMPLOYEE ASSISTANCE PROGRAM THROUGH CENTERSTONE SOLUTIONS

Life can be unpredictable, and it's not always easy. So it's a big deal to know there's help available when you need it. That's what the Employee Assistance Program (EAP) is all about. This EAP benefit offers a wide range of services through Centerstone Solutions at little or no cost for associates and anyone living in their household.



HELP WHEN AND WHERE YOU NEED IT DAY AND NIGHT

Life's challenges don't always happen during regular business hours. That's why you and your family have 24/7 access to your EAP.

800-766-0068
www.centerstonesolutions.org

 FINANCIAL SERVICES	 CHILDCARE AND ELDER SERVICES	 LEGAL SERVICES	 COUNSELING	 HELPFUL WEB TOOLS
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IMPORTANT CONTACTS

Benefits Offered	PROVIDER	PHONE	WEBSITE
Medical	Anthem/Ameriben	See Back of ID Card	See Back of ID Card
Dental and Vision	Guardian	Dental: 1-800-541-7846 Vision: 1-877-814-8970	www.guardiananytime.com
Life and AD&D Voluntary Life and AD&D Dependent Life Short Term Disability Voluntary Long Term Disability	Lincoln	800-423-2765	www.lfg.com
Accident Insurance Critical Illness Insurance	Allstate	800-521-3535	www.allstatebenefits.com/mybenefits
Employee Assistance Program	Centerstone Solutions	800-766-0068	www.centerstonesolutions.org
Ryobi Clinic	OnsiteSolutions	317-421-8686	-
401(k) Roth 401(k) Health Savings Account	Fidelity	1-800-835-5097	www.401k.com
Prescriptions	TrueScripts Medworks	844-257-1955 317-421-2020	www.truescripts.com
Human Resources	Lori Smith	317-392-8306	lori.smith@ryobi.com

HOW TO FIND IN-NETWORK CARE

MEDICAL ANTHEM/AMERIBEN

Contact Quantum Health
at 844-573-1530

DENTAL GUARDIAN

www.guardiananytime.com

1. Select Find a Dentist
2. Select PDP Plus as your network
3. Enter your Zip, City or State
4. Click Find a Dentist and view your results

VISION VSP

www.guardiananytime.com

1. Select Find a Doctor
2. Search by Zip or enter your Street Address, City, and State
3. Click on Advanced Search+
4. Choose Choice as your network and narrow your search if necessary
5. Select Apply Filters
6. Select Search and view your results

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential pursuant to the Health Insurance Portability and Accountability Act of 1996.

RYOBI®