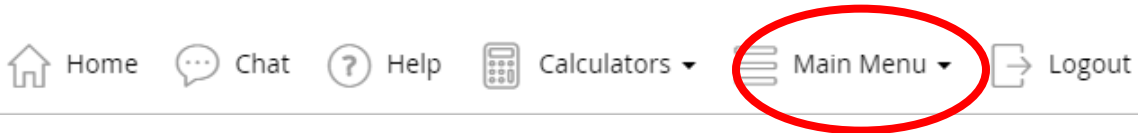


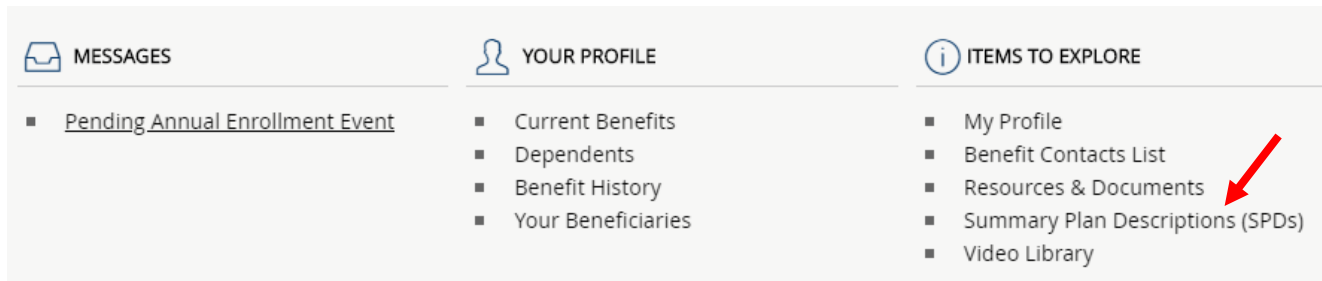
1. To view the most recent Summary Plan Descriptions for Stanley Black & Decker Medical Benefits, head to the SBD Benefits Center enrollment site at www.sbdbenefitscenter.com or log into uCentral > Health Tab and select the *My Benefits Enrollment* link under the SBD Benefits Center.



2. At the Benefits Center home page, click on Main Menu from the top ribbon.



3. Select Summary Plan Descriptions (SPDs) from the drop down.



4. From the Summary Plan Descriptions (SPDs) page, select the SPD that you wish to view from the listing of available documents.

Summary Plan Descriptions (SPDs)



Summary Plan Descriptions (SPDs) contain information about Stanley Black & Decker’s benefit programs. Changes to benefit programs will be reflected in the BenefitsNEWS link(s) below. Be sure to read any BenefitsNEWS links to ensure you understand any modifications made to the plans following the published date of the document links below.

Stanley Black & Decker, Inc. Health & Welfare Program SUMMARY PLAN DESCRIPTION Effective 1/1/19 –This summary, together with the booklets, certificates and evidence of coverage documents listed below, is intended to serve as the Summary Plan Description (SPD), as required by the Employee Retirement Income Security Act of 1974 (ERISA). Read this summary in conjunction with all of the links below to fully understand the Stanley Black & Decker benefit programs.

Medical: