Scotts Miracle Gro

Benefits for Full-Time Associates

The passion of The Scotts Company extends far beyond gardening and growing to include the wellbeing of our associates. We are a company that has been rooted in family since our founding in 1868, and one major way we continue to bring this to life is in our commitment to enhancing our associates and their family's health, financial security, and support for everyday challenges through our **Live***Total Health* program – our holistic and comprehensive approach to wellness.

Click on the 2023 Benefits Guide → to learn all about the benefits offered at The Scotts Company*



When Benefits Begin

Most benefits begin the first day of the month on or following your date of employment with some exceptions:

- Short-Term Disability (STD) and Long-Term Disability (LTD) eligibility begins the first day of the month on or following 60 days of continuous full-time employment.
- Eligibility for the 401(k) Retirement Savings Plan begins immediately on your date of hire.

Your Spouse/Domestic Partner (DP) and Dependents

You can enroll your spouse/DP and eligible dependents for coverage under many of the benefits you receive. Eligible dependents include:

- Your legally married spouse (as defined under federal law, including your legally recognized same-sex spouse).
- Your same or opposite-sex domestic partner spouse (who satisfies certain criteria and completes a domestic partner affidavit).
- Your children up to age 26.
- Your same or opposite-sex domestic partner's eligible dependent children.
- Your children of any age if they have a physical or mental disability that makes them dependent on you for support. The disability must have started before the date the child reached the maximum age for dependent children (age 26).

Retirement Savings Plan - 401(k)

The Retirement Savings Plan is designed to reward you for investing in your future.

- Your Contributions You have two options to set aside retirement savings from your paycheck Traditional Pre-Tax 401(k) and Roth 401(k). You can contribute to either option or both and defer up to 75% of your income (up to IRS limits).
- The Company Match Scotts provides a very generous match to your contributions. For the first 3% you contribute, the Company matches 200% of your contribution. For the next 3% you contribute, the Company matches 50% of your contribution. If you contribute 6% of pay, the Company match is 7.5% of pay. This match is deposited two times per year into your 401(k) account and is 100% vested (you own it).

How to Enroll

You will receive a benefits enrollment packet in the mail within two to three weeks after your hire date. Call the Scotts Benefits Service Center at 888-918-5878 if you have not received your packet. Enrollment for certain benefits must be completed by the date indicated on the enrollment worksheet in your packet. You may enroll in the 401(k) plan through Fidelity and the Discount Stock Purchase Plan (DSPP) through ComputerShare at any time. You will receive information from Fidelity and Computershare with instructions on how to enroll in these programs.

*Certain links within the Benefits Guide will only work for active associates



Benefits At-a-Glance

HEALTH CARE	
Quantum Health	Health navigation and advocacy services through Quantum Health will help you and your family members
	throughout your health care journey. Contact Quantum Health to:
	Get support with your chronic condition or other health issues
	Receive help finding in-network doctors
	Receive assistance with prescription questions and concerns
	Discuss treatment decisions based on estimated costs
	Partner with an advocate on your health care claims issues
	And so much more!
Medical / Prescription	You can choose from the following plan options (which include telehealth and prescription drug coverage):
Drugs	Anthem High Deductible HSA Plan
	Anthem Basic PPO Plan
	Anthem Premium PPO Plan
	• Kaiser HMO (available only for some associates in California, Colorado, Georgia, Oregon, and Southwest
	Washington)
Dental	You can choose from two plan options:
	Aetna Dental PPO Plan
	Aetna Dental DMO Plan (available only in certain locations)
Vision	Vision coverage for eye exams, eyeglasses, contact lenses and more is provided through Vision Service
	Plan (VSP).
TAX-ADVANTAGED	ACCOUNTS
Flexible Spending	Contribute to a tax-advantaged Health Care or Dependent Care FSA which can be used to pay for
Account (FSA)	eligible health care or dependent care (e.g., day care) expenses.
Health Savings Account	If you enroll in the High Deductible HSA Plan for medical coverage, you have access to an HSA, a
(HSA)	tax-advantaged account that can be used to pay for health care expenses, now or in the future. Scotts
	makes a generous contribution to your account: up to \$500 single / \$1,000 all other coverage levels in 2023
WELLNESS	
Wellness	All regular full-time associates regardless of where they live (including those in central Ohio) may receive an
Reimbursement	annual reimbursement up to \$600 to cover various expenses in the areas of physical, financial and personal
Program	wellbeing. This program is available to associates only (not available to spouses / domestic partners (DPs)
. iogram	or other family members).
Employee Assistance	GuidanceResources® provides free counseling and referrals on a wide range of personal and work issues
Program (EAP)	and family referrals for child care, elder care, adoption, education and more.
Tobacco Support	• Quit for Life® Program is available to you and your spouse/DP to get assistance with tobacco cessation
Program	through a telephone counseling service and nicotine replacement therapy
J.	• \$0 copay in your medical plan for covered tobacco cessation aids through CVS/Caremark
	• Up to \$600 reimbursement for tobacco cessation aids through the Scotts Wellness Reimbursement
	Program (available only to Scotts associates)
FINANCIAL PROTEC	
Basic Life and AD&D	1 times your annual base pay up to a maximum of \$300,000 (company paid).
Insurance	
Business Travel	5 times your annual base pay up to a maximum of \$750,000 (company paid).
Accident Insurance	
Voluntary Life Insurance	You: up to 5 times your annual base pay, maximum of \$500,000
	 Spouse/DP: \$5,000; \$10,000; \$25,000 or \$50,000
	 Child(ren): \$2,500; \$5,000 or \$10,000
Voluntary AD&D	 You: up to 10 times your annual base pay, maximum of \$500,000
Insurance	 Spouse/DP and Child(ren): covered at a percentage of your coverage
Disability Benefits	 Short-Term Disability: a percentage of pay, up to 180 calendar days (company paid)
Disability benefits	 Short-rem Disability: a percentage of pay, up to 180 calendar days (company paid) Long-Term Disability:
	 Basic option is 50% of your pay up to \$5,000 per month (company paid)
Oumplanamet Marthaul	- Supplemental option is 60% of your pay up to \$15,000 per month
Supplemental Medical Insurance	Provides a cash benefit to help offset medical costs:
	Accidental Injury Insurance
	Critical Illness Insurance
	Hospital Indemnity Insurance

FAMILY SUPPORT	
Fertility, Pregnancy,	A \$30,000 lifetime benefit to accommodate fertility (available to associates enrolled in a Scotts medical
Adoption and Surrogacy	plan), adoption and surrogacy.
Maven	Access to the largest virtual clinic for women's and family health, offering continuous holistic care for everyone planning and starting a family, as well as menopause support.
Maternity and Parental Leave	Benefits for maternity leave are provided through the short-term disability policy. The short-term disability benefit for maternity-related leave will provide 100% of pay for eight weeks. In addition, Scotts provides parental leave for bonding for new fathers and mothers, providing four weeks of paid parental leave and six weeks of unpaid parental leave.
Special Need Coverage	Covers Applied Behavioral Analysis (ABA) therapy for the treatment of Autism Spectrum Disorders (ASDs) such as childhood autism, early infantile autism, high-functioning autism, and Asperger's. Benefits will be approved by medical plan carriers based on clinical guidelines and medical necessity. Deductibles, coinsurance and out-of-pocket maximums will apply.
Legal Services Plan	Legal Services Plan from ARAG can help you address a wide range of everyday situations such as traffic tickets, resolving warranty issues, buying a home or creating a will.
SAVINGS AND RETIR	REMENT
Retirement Savings Plan	 Opportunity to defer up to 75% of your income to the Scotts 401(k) plan using pre-tax or after-tax (Roth) dollars, up to IRS annual limits Take advantage of an exceptional 7.5% Company matching contribution if you defer at least 6% of your pay Profit-sharing matching contribution (based on company performance) for certain associates who are not eligible for an annual company bonus
Discounted Stock	Ability to buy ScottsMiracle-Gro stock at a 15% discounted price from market value through payroll
Purchase Plan	deductions or lump sum contributions.
Scotts Discounts	Access thousands of great discounts on daily items for you and your family, as well as exclusive offers.
Financial Wellness	Schedule a complimentary one-on-one consultation with a local advisor to collaborate on a financial plan, discuss your goals and investment strategies and get guidance on your specific situation. Contact Fidelity's Workplace Planning & Advice Center at 1-800-603-4015.
TIME OFF	
Vacation	Accrual of hours based on years of service.
Holidays	9 scheduled holidays, plus 1 Cultural Day (to celebrate a holiday of your choice).
Sick Time	100% of your regular base pay is continued if you are sick or injured and unable to work for up to 56 hours per year for regular, full-time, hourly associates (may vary due to state sick leave laws).
Give Back to Gro	1 paid day off to volunteer in a community service project.
Leaves of Absence	Includes parental leave, Family Medical (FMLA), jury duty, military leave, personal leave, bereavement leave and state leaves.

Eligibility varies by plan, and not all associates may be eligible to participate. See the 2023 Benefits Guide for more information.