

Your Medical & Prescription Drug Coverage

Benefit Together.

You are the biggest part of what makes Standard Motor Products succeed—and we want you to feel your best.

We offer you three medical plan options. Each plan has a different premium (monthly contributions that come out of your paycheck) and out-of-pocket costs (what you pay when you receive care throughout the year). Here are key things to know about your medical plan options:

- 1 They are administered by Anthem BCBS.** Our three medical plans use the same Anthem BCBS national network of doctors, hospitals, pharmacies, and other providers. All plans give you the choice to go to any doctor or hospital you wish, but you will generally pay more for care when you go outside of the network.
- 2 Preventive care is free when you receive services in-network.** There are no copays, coinsurance, or deductibles to meet. So, get your annual physicals and routine screenings like blood pressure and cholesterol, breast cancer and prostate cancer, as well as age-based immunizations, for \$0. (Visit anthem.com for a full list of all preventive care services.)
- 3 All three plans have a deductible.** A deductible is the amount you must pay before you and the plan start sharing in the cost of certain services. (The exception is preventive care, which as noted above is 100% covered in-network.) The deductible amounts vary across all three plans.
- 4 Our two HDHP options come with a Health Savings Account (HSA).** The HSA is a special type of account that helps you save for medical costs today and into the future. And if you enroll in one of the two HDHP medical options, SMP will contribute to your HSA. Review your Employee Benefits Guide for details.

When it comes to choosing the right medical plan, we all have different needs and priorities. There is no such thing as the “better” plan; each medical plan has features that make it the “best” fit for employees based on their individual and/or family situation.



GET CARE FROM ANYWHERE!

With Anthem's **SydneySM Health App**, you can see doctors from anywhere.

- **Need urgent care?** Choose LiveHealth Online for 24/7 visits without an appointment.
- **Need ongoing care?** Choose Virtual Primary Care for regular check-ups and support with ongoing health needs.

Go to sydneyhealth.com to download today!



Medical Plan Comparison

The table below compares the benefits of all three plans. Remember, while you have the choice to use any provider you wish, costs will be higher when you go outside of Anthem's network.

	PPO PLAN		HDHP BASE PLAN	
	In-network	Out-of-network	In-network	Out-of-network
Deductible (individual/family)*	\$1,300/\$2,400	\$2,400/\$4,600	\$2,200/\$4,200	\$3,950/\$7,700
Coinsurance after deductible	You pay 10%	You pay 30%	You pay 10%	You pay 30%
Out-of-pocket maximum (individual/family)	\$2,400/\$4,600	\$5,700/\$11,200	\$3,950/\$7,700	\$7,450/\$14,700
Physician and Hospital Services				
Preventive care	You pay \$0	Not covered	You pay \$0	You pay 30%, after deductible
Office visit (primary care and specialist)	\$25 primary care \$40 specialist	You pay 30%, after deductible	You pay 10%, after deductible	You pay 30%, after deductible
Virtual visits		You pay 30%, after deductible		You pay 30%, after deductible
General Health	\$0		\$50, after deductible	
Dermatology	\$40		\$40, after deductible	
Mental Health (psychiatrist)	\$0		\$200 first visit, \$100 ongoing visits, after deductible	
Mental Health (psychologist or therapist)	\$0		\$90, after deductible	
Urgent care	You pay 10%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible	You pay 30%, after deductible
Emergency room	\$250 copay	\$250 copay	You pay 10%, after deductible	You pay 10%, after deductible
Inpatient hospital care	You pay 10%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible	You pay 30%, after deductible
Outpatient hospital care	You pay 10%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible	You pay 30%, after deductible
Labs, X-rays, and diagnostic imaging**	You pay 10%, after deductible	You pay 30%, after deductible	You pay 10%, after deductible	You pay 30%, after deductible
Prescription Drug Coverage***				
Retail pharmacy (30-day supply)			All non-preventive prescriptions are subject to preventive drugs available for free under the Heart Health, High Blood Pressure, High Cholesterol list of covered drugs is available under the D	
Generic (Tier 1)	\$5 copay	\$10 copay		
Preferred Brand (Tier 2)	\$30 copay	\$35 copay		
Non-Preferred Brand (Tier 3)	\$60 copay	\$90 copay		
Specialty Medication (Tier 4)	\$75 copay	\$120 copay		
Mail order (90-day supply)		Not covered	Mail order is not covered	
Generic (Tier 1)	\$7.50 copay			
Preferred Brand (Tier 2)	\$45 copay			
Non-Preferred Brand (Tier 3)	\$90 copay			
Specialty Medication (Tier 4)	\$112.50 copay			

*Under both HDHP options, the family deductible is a combined deductible. That means if you cover any dependents, all collective claims under the plan must meet the full deductible before coinsurance begins. Once the total member responsibility exceeds the deductible, the entire family begins to pay coinsurance.

**If your doctor recommends a high-tech imaging service, such as an MRI/CT scan, you must get prior authorization for these services, or you will be subject to a \$50 penalty. If you need a high-tech imaging service, have your doctor call 1-888-953-6703 (the same number on the back of your Medical ID card).

***There is a Tiered Pharmacy Surcharge for using a Level 2 Pharmacy.

A Closer Look at the Health Savings Account (HSA)

The HDHP Base Plan and HDHP Value Plan both come with an HSA. Let's take a closer look at all the advantages of an HSA.

It offers a triple tax advantage.

Even more tax advantages than a 401(k) plan! Money is tax-free when it goes in, through the convenience of payroll contributions, lowering your taxable income. It's tax-free as it grows, as any interest or investment earnings aren't subject to taxes. And it's tax-free when you spend it on qualified health care expenses. That means you're saving money on things like your medical, dental, and vision coinsurance and deductibles.

Your contributions are flexible.

You choose the tax-free amount you want to contribute for 2025 when you enroll, but you're not locked into that decision. In fact, unlike an FSA, you can change this amount at any time during the year as often as you'd like as your needs and budget change. You can even transfer funds directly from your checking account! The more you can save, the more your money will grow over time, but you don't have to make any minimum contribution.

It's easy to use.

In addition to being able to manage your account online, there are multiple ways to use your HSA to pay for expenses. You can use the HSA debit card, use the website to send money to your provider electronically, or reimburse yourself from your HSA for claims paid in cash earlier in the year.

It's always your money.

Just like a bank account, you own your HSA, so it's yours to keep and use even if you change medical plans, leave SMP, or retire. There's also no "use it or lose it" rule like a Flexible Spending Account (FSA). What's more, you're in complete control of how you spend the money in your HSA. You can use the funds each year to help cover today's costs, or save for the future, building your account balance over time. You can even use your HSA to pay premiums for medical coverage in retirement.

HSA CONTRIBUTIONS FROM SMP!

If you enroll in one of the two HDHP medical options, SMP will contribute to your HSA.

HDHP VALUE PLAN	
In-network	Out-of-network
\$4,000/\$8,000	\$12,000/\$24,000
You pay 20%	You pay 50%
\$6,350/\$12,700	\$19,050/\$38,100
You pay \$0	You pay 50%, after deductible
You pay 20%, after deductible	You pay 50%, after deductible
\$50, after deductible \$40, after deductible \$200 first visit, \$100 ongoing visits, after deductible \$90, after deductible	You pay 50%, after deductible
You pay 20%, after deductible	You pay 50%, after deductible
You pay 20%, after deductible	You pay 20%, after deductible
You pay 20%, after deductible	You pay 50%, after deductible
You pay 20%, after deductible	You pay 50%, after deductible
You pay 20%, after deductible	You pay 50%, after deductible

deductible and coinsurance. There are several following categories: Birth Control, Diabetes, Cholesterol, and Smoking Cessation. A complete Document Library at www.SMPbenefits.com.

ered out-of-network.

Prescription Drug Benefits

When you enroll in an Anthem BCBS medical plan, you have prescription drug coverage through CarelonRx. CarelonRx has programs in place to help you and the company better manage drug costs.

- **Prior Authorization:** Your doctor must get approval from Anthem when prescribing certain medications to be sure drugs are being used as recommended by the FDA.
- **Preferred Generic:** Members must buy the generic equivalent of a brand-name drug unless your doctor received prior authorization for the drug to be filled as a brand name. If you choose a brand name when a generic is available without prior authorization, you will pay the difference between the brand name cost and the generic cost.
- **Step Therapy:** If your doctor prescribes a specific medication, you may need to try one or more other drugs before Anthem will cover the medication your doctor ordered.
- **Exclusive Specialty Program:** You must fill specialty medication prescriptions through CarelonRx Specialty Pharmacy.
- **Tiered Pharmacy Surcharge:** Members can fill prescriptions at Level 1 and Level 2 pharmacies. If you go to a Level 2 pharmacy, you will pay a surcharge (PPO: \$10 / HDHPs: 10%). Log on to [anthem.com](https://www.anthem.com) to find a Level 1 pharmacy near you.
- **Quantity Limits:** Members may not exceed the covered amount of medication (number of pills) filled in a certain time period.
- **Mail Order Program and 90-Day Supply Options at Retail Pharmacies:** SMP requires that you fill maintenance drugs using CarelonRx home delivery mail order, which will save you and the company money! You receive a 90-day supply of maintenance medications at home instead of going to the pharmacy every 30 days. With mail order, you may save approximately 33% on the cost of the medications. In addition, with the Carelon Retail 90 Network, you can get a 90-day supply of maintenance medication for the same cost as the mail order program at more than 26,000 retail pharmacies nationwide (including **Walmart** and CVS).
- **Cost Relief:** This feature combines an innovative specialty copay plan design strategy with an improved member experience to help optimize savings from available manufacturer assistance programs—reducing member and company specialty drug costs.



SMP Wellness Program

We offer a wellness program through Anthem to help employees in our medical plans stay healthy and save money. The wellness program gives you the chance to lower your medical premiums by taking just **one, simple step** to care for your health: an annual preventive care exam. Preventive care and routine screenings are the best way for you to stay on top of your health and prevent bigger health problems down the road.

You (and your spouse, if covered under our medical plan) must complete your annual preventive exam by October 15, 2025 to avoid an increase in premiums in 2026. The date of your exam can be between October 16, 2024 and October 15, 2025. **Please note:** our medical plan allows for one annual physical per year; it does not require 12 months between appointments.

If you were hired on or after July 15, 2025, you do not have to complete the program to lower your premiums.

Log into [anthem.com](https://www.anthem.com) or access the Sydney app. Then, go to My Health Dashboard > My Rewards.

Get More From Your Medical Plan!

There's more to our medical coverage than you might realize. Whichever plan you choose, be sure to take advantage of everything available through Anthem to support your whole family's well-being.

TALKSPACE

If you or a loved one is struggling, finding a mental health professional to talk to quickly can make a big difference. That's why our Anthem plans include Talkspace for confidential counseling by text, audio, and video.

Talkspace includes a diverse network of licensed therapists in every state who treat a variety of needs. Find support for:

- Anxiety
- Depression
- Grief
- Relationships
- Sleep
- Stress
- Substance use
- Trauma

Go to talkspace.com/anthem or download the app to get started.

24/7 NURSELINE

Anthem gives you and your family access to a trained, registered nurse anytime—day or night. You can call a nurse to help you decide what to do about a fever, give you allergy relief tips, or advise you where to go for care.

A nurse is always available to:

- Help you find doctors, hospitals, and specialists in your area.
- Enroll you in health management programs for certain health conditions.
- Provide guidance during natural catastrophes and health outbreaks.
- Offer links to health-related educational videos and audio topics.
- And more!

Call Anthem's 24/7 NurseLine at 1-800-337-4770.

SYDNEYSM HEALTH APP

Use SydneySM Health to keep track of your health and benefits—all in one place. With a few taps, you can quickly access your plan details, member services, virtual care, and wellness resources.

- Connect directly to virtual care from the convenience of home.
- Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs.
- Use My Health Dashboard to find news on health topics that interest you.
- See a full picture of your family's health in one secure place.
- And more!

Go to sydneyhealth.com to create your account.

ANTHEM'S INCLUSIVE CARE FOR THE LGBTQIA+ COMMUNITY

Trusting and feeling comfortable with your doctors is important for everyone. Inclusive Care can connect you to the medical and emotional support you or a family member may be seeking.

Anthem can help you access:

- **Medical and behavioral health support**, from allies who understand your needs.
- **Gender affirmation surgery guidance and counseling**, from a Nurse Care Manager (NCM).
- **Specialty medication support**, including for hormone therapy, preexposure prophylaxis (PrEP), and other medications you may need.

Take the first step. Download the SydneySM Health app today or set up an account at anthem.com/register.

Monthly Medical Plan Premiums

Monthly, pre-tax employee contributions for medical coverage are based on salary bands.

1 First, find your salary band:

BAND	MINIMUM	MAXIMUM
1	–	\$30,000
2	\$30,001	\$35,000
3	\$35,001	\$40,000
4	\$40,001	\$50,000
5	\$50,001	\$60,000
6	\$60,001	\$70,000
7	\$70,001	\$80,000
8	\$80,001	\$90,000

BAND	MINIMUM	MAXIMUM
9	\$90,001	\$100,000
10	\$100,001	\$110,000
11	\$110,001	\$120,000
12	\$120,001	\$130,000
13	\$130,001	\$140,000
14	\$140,001	\$150,000
15	\$150,001	\$1,000,000

2 Then, find your band in the rate charts for each medical plan option:

BAND	PPO PLAN				HDHP BASE PLAN				HDHP VALUE PLAN			
	EE Only	EE + Spouse	EE + Children	Family	EE Only	EE + Spouse	EE + Children	Family	EE Only	EE + Spouse	EE + Children	Family
1	\$113	\$251	\$243	\$318	\$68	\$182	\$177	\$227	\$32	\$86	\$84	\$107
2	\$145	\$300	\$287	\$382	\$99	\$230	\$220	\$290	\$47	\$109	\$104	\$138
3	\$150	\$307	\$297	\$393	\$104	\$237	\$229	\$300	\$49	\$113	\$109	\$142
4	\$160	\$321	\$314	\$411	\$113	\$251	\$246	\$319	\$54	\$119	\$117	\$151
5	\$171	\$339	\$332	\$435	\$124	\$269	\$263	\$341	\$59	\$127	\$125	\$162
6	\$184	\$361	\$350	\$465	\$137	\$288	\$279	\$369	\$65	\$137	\$133	\$175
7	\$197	\$380	\$368	\$489	\$148	\$307	\$298	\$392	\$71	\$145	\$141	\$186
8	\$208	\$398	\$382	\$514	\$160	\$324	\$312	\$416	\$75	\$154	\$148	\$197
9	\$220	\$418	\$399	\$540	\$172	\$344	\$328	\$441	\$81	\$163	\$155	\$209
10	\$234	\$437	\$413	\$566	\$184	\$362	\$342	\$466	\$87	\$172	\$162	\$220
11	\$243	\$453	\$427	\$586	\$193	\$379	\$357	\$487	\$92	\$179	\$168	\$231
12	\$254	\$468	\$441	\$607	\$205	\$393	\$370	\$508	\$97	\$186	\$175	\$240
13	\$267	\$489	\$455	\$634	\$217	\$413	\$383	\$533	\$103	\$195	\$181	\$253
14	\$277	\$504	\$468	\$654	\$227	\$428	\$398	\$553	\$107	\$203	\$188	\$263
15	\$282	\$511	\$482	\$665	\$232	\$437	\$411	\$565	\$110	\$207	\$195	\$268

Wellness Surcharge: If you were hired prior to July 15 and/or had a spouse covered under our medical plan, but did not complete the wellness program, \$50 per month will be added to your monthly medical plan contribution in the following year.