Open Enrollment
October 25th – November 5th

This is your annual opportunity to review your current benefit elections and determine whether you need to make any changes for the upcoming plan year.

Be sure to review this summary, which highlights a few benefit changes, how to enroll and important reminders. Also, refer to the 2022 Benefits Overview for additional information regarding our SMP benefits program. Check out SMPBenefits.com for more benefit information.

If you have any questions about your benefits, contact Human Resources.

For More Benefits Information
Visit SMPBenefits.com for all your help.

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2022 Benefits Highlights

Medical Benefits

HDHP Name Change to Health Savings Account Health Plan

The HDHP will now be referred to as the Health Savings Account Health Plan. This plan is still a high deductible health plan and tied to a Health Savings Account to help pay for out-of-pocket expenses tax-free.

Medical Plan Design Changes

The following changes to the medical plans will be effective January 1, 2022:

<table>
<thead>
<tr>
<th></th>
<th>PPO Plan</th>
<th>Health Savings Account Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>&amp;DOHQGDU'HGXFWELOH</td>
<td>$1,300 / $2,400</td>
<td>$2,200 / $4,200</td>
</tr>
<tr>
<td>(Individual/Family)</td>
<td>$2,400 / $4,600</td>
<td>$3,950 / $7,700</td>
</tr>
<tr>
<td>&amp;DOHOGRDU2XWRI3RFNHW</td>
<td>$2,400 / $4,600</td>
<td>$3,950 / $7,700</td>
</tr>
<tr>
<td>Maximum</td>
<td>$5,700 / $11,200</td>
<td>$7,450 / $14,700</td>
</tr>
<tr>
<td>(Individual/Family)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Medical Contributions: Introducing Salary Bands

Medical contributions will now be based on 15 salary bands as follows:

<table>
<thead>
<tr>
<th>Band</th>
<th>Minimum Range</th>
<th>Maximum Range</th>
<th>Band</th>
<th>Minimum Range</th>
<th>Maximum Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>—</td>
<td>$30,000</td>
<td>9</td>
<td>$90,001</td>
<td>$100,000</td>
</tr>
<tr>
<td>2</td>
<td>$30,001</td>
<td>$35,000</td>
<td>10</td>
<td>$100,001</td>
<td>$110,000</td>
</tr>
<tr>
<td>3</td>
<td>$35,001</td>
<td>$40,000</td>
<td>11</td>
<td>$110,001</td>
<td>$120,000</td>
</tr>
<tr>
<td>4</td>
<td>$40,001</td>
<td>$50,000</td>
<td>12</td>
<td>$120,001</td>
<td>$130,000</td>
</tr>
<tr>
<td>5</td>
<td>$50,001</td>
<td>$60,000</td>
<td>13</td>
<td>$130,001</td>
<td>$140,000</td>
</tr>
<tr>
<td>6</td>
<td>$60,001</td>
<td>$70,000</td>
<td>14</td>
<td>$140,001</td>
<td>$150,000</td>
</tr>
<tr>
<td>7</td>
<td>$70,001</td>
<td>$80,000</td>
<td>15</td>
<td>$150,000</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>8</td>
<td>$80,001</td>
<td>$90,000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

To determine your salary band, find your salary range in the above chart. For example, if you earn between $50,001 and $60,000, you fall in salary band 5. Therefore, your medical contributions would correspond to that band. Contributions are outlined on page 8 of the 2022 Benefits Overview.

See page 4 of the 2022 Benefits Overview for updates to the Wellness Program for 2023.
SMP HSA Contribution Enhanced
SMP will continue to make a contribution to your HSA and will now contribute more for 2022. The SMP contribution will be deposited to your HSA in January.

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$500</td>
</tr>
<tr>
<td>Employee + 1 or More</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

IRS Limit Increase (HSA)
You can contribute more to your HSA in 2022 (if enrolled in our Health Savings Account Health Plan). The SMP contribution and your contributions cannot exceed the annual limits noted below.

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3,650</td>
</tr>
<tr>
<td>Employee + 1 or More</td>
<td>$7,300</td>
</tr>
<tr>
<td>Employees Age 55+</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

Note: You can change your HSA contribution amount on the myADP Portal during open enrollment.

Reminder! AIM (High Tech Imaging) Program
If you doctor recommends a high tech imaging service such as an MRI/CT scan, etc., you must obtain prior authorization for these services or you will be subject to a $50 penalty. If you are in need of a high tech imaging service, have your doctor contact AIM at 1-888-953-6703.

Reminder! Prescription Drugs: 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.

Flexible Spending Accounts (FSAs)

Vendor Change
We will be changing our FSA vendor from Anthem to Fidelity effective January 1, 2022.

Parental Leave Update
The number of weeks of parental leave for a non child-bearing parent will increase to six weeks (currently four weeks).

Miscarriage Leave
If you are a woman in your first trimester and experience a loss, you would receive five days of paid leave. If the miscarriage occurs in the second or third trimester, you would receive 10 days of paid leave.

New! Joyages: Mental Health App
The Joyages app is an on demand mental health solution that empowers you to feel your best and perform at your peak. With three minute videos, daily inspiration, and habit tracking, Joyages is an interactive, on demand life coach in your pocket. You will learn how to manage stress, enhance your relationships, and find a greater sense of purpose. This benefit is also available to your spouse/dependents.

Important!
There are no changes to:
- 7K HGHQW DODQGY LVLRQSODQV
- HQWDODQGY LVRLRQFRQWULEXWLRLRQVWXUFUXHIRU
How to Enroll

For SMP Benefits: ADP
Enroll for benefits as follows:

n Go to:
 my.adp.com (or through the ADP app) between October 25th and November 5th

º /RLQ

RXDUHD1HZ8VHU click (QUR01RZ
Registration code: SMPCORP-SMPP
SOORWHUWUXQLIQYHHL
Using the same Username and Password that you use to log in to view your paystubs.

p &OLFNRQHOU4WDE
&OLFNRQHOU07RQW

Then, you have the option to:

y Make changes to your Medical election
y Make changes to your Dental/Vision election
y Add/remove dependents
y Make your 2022 Health Savings Account (HSA) election if you enroll in the HDHP
y Make your 2022 Health Care FSA election (if you do not enroll in the HSA)
y Make your 2022 Dependent Care FSA election
y Confirm or make a Voluntary Life election (employee, spouse, child)
y Confirm your 2022 elections

For Voluntary Benefits: Reliance Standard
During this enrollment period, you may want to consider the voluntary benefits through Reliance Standard. For more information and rates on the plans offered below, access P|$'33RUWDO.

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y Accident Insurance
y Critical Illness Insurance
y Hospital Indemnity

Enroll yourself only for:

y Short Term Disability

Important Note on Open Enrollment
You must log on to my.adp.com during the open enrollment period if you would like to make any changes to your current elections or to contribute to an FSA in 2022.

If you do not take action during the open enrollment period, your Medical, Dental, Vision, Health Savings Account and FSA elections will be waived in 2022 (i.e., you will not have coverage for those benefits in 2022).

Important Open Enrollment Reminders

Health Care FSA Reminders
You are eligible to roll over up to $550 of your 2021 Health Care (HC) FSA balance into the 2022 plan year. Refer to these three scenarios regarding the rollover feature:

Keep: If you elect a 2022 HC FSA, you are eligible to roll over up to $550 into 2022.

Waive: If you waive both a 2022 HSA and a HC FSA, you are eligible to roll over up to $550.

Switch: If you elect a 2022 HSA, you are waiving your carryover rights automatically and will be ineligible for the $550 HC FSA rollover in 2022.

For Health Care and Dependent Care FSAs, contribution elections do not carry over to the next plan year. If you wish to contribute in 2022, you must make an active election during the open enrollment period.

Review/Update Your Beneficiaries
Now is a good time to review and/or update your life insurance beneficiaries on my.adp.com.

You may also want to review and/or update your 401(k)/ESOP beneficiaries on netbenefits.com.

Active Benefits Enrollment: (YHU)RQH PXVWDFHHV$‘3DQGPDNHEHQH4W HOHFWLQRQVIRU

Open Enrollment Deadline: November 5, 2021 RUEH4W
HOFWLYH-DQXDU\