

**Benefit
Together.**

2026 Open Enrollment Preview

**Open Enrollment:
November 3–14, 2025**

Standard Motor Products offers a comprehensive and flexible benefits program designed to support your health, financial well-being, and life outside of work. As you prepare for Open Enrollment, take time to review your benefit options, wellness programs, and available resources.

This Open Enrollment Preview highlights upcoming changes and explains how to enroll. Please take a few minutes to read through it, share the details with your family, and get ready to make your 2026 benefit choices.

LEARN MORE ABOUT YOUR BENEFITS!



Be sure to review our 2026 Benefits Guide and visit the enhanced [SMPBenefits.com](https://www.smpbenefits.com) for more information. If you have questions, contact your local SMP Human Resources representative.

Your Enrollment Checklist

Open Enrollment **begins November 3 and ends on November 14, 2025**. Follow these steps to get ready to choose your coverage:

- ☐ **Review this Enrollment Preview!** Then read the 2026 Benefits Guide and visit [SMPBenefits.com](https://www.smpbenefits.com) for more information. You'll find plan comparison charts, premium rates, and links to other helpful tools and resources.
- ☐ **Prepare and gather** any dependent information you may need if you plan to enroll new dependents.
- ☐ **Choose or confirm** your health care, insurance, and voluntary benefits in Dayforce.
- ☐ **Enroll/re-enroll** in a Health Care and/or Dependent Care Flexible Spending Account (FSA). Per IRS rules, 2025 FSA elections will not carry over.
- ☐ **Choose your contributions** to your Health Savings Account (HSA) if you're enrolled in one of the HDHP medical options. You can choose to contribute between \$0 and the IRS maximum, based on who you cover under your medical plan. (You do not have to make your own contributions to receive the SMP contribution.)
- ☐ **Check** your beneficiary information to ensure your benefits are paid according to your wishes. Review your beneficiary information on Dayforce for life insurance and on Fidelity for retirement benefits.

Union employees should refer to their collective bargaining agreement for information regarding their benefits.



Learn What's New for 2026

Medical Plan Changes

You will continue to have the choice of three medical plan options (the HDHP Base Plan, HDHP Value Plan, and PPO Plan). All three are administered by Anthem and utilize the national BlueCard PPO network. Beginning in 2026, Disputanta, Trombetta, and Edwardsville/Shawnee employees and their dependents will use Anthem's Broad Select Networks (BSNs) for care. Outside of the BSN footprint, you will still have access to the national BlueCard PPO network. There is virtually no disruption to your care, but if you would like to confirm your providers' network status, use the Find Care tool on [anthem.com](https://www.anthem.com). Anthem will send you a new ID card before the plan year begins.

SMP has worked strategically to manage costs and keep your coverage affordable. As a result, medical premiums will increase by just 1.2% in 2026—well below the national employer average of 8–12%. Depending on your plan, this amounts to an increase of \$0 to about \$8 per month. What you pay out of your paycheck will still depend on who you choose to cover in your plans, and you'll continue to have four coverage levels to choose from.

NEW! New Life and AD&D Insurance, Disability and Leaves, and Voluntary Short Term Disability Administrator

Beginning January 1, 2026, we will transition administration of our life insurance and disability and leave benefits from Reliance Matrix to The Standard. Your cost and coverage options are not changing—only the carrier is. You will have the same plan features and protections, now with dedicated support from The Standard.

Life Insurance Benefits

This new partnership does more than protect your family from financial hardship after a loss. From planning for life's big decisions to accessing support during travel or times of crisis, you'll have a range of services and resources designed to support you and your family every step of the way. To learn more about services provided by The Standard, visit SMPbenefits.com.

Disability and Leave Benefits

Starting January 1, 2026, all disability and leave claims will be administered by The Standard. Please contact them directly if you need to report a leave. Please note:

- If you are on, or begin, a **short-term disability leave before January 1, 2026**, your leave will continue to be administered by **Reliance Matrix**.
- If you are on, or begin, an **FMLA or PFL leave (such as maternity or paternity leave) before January 1, 2026**, administration of your leave will transition to **The Standard**.



NEW! New Voluntary Benefits Administrator

Beginning January 1, 2026, your voluntary benefits will move from Reliance Standard to Anthem—making it even easier to use your coverage. If you're enrolled in an SMP medical plan, Anthem will proactively review your medical claims to identify when a voluntary benefit may apply. You will receive a notification so you can quickly file a claim and receive payment.

Paid for through convenient payroll deductions, voluntary benefits give you more financial protection when the unexpected happens.

Consider your options:

- **Accident Insurance:** Pays for treatments or injuries resulting from a covered accident. It can help you pay for rehabilitation, transportation, travel, or other out-of-pocket costs.
- **Critical Illness Insurance:** Provides a lump-sum benefit for diagnosis of a covered critical illness or event like a heart attack or stroke. It can help cover travel, room and board, transportation, and more.
- **Hospital Indemnity:** Pays benefits after a qualified hospitalization.

NEW! Salary Continuation

Beginning January 1, 2026, SMP will expand its Salary Continuation program and enhance Short Term Disability benefits for both salaried and hourly employees. Salaried employees will continue to receive 100% of pay for a set number of weeks based on years of service, as before. Hourly employees will now also be covered under this schedule, receiving the same weeks of 100% pay as their salaried colleagues. After the 100% pay period ends, all employees will now receive 60% of their salary through week 26, until Long Term Disability benefits begin for those who are eligible. For information about your salary continuation benefit, contact your local Human Resources representative.

NEW! Hinge Health

SMP is partnering with Hinge Health to bring you virtual physical therapy—available at no cost to you and your dependents, age 18 and older, enrolled in an SMP medical plan.

Hinge Health helps with chronic back, knee, hip, neck, or shoulder pain, plus women's pelvic health and menopause support. You'll be paired with a physical therapist and health coach who guide you through a personalized exercise program you can do anytime, anywhere. **You can enroll in Hinge Health after January 1, 2026 by visiting the Programs page on [anthem.com](https://www.anthem.com), the Sydney Health app, or by calling Hinge Health Member Support at 1-855-902-2777.**

NEW! Lantern for Complex Care

We understand that navigating complex care—whether it's a planned surgery or a serious diagnosis—can feel overwhelming. SMP's new partner, Lantern, is here to make it easier. This benefit connects you with top-rated, carefully vetted surgeons and specialists for planned surgeries and complex care needs such as joint and spine procedures. You'll work 1-on-1 with a dedicated Care Advocate who will help you understand your options, secure faster access to appointments, and feel supported every step of the way.

When you choose to use Lantern, your cost sharing is fully waived under the PPO Plan and reduced to the IRS minimum under HDHP Plans (HDHP Base Plan and HDHP Value Plan), removing a barrier to care. If you are enrolled in an SMP medical plan, you and your covered family members, age 18 and older, are eligible for Lantern support. **You can connect with Lantern after January 1, 2026 by visiting the Programs page on [anthem.com](https://www.anthem.com), the Sydney Health app, or by calling Lantern at 1-855-200-2099.**



NEW! Roth Catch-Up Contribution Requirement

Under the SECURE 2.0 Act, new rules will change how certain employees can make catch-up contributions to their SMP retirement plan.

Higher Catch-Up Limits at Age 60 to 63

Beginning in 2026, individuals age 60 to 63 can contribute an additional **\$11,250** to their retirement accounts.

Roth Catch-Up Rule

If you are turning age 50 or older in 2026, your 2025 wages (Box 3 on your W-2) will determine how you can make catch-up contributions.

- **Over \$145,000:** Catch-up contributions can only be made as after-tax Roth contributions.
- **\$145,000 or less:** Catch-up contributions can be made as pre-tax or after-tax Roth contributions.

Roth contributions are made after-tax, but qualified withdrawals in retirement are tax-free.

Take Action

Log in to netbenefits.com to view or update your elections. Your SMP benefits provide access to one-on-one support from Fidelity. Visit SMPbenefits.com/savings-financial/401k-plan to learn more and schedule an appointment.

WHAT'S NOT CHANGING

Dental and Vision

Your dental and vision plan design and rates are not changing.

SMP Wellness Program

To avoid a premium increase in 2027, you (and your covered spouse, if applicable) will complete the same wellness steps you did in 2025. Learn more at SMPbenefits.com/health-wellness/SMP-wellness-program.

STAY AHEAD WITH PREVENTIVE CARE

At SMP, we understand the importance of looking ahead and staying prepared. Preventive care is one of the best ways to keep yourself moving forward with confidence—and if you're enrolled in an SMP medical plan, it's covered at **100%**. An annual exam gives you time with your doctor to address concerns, monitor any chronic conditions, and set meaningful health goals. It may also include routine lab work, blood tests, and screenings based on your age, gender, and health history. By keeping up with routine care, you give your doctor the full picture of your health—helping you stay on track for the road ahead.

Don't have a primary care physician (PCP)? Visit anthem.com or download the Sydney Health app to find an in-network PCP.

MAKING CHANGES DURING THE YEAR

Remember, you can only change your benefits outside of the Open Enrollment period within 30 days of a qualified life event, such as marriage, divorce, or the birth or adoption of a child.

Learn more about qualified life events in the 2026 Benefits Guide.

How to Enroll

Ready to choose your benefits? Know where to go based on which plans you want to enroll in for next year. Remember, you must actively make your elections **between November 3 and November 14!**



For SMP Benefits: Dayforce

Go to DayforceHCM.com

If you are a new user:

- Company: smp
- Username: first.last
- Password: [BirthYear][Last4SSN]Login
Example: 19701234Login

Be sure to use your full legal first and last name when you create your account. You will then be asked to reset your password.

If you are a returning user:

Log in using the same username and password that you use to view your paystubs.

From the Home Screen, click the **Benefits** icon then **Start Enrollment** on the Benefits Overview page to complete your enrollment form.

During Open Enrollment, you can:

- Add/remove dependents
- Make changes to your medical, dental, and vision benefits
- Review and update your beneficiaries
- Contribute to the HSA for 2026 if you enroll in a High Deductible Health Plan (HDHP)
- Contribute to the Health Care FSA for 2026 if you do not enroll in an HDHP (even if you waive SMP medical coverage)
- Enroll in the Dependent Care FSA for 2026
- Confirm or make an Optional Life election for yourself, your spouse, or child(ren)
- Confirm your 2026 elections



For Voluntary Benefits: Anthem

Go to DayforceHCM.com

During Open Enrollment, you may want to consider voluntary benefits through Anthem.

Enroll yourself, your spouse, and child(ren) for:

- Accident insurance
- Critical illness insurance
- Hospital indemnity

NEW! Enrollment Window in April

For Permanent Life Insurance + Long Term Care: AGIS

Go to SMPltc.com

This is your one-time opportunity to enroll in this benefit, which is designed to help pay for the cost of long term care. Employees hired between April 1, 2025, and March 31, 2026, can enroll with Guarantee Issue—meaning no medical questions asked—during this special enrollment window **in April**.

This document serves as a Summary of Material Modifications (SMM) or Summary of Material Reductions (SMR), as applicable, to Standard Motor Products, and supplements the Health and Welfare Summary Plan Description (SPD). It describes changes effective January 1, 2026, and is intended to supplement the SPD. Please retain this guide for future reference and share it with your covered family members.

The information provided in this newsletter is subject to bargaining. If you are in a union, the terms of your applicable Collective Bargaining Agreement will apply.

