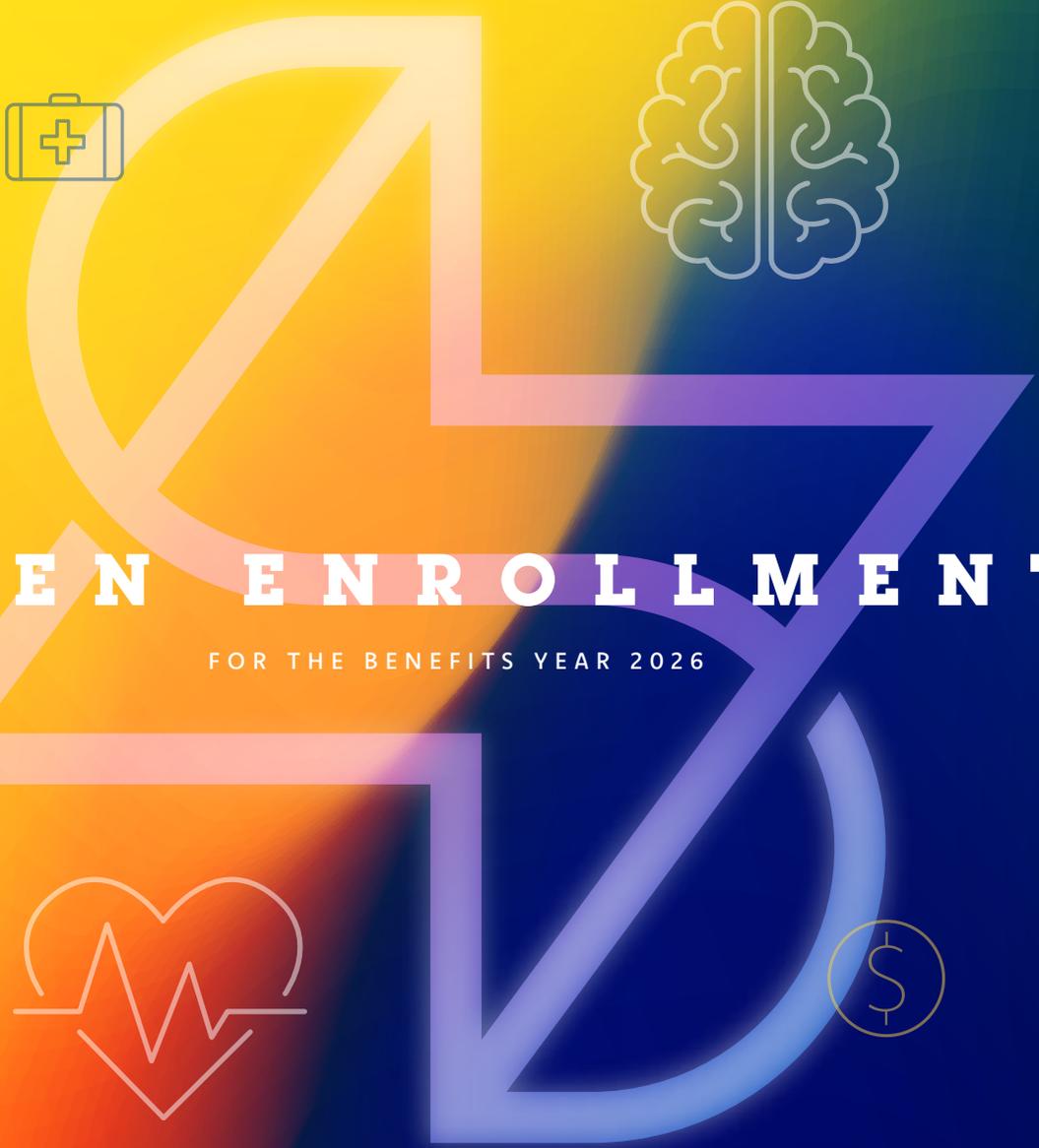


BEGINS

OCTOBER

27



OPEN ENROLLMENT

FOR THE BENEFITS YEAR 2026

*Take Charge of Your Wellbeing*

ENDS

NOVEMBER

14



Your 2026 Benefits  
Open Enrollment is  
**October 27<sup>th</sup>**  
—  
**November 14<sup>th</sup>**  
**2025**

# Welcome

## to Your 2026 Benefits Open Enrollment

*Recharging Your Life. Energizing Your Wellbeing. Fueling Your Future.*

At STMicroelectronics, Inc., we know your benefits are more than coverage - they're a source of energy and support for every part of your life. That's why our benefits package is designed to power the whole you, giving you the flexibility to choose the coverage that keeps you and your family healthy, secure, and ready for what's ahead. Your future wellbeing starts with the choices you make today.

### **Take charge of your wellbeing with your 2026 benefits - powered by STMicroelectronics, Inc.**

We encourage you to explore what's inside this guide and take full advantage of these incredible programs built with the whole you and your family in mind. Because when you feel your best, you can bring your best to everything you do.

#### **STMicroelectronics, Inc. OE Highlights – Charged Up for Change**

This year, we're launching a new enrollment experience with many exciting changes:

- This year is an Active Open Enrollment. You must log in and actively select your 2026 benefits. Your current benefits WILL NOT carry over to next year.
- New Benefits for 2026.  
We're introducing new medical plan options and expanded voluntary benefits, giving you more ways to customize your coverage and support every aspect of your wellbeing.
  1. A new High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA) option. This medical plan comes with lower paycheck premiums, the ability to save pre-tax dollars for healthcare expenses, and the chance to build long-term savings with funds that roll over year after year. STMicroelectronics also contributes to your HSA, giving your health and your future a financial boost.
  2. Expanding your options with new voluntary supplemental coverage for Accident, Critical Illness, and Hospital Indemnity Insurance. These plans provide an added layer of financial protection when unexpected health events occur—helping cover costs that medical insurance may not pay. With cash benefits paid directly to you, these options give you greater peace of mind and flexibility to support your health, family, and finances.



- **A New Online Platform and Enrollment Experience.**  
Say goodbye to paper forms. Our modern online benefits platform makes it faster, simpler, and more intuitive to review your options and make your benefit elections.
- **Dependent Verification Required.**  
Be prepared to provide documentation (such as a birth certificate or marriage certificate) when requested so your dependents remain covered without interruption. This quick step helps ensure accurate records and that coverage is provided only to eligible family members.
- **Don't Forget: Designate Your Beneficiaries.**  
Keeping this information current ensures your benefits are directed according to your wishes and provides peace of mind for you and your loved ones. Take a few minutes during enrollment to confirm or update your beneficiary details in the online portal.

### Boost Your Benefits Experience – Your OE Checklist

Open Enrollment is your once-a-year opportunity to make sure your benefits truly reflect your life today and prepare you for tomorrow. Use this checklist to guide you through OE and feel confident that you're taking charge of your wellbeing next year.

- 1. Explore the full OE Guide.** Dive into detailed information on all your benefits, programs, and resources so you can make informed choices.
- 2. Watch the [OE Highlights video](#).** Get a quick overview of what's new and what matters most this year.
- 3. Log in to the [STMicroelectronics, Inc. Benefits Platform](#).** Review your contact information, verify your dependents, and designate your beneficiaries.
- 4. Make Your 2026 Benefit Elections.** You must log in to the online platform, make your benefit elections, and submit before the deadline on November 14, 2025.
- 5. Download the EmpyreanGO Mobile App.** Scan this QR code to download your free benefits app to access your benefits in the palm of your hand – anytime, anywhere.



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## Guide Notice

The policies, plans and programs outlined in this Benefit Guide may be amended, terminated, or changed at any time at the sole discretion of the STMicroelectronics, Inc. (the “Company” or “ST”). Whenever this occurs, the affected provisions of the policy, plan, or program previously in effect are specifically superseded. Should there be any discrepancy between this guide and official plan documents and contracts, the provisions of the official plan documents and policy certificates will prevail. Receipt of this information does not constitute eligibility for participation in ST-sponsored benefit plans and programs. Receipt of this information does not constitute an employment contract or offer of employment.



## Benefits Eligibility

### Employees

Employees who work at least 30 hours per week are eligible for the benefits described in this guide.

Most benefits are effective on your date of hire as long as you enroll within 31 days.

### Your Dependents

- Your legal spouse
- Your domestic partner
- Your children up to age 26 and/or disabled children age 26+

### Eligible Children Include\*

- Your biological children
- Your legally adopted children, including children placed in your custody pending adoption
- Your stepchildren

*\* Any other dependent child who lives in your house in a parent-child relationship and depends on you for support, e.g., foster children or legally dependent grandchildren. Children are considered dependent upon you for support if you can claim them as dependents on your federal tax return.*

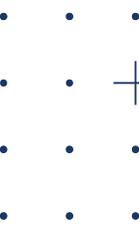
### Proof Documentation for Your Dependent Verification

During Open Enrollment, you must send proof documentation to confirm your dependent’s eligibility. Your documentation **MUST** be received by the STMicroelectronics Benefits Service Center by **November 28, 2025**. If you miss the deadline, your new dependents will not be covered in 2026.

You may upload your dependent eligibility verification documents including:

- Marriage certificate
- Affidavit of domestic partnership
- Birth certificate
- Official hospital records for newborns only\*
- Adoption certificate
- Copies of official court documentation

*\* If you do not have an official state issued birth certificate by the eligibility deadline, you may submit a copy of the official hospital record used to file for the birth certificate. The document must have both parents’ names, the child’s name, and the date of birth. You should submit the official birth certificate once you receive it.*



# Updating Your Benefits When Life Changes

## *Making Changes Throughout the Year – Qualifying Life Events (QLEs)*

Your OE benefit elections will remain in effect for the entire plan year unless you have a qualifying life event, such as a birth, adoption, marriage, divorce, or loss of coverage under another plan.

You must submit your changes by visiting **www.MySTBenefits.com** or by calling the STMicroelectronics Benefits Service Center at **1-833-MySTBen (697-8236)** within 31 days of the qualifying event (where day 1 is the day of the event).

Qualified Life Events and changes in status include:

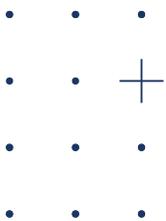
- Marriage or divorce
- Death of your spouse or dependent
- Birth, adoption or placement of a child for adoption or custody
- Eligibility for Medicare, Medicaid or CHIP, or an Exchange Plan
- You or your dependent no longer qualify as an eligible dependent under another plan
- You experience a reduction in hours worked (less than 30 hours of service per week)
- Gain or loss of eligibility due to change in employment status of you, your spouse or dependent
- Significant change in your spouse's or dependent's cost of coverage due to his or her employment or OE period.



### **Important**

It is your responsibility to submit your benefits elections in the online benefits portal due to a qualifying life event and any changes regarding a dependent's eligibility status. You have 31 days from the qualified life event to make changes to your coverage.

- Depending on the type of event, you may need to provide proof of the event, such as a marriage license.
- If you do not make the changes within 31 days of the qualified event, you will have to wait until the next Open Enrollment period to make changes (unless you experience another qualified life event).



Enrolling in your benefits is the first step toward supporting the whole you—your health, your family, and your future. Our easy-to-use benefits portal guides you through your options, helps you compare plans, and ensures you have the coverage that fits your needs. Whether you're enrolling for the first time or making updates, this section walks you through the steps so you can feel confident in your choices.

## How to Enroll:

### Go to [www.MySTBenefits.com](http://www.MySTBenefits.com)

#### Click Get Started.

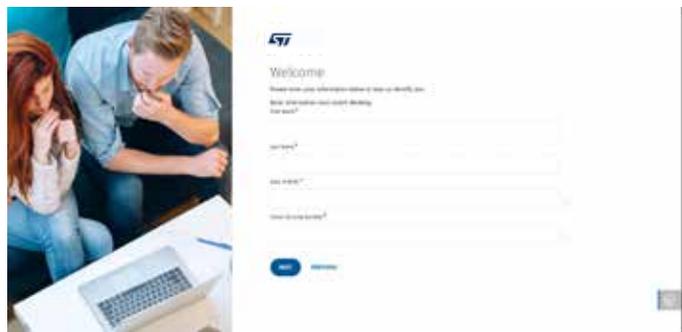
Make sure you have social security numbers and birthdates handy for you and any dependents you may be enrolling.



#### New Users:

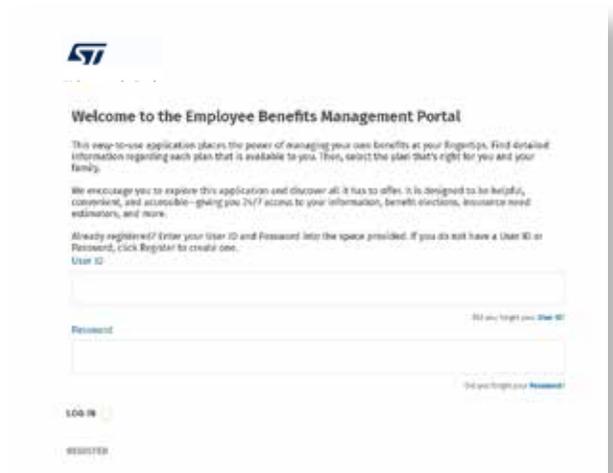
Click on 'Register' to set up your account.

The system will walk you through setting up your account and creating a username and password. And complete the security question and answer to enable the ability to reset your login credentials in the future.



#### Returning users:

Simply enter your login information.

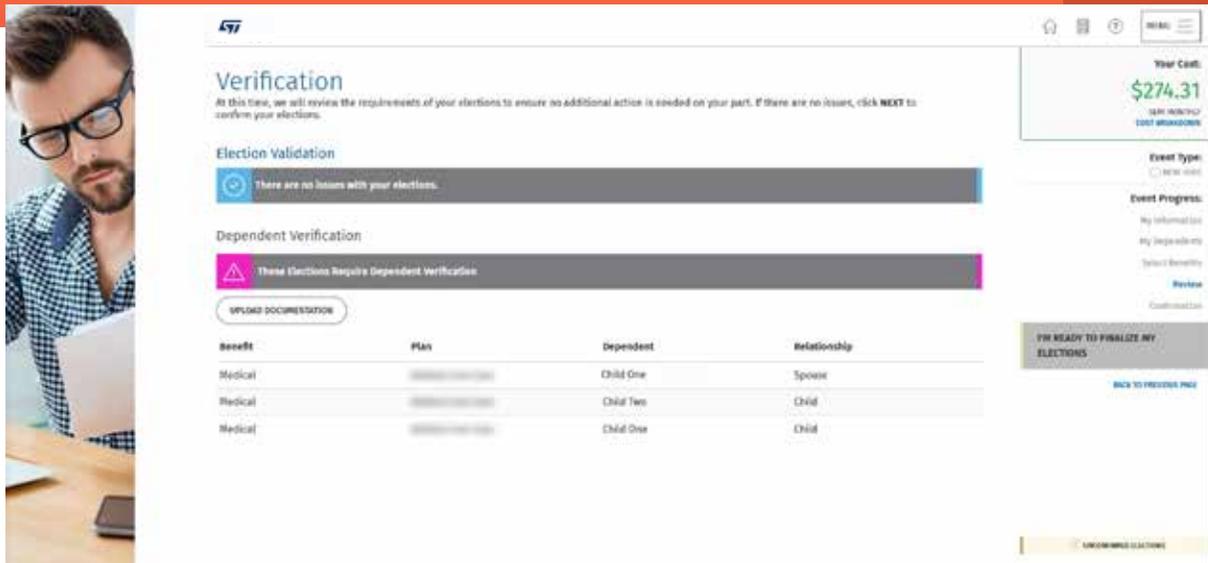
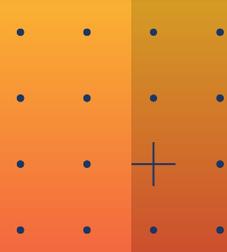
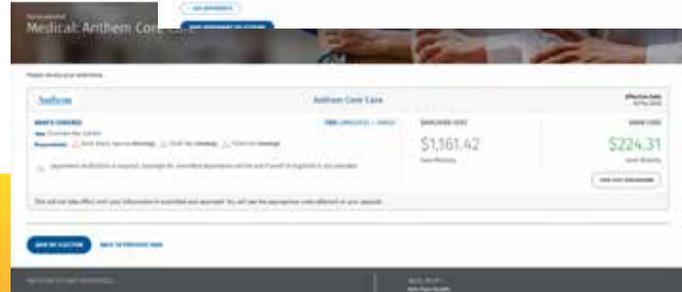


## Complete Your Benefits Elections

Be sure to submit and accept your elections to complete your enrollment. Review it carefully to ensure your benefit elections and personal details are correct. If anything looks off, call the STMicroelectronics Benefits Service Center right away.

## Need Help?

Call the STMicroelectronics Benefits Service Center at  
1-833-MySTBen (697-8236)  
Monday through Friday 8 AM to 5 PM CT



## Don't Forget to Designate Your Beneficiaries!

As part of your enrollment, be sure to designate your beneficiaries. Keeping this information up to date ensures your benefits are directed according to your wishes and provides peace of mind for you and your loved ones.



## Your Health

Powered By STMicroelectronics, Inc.

Your health is the power source for your overall wellbeing and Open Enrollment is your chance to choose coverage that keeps you energized. From preventive care to ongoing support, our medical benefits are designed to fuel your health, recharge your life, and help you thrive in every aspect of life.

## Medical Benefits

### Amp Up Your Care

STMicroelectronics, Inc. offers you a choice of two medical plans through Aetna - a traditional PPO and a High-Deductible Health Plan (HDHP). Both plans include comprehensive medical coverage and prescription drug benefits. To choose the plan that best powers your health and fits your family's needs, compare the key differences in coverage, payroll deductions, and how each plan helps you manage costs throughout the year.

### Understanding How Your HDHP Works:

- **Your Deductible:** You pay out-of-pocket for most medical and pharmacy expenses, except those with a copay, until you reach the deductible.
- **Your Coverage:** Once your deductible is met, you and the plan share the cost of covered medical and pharmacy expenses. The plan will pay a percentage of each eligible expense, and you will pay the rest.
- **Your Out-of-Pocket Maximum:** When you reach your out-of-pocket maximum, the plan pays 100% of covered medical and pharmacy expenses for the rest of the plan year. Your deductible and coinsurance apply toward the out-of-pocket maximum.

## CHOOSING BETWEEN A PPO AND AN HDHP WITH HSA

A PPO (Preferred Provider Organization) offers flexibility and predictable costs.

- Copays for doctor visits – You'll pay a set amount (copay) when you see a doctor or specialist.
- Lower deductibles – You pay less upfront before your plan begins sharing costs.
- Higher premiums – Biweekly paycheck deductions are higher than an HDHP.
- No HSA option – A PPO is not paired with a Health Savings Account.

This plan may be a good fit if you prefer consistent copays, expect frequent medical visits, or want lower out-of-pocket costs when you need care.

An HDHP (High-Deductible Health Plan) offers lower paycheck costs and a tax-advantaged way to save.

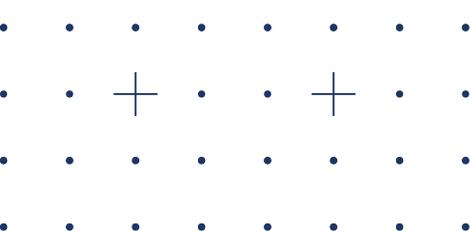
- Lower premiums – Less is deducted from your paycheck each pay period.
- Higher deductible\* – You pay more upfront before the plan begins to share costs.
- HSA (Health Savings Account) – Paired with an HSA you own, with contributions from both you and STMicroelectronics, Inc.
- HSA Triple tax advantages – Contributions are tax-free, funds grow tax-free, and withdrawals for qualified expenses are tax-free.
- HSA Funds roll over – Money in your HSA stays with you year to year and even if you leave the company.

*\*No out-of-pocket costs for preventive drugs.*

This plan may be a good fit if you want lower premiums, like to save for future health expenses, or want the flexibility of a portable account that builds over time.

medical coverage comparison

service	ppo		hdhp	
	in-network	out-of-network	in-network	out-of-network
annual deductible	individual \$500 family \$1,000	individual \$1,000 family \$2,000	individual \$1,700 family \$3,400	individual \$3,400 family \$6,800
coinsurance plan pays/member pays	90%/10%	60%/40%	90%/10%	60%/40%
annual out-of-pocket max	individual \$2,500 family \$5,000	individual \$5,000 family \$10,000	individual \$3,400 family \$6,800	individual \$6,800 family \$13,600
preventive care	covered 100%	40% coinsurance	covered 100%	not covered, except 40% coinsurance for mammograms
primary care office visit	\$25 copay	40% coinsurance	10% coinsurance	40% coinsurance
specialist office visit	\$40 copay	40% coinsurance	10% coinsurance	40% coinsurance
urgent care	10% after \$75 copay	10% after \$75 copay	10% coinsurance	40% coinsurance
emergency room	10% after \$150 copay	10% after \$150 copay	10% coinsurance	10% coinsurance





## Spark Healthy Habits, Get Wellness Credits

To be eligible for the lower wellness premiums in the new year, you must complete an annual preventive care visit (i.e. colonoscopy, mammogram, well-woman visits, annual physical, etc.) by the last day of the current plan year.



# Fueling Your Health

## One Prescription at a Time

Getting the most out of your plan starts with understanding how it works. Here are key tips to keep in mind:

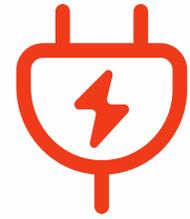
- **In-Network = Lower Costs**  
You'll always pay less when you use in-network providers and pharmacies.
- **Preventive Care = \$0**  
In-network preventive care (like annual physicals, immunizations, screenings, and labs) is covered at 100% regardless of which plan you choose.

### Pharmacy Coverage Basics

- **Preventive Drug Coverage with the HDHP**  
Many prescriptions for chronic conditions (like diabetes, high blood pressure, high cholesterol, and asthma) are on the [Preventive Drug List](#) and covered at 100% when filled in-network.
- **Mail Order Pharmacy**  
Save time and money by ordering a 90-day supply of maintenance medications through mail order.
- **Prescription Tiers:**  
Medications fall into different categories that impact your cost:
  - **Generic** – Same active ingredients as brand-name drugs, lowest cost.
  - **Brand Preferred** – Safe and effective brand drugs, lower cost than other brands.
  - **Brand Non-Preferred** – Higher cost brand-name drugs, not on the preferred list.
  - **Specialty** – Medications that require special handling, monitoring, or approvals, filled only at specialty pharmacies.

pharmacy co-pays (in-network)	ppo	hdhp
generic	\$10	\$10 copay*
formulary	\$30	\$30 min / \$90 max*
non-formulary	\$50	\$60 min / \$120 max*
specialty	\$150	10% coinsurance
mail order - generic	\$20	\$25 copay*
mail order - formulary	\$60	\$75 min / \$225 max*
mail order - non-formulary	\$100	\$150 min / \$300 max*

\* Copay after deductible.



# Maternity and Infertility Benefits



## Recharging Your Life Through Family Care

At STMicroelectronics, Inc., we know that starting or growing a family is one of life's most important milestones. That's why our benefits include comprehensive maternity and infertility coverage - providing the support, resources, and care you need along the way. From diagnostic services to advanced reproductive technology, we're here to help you navigate your path to parenthood with confidence.

### family planning coverage

service	in-network	out-of-network	notes
<b>infertility treatment (diagnosis &amp; treatment of underlying condition)</b>	cost sharing based on type of service	cost sharing based on type of service	depends on service/location
<b>comprehensive infertility services** (artificial insemination, ovulation induction)</b>	20% after deductible	40% after deductible	lifetime maximum: \$20,000 (combined with art)
<b>advanced reproductive technology (art)** (ivf, zift, gift, embryo transfer, icsi, ovum microsurgery)</b>	20% after deductible	40% after deductible	lifetime maximum: \$20,000 (combined with comprehensive infertility)
<b>vasectomy</b>	cost sharing based on type of service	40% after deductible	
<b>tubal ligation</b>	covered at 100%	40% after deductible	

*\*\*Maximum applies to all procedures covered by any plan, except where prohibited by law*

## Extra Fuel and Resources

### to Keep You Feeling Your Best

Your STMicroelectronics, Inc. benefits go beyond medical, dental, and vision. Additional programs like acupuncture and virtual care are designed to help you recharge, manage stress, and maintain balance because your wellbeing is more than just physical health.

#### Acupuncture Coverage

Acupuncture is included as a standard benefit under Aetna medical plans. This safe, effective, and affordable therapy can help you manage pain naturally—without relying on medication. By choosing in-network acupuncturists, you'll also save on out-of-pocket costs.

#### Acupuncture may help with:

- Chronic pain
- Lower back pain
- Migraines
- Neck pain

To find an in-network provider, visit [aetna.com](http://aetna.com) or call Aetna Member Services.

# CVS Health Virtual Care

Care Anytime, Anywhere



Your health doesn't keep office hours—and neither should your care. With CVS Health Virtual Care, you and your family have access to 24/7 on-demand medical and mental health services, all included with your Aetna medical plan. Whether you need quick treatment for a cold or ongoing support from a licensed therapist, you can connect with providers from the comfort of home.

## How It Works

- PPO Plan Members: \$0 copay for medical visits
- HDHP Plan Members: \$55 copay (not subject to deductible)
- Mental Health Services are included at an additional cost on both the PPO and HDHP plan offerings.

## What's Included:

### Mental Health Services

- Talk with a licensed therapist 7 days a week, including evenings
- Get 24/7 medication management from an on-demand provider

## On-Demand Medical Care

- Access care anytime for common illnesses (cold, flu, ear or sinus infections, skin conditions, urinary infections)
- Request one-time medication refills

## Additional Benefits

- Extend virtual visits to in-person care at 1,100+ MinuteClinic® locations
- Access health information, lab results, and personalized tips on your digital health dashboard

Learn more or register at [cvs.com/virtual-care](https://cvs.com/virtual-care) to get started.

## medical plan rates

(biweekly premiums)

coverage	ppo	hdhp	ppo + wellness credits	hdhp + wellness credits
employee only	\$133.13	\$70.55	\$80.68	\$19.15
employee + spouse	\$240.24	\$93.40	\$187.80	\$42.00
employee + child(ren)	\$222.15	\$86.76	\$169.70	\$35.35
employee + family	\$265.28	\$118.44	\$212.83	\$67.04

## Tools to Power Your Wellbeing

### Flexible Spending Accounts (FSAs)

You have three different FSA options, the Health Care FSA, limited purpose FSA, and the Dependent Care FSA.

#### Health Care FSA

The Health Care FSA gives you a valuable tax break by letting you set aside pre-tax dollars for reimbursement of certain health care expenses you or your family might have over the course of a year. Key features include:

- The funds in your account can be used for medical, dental, and vision expenses.
- **You may contribute up to the annual IRS maximum. In 2026, the annual maximum is \$3,400.**
- You can access your full annual election immediately.
- If you elect a High-Deductible Health Plan in 2026, you may not contribute to a Health Care FSA during 2026.
- FSA funds are “**use it or lose it**”. Any balance will be forfeited after the grace period, so choose your election amount carefully. Eligible expenses must be incurred on or prior to the last day of the plan year.

#### Limited Purpose FSA

If you're enrolled in the High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA), you still have the option to open a Limited Purpose FSA. This account lets you set aside pre-tax dollars to help pay for eligible dental and vision expenses, while keeping your HSA focused on medical costs and long-term savings.

Key features include:

- Use funds for dental and vision care, including cleanings, fillings, orthodontia, glasses, contact lenses, and LASIK surgery.
- LP-FSA funds are also “use it or lose it” and must be used during the plan year; any unused money will be forfeited.
- **You may contribute up to the annual IRS maximum. In 2026, the annual maximum is \$3,400.**

#### Dependent Care FSA

The Dependent Care FSA gives you a valuable tax break to help you pay for certain child and adult day care expenses. Key features include:

- The funds in your account can be used for expenses such as before and after school care, daycare, preschool or nursery school, nanny services, and summer camp.
- **You may contribute up to \$7,500 each year when married filing jointly or \$3,750 each year when married filing separately.\***
- You can access the funds as they are deposited into your account.
- Any unused balance at year-end is forfeited, so estimate your election amount carefully. Eligible expenses must be incurred on or prior to the last day of the plan year.

\*Dependent Care FSAs are subject to IRS nondiscrimination testing. If testing requirements are not met, contributions for certain highly compensated employees (HCEs) may be limited or refunded to ensure the plan remains compliant.

## Important Things to Note About FSAs

- If you enroll in an FSA, you will receive a debit card from HSA Bank to pay for your eligible expenses. You may also submit manual reimbursement requests.
- Over-the-counter medications generally require a prescription for reimbursement through FSAs.
- Do the math. Estimate your eligible expenses carefully before enrolling to avoid forfeiting unused funds that cannot be carried over.
- Don't forget to keep your receipts in case you need to verify an expense!

For a complete list of eligible expenses refer to IRS Publication 502 and IRS Publication 503



## Wellness That Pays Off

### Your Wellness Reimbursement Program

You can earn **up to \$400 each year** through wellness reimbursements that are paid quarterly to help you stay active, motivated, and focused on your health all year long.

#### Eligibility

- You must be actively employed by STMicroelectronics, Inc.

#### Eligible Expenses for Reimbursement

- Fitness center fees
- Weight management programs
- Personal trainer charges
- Fitness tracking devices
- Massage and Acupuncture
- Wellness App Subscription fees (*i.e., Calm App*)
- Home fitness equipment and more!

#### Important Reminders

- Eligible spousal expenses can be submitted, in order to reach the employee's total \$400 annual allowance.
- Wellness expenses and proof of payment must be incurred between January 1st and December 31st of the current plan year.
- Reimbursement payments will only be made on a quarterly basis up to the annual program limit of \$400.

# Boost Your Benefits Budget With An HSA



Health Savings Account (HSA) – Available When Enrolled in HDHP

## Why Consider an HSA?

An HSA is a smart, tax-advantaged way to save for healthcare expenses today and in the future. It comes with triple tax advantages, and any unused funds roll over year to year, so you continue to grow your savings. Plus, the funds are always yours to keep – even you change jobs or retire. It's flexible, future-focused, and a great choice when you want to make the most of your healthcare dollars.

To help you save even more, STMicroelectronics, Inc. contributes directly to your HSA each year, giving your health and your future an **extra financial boost of \$500 for employee only coverage and \$1,000 for family coverage**. These contributions are prorated by pay period throughout the year.

## How an HSA Works

- You contribute money from your paycheck before taxes are taken out.
- You can use those funds to pay for qualified healthcare expenses like deductibles, copays, prescriptions, dental, vision, and even certain over-the-counter items.
- Any money you don't use stays in your account and rolls over from year to year — there's no "use it or lose it" rule.
- Retirement Ready: At age 65, you can use your HSA for non-medical expenses (similar to a 401k). You'll just pay regular income tax on those withdrawals. For healthcare expenses, withdrawals remain tax-free.

## What are the "Triple Tax Advantages"?

1. **Tax-free contributions** – Money goes in before taxes, lowering your taxable income.
2. **Tax-free growth** – Funds earn interest, and you can even invest your balance in mutual funds or other investment options.
3. **Tax-free withdrawals** – As long as the money is used for qualified medical expenses, you won't pay taxes on withdrawals.

## The Long-Term Value with an HSA:

- **Portable Savings:** Your HSA belongs to you — not your employer. Even if you change jobs, change health plans, or retire, your HSA stays with you.

## The 2026 maximum HSA Contributions Limits are:

- Single Coverage | \$4,400
- Family Coverage | \$8,750
- If you are age 55 or older, you can also make an additional catch-up contribution of up to \$1,000



***Your HSA belongs to you. Even if you change jobs, change health plans, or retire, your HSA stays with you.***

# Supporting You When Life Takes an Unexpected Turn

## Critical Illness, Accident, and Hospital Insurance with Lincoln Financial

Life can be unpredictable, but your benefits don't have to be. If you're looking for added financial protection, consider enrolling in Critical Illness, Accident, and/or Hospital Indemnity coverage offered through Lincoln Financial. These plans pay lump-sum cash benefits to help cover costs from injuries, illnesses, or hospital stays—no matter which medical plan you're enrolled in.

### Critical Illness Insurance - *Financial Support When You Need it Most*

A serious health diagnosis can turn life upside down—not just physically and emotionally, but financially too. Critical Illness Insurance provides a **lump-sum cash** payment if you or a covered dependent are diagnosed with a covered condition like cancer, heart attack, stroke, or major organ failure. This benefit helps cover out-of-pocket medical expenses, household bills, or anything else you need while focusing on recovery.

This coverage complements your medical insurance by filling in the financial gaps—so you can spend less time worrying about money and more time healing.

#### How It Works:

If you're diagnosed with a covered critical illness, you'll receive a **cash payout**—up to your elected benefit amount. That money is yours to use however you need, whether it's for treatment, everyday expenses, or financial peace of mind.

#### Coverage amounts

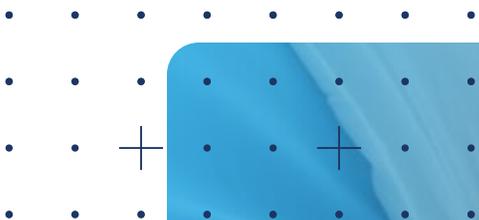
- Employees: \$15,000 or \$30,000.
- Spouses: \$15,000 or \$30,000, up to 100% of the employee amount\*
- Children: \$7,500 or \$15,000, up to 100% of the employee amount\*

\*Employee must be enrolled to elect coverage for spouse and/or children.

#### What's Covered?

Critical Illness Insurance offers a wide scope of protection, including but not limited to:

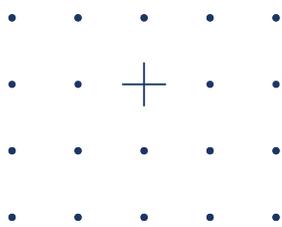
- Heart attack
- Stroke
- Invasive cancer and carcinoma
- Major organ transplant
- Severe burns
- ALS, MS, Parkinson's, Alzheimer's, and more.



## Critical Illness

### Insurance Matters

Even with a solid medical plan, a critical diagnosis often leads to unexpected costs like copays, travel, childcare, time off work. This coverage provides a financial cushion when you need it most, so you can focus on getting better, not on making ends meet.



### critical illness biweekly rates

employee and spouse rate per \$1,000			
age range attained age	employee biweekly premium	spouse biweekly premium	
0 – 24	\$0.13	\$0.13	
25 – 29	\$0.18	\$0.18	
30 – 34	\$0.25	\$0.25	
35 – 39	\$0.36	\$0.36	
40 – 44	\$0.55	\$0.55	
45 – 49	\$0.81	\$0.81	
50 – 54	\$1.16	\$1.16	
55 – 59	\$1.56	\$1.56	
60 – 64	\$2.22	\$2.22	
65 – 69	\$3.17	\$3.17	
70 +	\$5.40	\$5.40	

child(ren) rate per \$1,000 in covered benefit: \$0.223

## Accident Insurance - Peace of Mind for Life's What-ifs

Whether it's a slip on the stairs, a child's sports injury, or a visit to the ER after a weekend mishap, this coverage pays **cash benefits directly to you** to help with out-of-pocket costs related to a covered accident.

### How It Works

Accident Insurance pays you a fixed benefit amount based on the injury and treatment received. From emergency care to follow-up visits, this plan offers financial support for a wide range of services and scenarios—including hospital stays, surgeries, fractures, dislocations, and more.

The best part? The benefits are paid directly to you, so you can use them however you need—whether that's to cover copays and deductibles, keep up with bills, or simply take care of everyday expenses while you recover.

### Why Consider Accident Insurance?

Accidents can lead to unexpected costs, even when you have medical insurance. This plan gives you added peace of mind by helping you:

- Offset medical expenses like deductibles and copays
- Supplement lost income during recovery
- Avoid dipping into savings for everyday bills

Whether you're an active weekend warrior, a parent of a daring toddler, or simply want added protection - Accident Insurance is a smart, affordable way to boost your financial safety net.

### accident insurance rates

coverage	employee only	employee + spouse	employee + child(ren)	employee + family
biweekly premium	\$5.61	\$9.42	\$10.44	\$14.16

Note: The premiums for this coverage won't change due to your age.

# Hospital Indemnity Insurance

## Support When You're Admitted for Care

A hospital stay can be stressful enough—without worrying about the bill. Hospital Indemnity Insurance provides a cash benefit to help you manage the unexpected costs that can come with a stay in a hospital, critical care unit, or rehabilitation facility. This benefit pays you directly, regardless of your medical coverage, and you can use the funds however you need—whether for medical expenses, household bills, or everyday essentials.

### How It Works

If you're admitted to a covered facility, you'll receive a lump-sum cash benefit on the first day of confinement, plus a daily benefit for each additional day you remain hospitalized.

### Why Hospital Indemnity Insurance is Valuable:

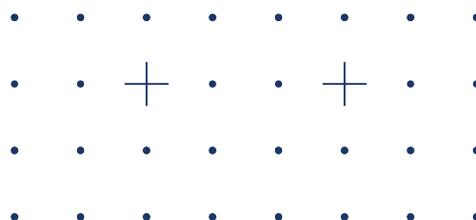
Even with great medical coverage, a hospital stay can lead to extra costs—like deductibles, copays, travel expenses, or time off work.

This plan helps you offset those financial surprises by providing cash you can use for anything:

- Out-of-pocket healthcare costs
- Rent or mortgage
- Groceries or utilities
- Childcare or transportation

### hospital indemnity insurance rates

coverage	coverage biweekly premium
employee only	\$12.07
employee + spouse	\$25.80
employee + child(ren)	\$18.44
employee + family	\$33.52



# Wellness Screening Benefit With Your Supplemental Health Plans



## Recharging your health and wellbeing now comes with a financial bonus boost!

When you're enrolled in any of STMicroelectronics, Inc.'s supplemental health plans with Lincoln Financial, you'll get more than peace of mind - **you'll earn a \$50 cash incentive for completing important health screenings** for yourself and your family.

### How It Works

- Receive cash back for one covered screening per covered individual each plan year with no waiting period.
- Submit claims easily at **LincolnFinancial.com**,
- Once your claim form is received, your health assessment benefit is paid within 24 hours.

### Examples of Covered Screenings & Exams

- Annual physical or preventive screenings (*i.e. mammogram, colonoscopy, stress test, etc.*)
- Routine dental or eye exam
- Depression screening
- Substance abuse screening & counseling
- Lab work or immunizations

### Why it matters

- Encourages preventive care so health issues can be caught early
- Puts extra cash in your hands every year
- Easy to do - complete your screening, file your claim, and get rewarded

## Don't leave money on the table!

Schedule your annual preventive exam and claim your \$50 wellness benefit today!

# Take Charge

## *Building the Right Coverage for Your Wellbeing*

When it comes to benefits, one size doesn't fit all. Your health needs, family situation, and lifestyle are unique — and your coverage should reflect that. That's why STMicroelectronics, Inc. offers two different medical plan options and supplemental coverages like Critical Illness, Accident, and Hospital Indemnity Insurance. Together, these benefits give you the flexibility to build protection that fits your life and wellbeing.

The scenarios below show how employees with different needs and priorities combine their medical plan with supplemental coverage to create peace of mind, financial protection, and support for the whole you.



### **Meet Kristina** *Optimizing Coverage with a Financial Safety Net*

Kristina is in her late 20s, healthy, and looking for the lowest cost of coverage per paycheck. She enrolls in the HDHP medical plan option to take advantage of STMicroelectronics, Inc.'s HSA contribution of \$500, giving her savings she can use now or in the future. Because she bikes to work and plays in a recreational soccer league on the weekends, Kristina also enrolls in Accident Insurance for some extra peace of mind. If she gets injured, this benefit will help cover costs like copays and deductibles, without draining her HSA.



### **Meet Miguel** *Growing His Family and Protection*

Miguel and his partner are expecting their second child. They choose the PPO medical plan option for more comprehensive coverage and lower deductibles since they anticipate more doctor visits this year. To help with costs related to a hospital stay for delivery or potential complications, they add Hospital Indemnity Insurance. And with two young kids at home, they also decide to add Accident Insurance to protect their savings from those inevitable bumps, falls, and ER visits.



### **Meet Priya** *Chronic Conditions and Preparing for the Future*

Priya is in her 40s and has a family history of heart disease. She chooses the HDHP medical plan option for a balance between paycheck costs and coverage. With the HDHP she is paying a lower premium and able to get her preventive medications covered at 100%. To protect her financial future even more, she adds Critical Illness Insurance. If she were diagnosed with a serious condition like a stroke or cancer, she'd receive a lump-sum benefit to help cover out-of-pocket medical expenses or everyday costs like mortgage payments, giving her extra security and peace of mind.



### **Meet Mike** *Active Lifestyle and Traveler*

David travels frequently for work and stays active with marathons and outdoor adventures. He likes the predictability of copays under the PPO medical plan option, so he knows costs up front. To round out his coverage, he elects Accident Insurance for sports injuries, Critical Illness Insurance for financial protection if faced with a serious diagnosis, and Hospital Indemnity Insurance to provide cash benefits in case of an unexpected hospital stay while traveling.

# Dental Benefits



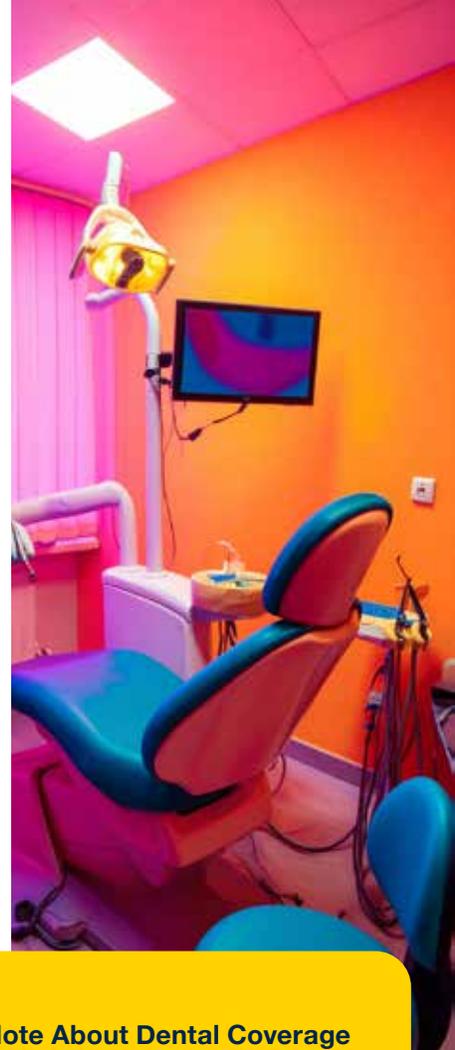
*A Healthy Smile, A Healthier You*

Protect your oral health and overall well-being with dental coverage that keeps you smiling with confidence. Our dental plan, administered by **Delta Dental**, gives you the flexibility to receive dental care in- or out-of-network.

dental plan coverage	in-network	out-of-network
<b>deductible (individual/family)</b>	\$50/\$100	\$100/\$200
<b>annual max</b>	\$2,000	\$1,500
<b>preventive</b>	covered at 100%	20%*
<b>basic</b>	20%*	50%*
<b>major</b>	50%*	50%*
<b>orthodontia</b>	50% <sup>1</sup>	50% <sup>1</sup>

\*after deductible

<sup>1</sup>up to a lifetime maximum of \$2,000 per individual



### A Note About Dental Coverage

Your annual maximum is the most your plan will pay toward covered dental services in a given year. This limit applies to each person covered under the plan.

### Make the Most of Your Dental Plan

- Stay In-Network – You can visit any dentist, but you’ll save more when you use in-network providers who offer discounted rates.
- Use Your Free Annual Check-Up – Preventive care is covered at no cost, helping you keep your teeth and gums healthy year-round.
- Tap Into Your FSA or HSA – Use your Health Care FSA or Health Savings Account dollars to cover eligible out-of-pocket dental expenses.

### dental rates

coverage	employee only	employee + spouse	employee + child(ren)	employee + family
<b>biweekly premium</b>	\$9.51	\$20.51	\$22.16	\$27.03



# Vision Benefits

See Life Clearly



Stay focused on what matters with vision coverage designed to support your everyday clarity and long-term eye health. Our vision plan, administered by VSP, provides you with affordable eye care including discounts on routine eye exams, frames, prescription glasses and/or contact lenses.

vision plan coverage (in-network)	in-network	out-of-network
well vision exam	\$10 copay	up to \$50 off
lenses / prescription glasses	covered 100%	\$50 to \$125 off depending on type of lenses.
frames	\$300 allowance (\$165 allowance at walmart or costco)	up to \$70 off
elective contact lens care	\$150 allowance	up to \$105 off
medically necessary contact lens care	covered 100%	up to \$210 off

Note: You are eligible for all services once every calendar year.

## Make the Most of Your Vision Plan

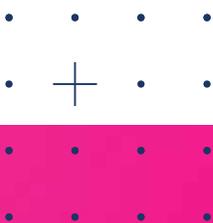
- Stay In-Network – You can visit any provider, but you’ll save more when you use in-network providers.
- Pay for vision expenses tax-free – Use your Health Care FSA or HSA to pay for your exam copay and eyeglasses or contacts.

## Visit Eyeconic.com and Virtually Try On Eyewear and Find Your Perfect Fit

Explore additional services with your VSP coverage at [www.eyeconic.com](http://www.eyeconic.com). The site features the latest deals and promotions on eyewear and contact lenses, keeping you up to date on the newest brands, trends, and styles. You can even use a virtual “dressing room” to try on frames before placing your order.

### vision rates

coverage	employee only	employee + spouse	employee + child(ren)	employee + family
biweekly premium	\$3.95	\$8.10	\$6.72	\$12.24



# Recharge Your Mind, Refocus Your Wellbeing



Your wellbeing goes beyond physical health - emotional balance and mental strength are just as important. Through our partnership with Eutelmed, STMicroelectronics, Inc. provides confidential, multilingual resources and professional support whenever you need it. Whether you're managing stress, seeking balance, or simply need someone to listen, help is always available.

## What's Included

- Awareness Resources – Articles, videos, and webinars to support stress management, emotional balance, and life challenges.
- Self-Assessment Tools – Scientifically validated scales to evaluate your wellbeing and receive expert recommendations.
- 24/7 Helpline – Immediate access to a psychologist by phone, chat, or secure messaging (*available in 50+ languages*).
- Consultations – Up to 5 one-on-one appointments by phone or video with licensed professionals.

Visit: [caring.eutelmed.com](http://caring.eutelmed.com) and use Access Code: **STCare**

Confidential, secured, and anonymous support that is available worldwide, anytime.

## Life and Disability Insurance

*Protecting Your Loved Ones and Your Income*



Taking steps today to protect your future is one of the most meaningful ways to support your whole self and those you care about. From building financial security, planning ahead, or safeguarding what matters most, your benefits include valuable tools to help you feel ready for whatever life brings.

### Supporting the Ones Who Matter Most

Life insurance is an important part of your financial wellbeing, especially if others depend on you for support. At STMicroelectronics, Inc., we provide both basic coverage at no cost to you and options to purchase additional coverage for you and your family through Lincoln Financial. These benefits help ensure financial protection and peace of mind in life's most difficult moments.

#### Basic Life and AD&D Insurance (Company-Paid)

All eligible employees and their dependents are automatically covered at no cost. No enrollment is required.

- Employee: 2x your base annual earnings, up to \$1,000,000 maximum
- Spouse: \$25,000 flat benefit
- Child(ren): \$5,000 flat benefit

### Voluntary Life with AD&D Insurance (Employee-Paid)

You may choose to purchase additional life and AD&D coverage for yourself and your dependents at affordable group rates. Rates are based on age and coverage level. These voluntary life and AD&D benefits are offered separately.

- Employee: Increments of \$25,000, up to 7x salary (*maximum \$1,500,000*) - \$200,000\*
- Spouse: Options from \$10,000 up to \$250,000 (*not to exceed employee's coverage*) - \$20,000\*
- Child(ren): up to \$20,000 in increments of \$2,500 (*Coverage from birth to age 26*) - \$20,000\*

\*Guarantee Issue: Eligible employees may enroll up to the guaranteed issue amount without Evidence of Insurability (EOI).

**Spouse coverage without children:** 60% of your coverage to a maximum of \$150,000

**Spouse coverage with children:** 50% of your coverage to a maximum of \$125,000

**Child(ren) coverage without spouse:** 25% of your coverage to a maximum of \$62,500 if your child is at least one day to 26 years.

**Child(ren) coverage with spouse:** 10% of your coverage to a maximum of \$25,000 if your child is at least one day to 26 years.

# Disability Insurance

Your Safety Net, When You Need It Most



If you are unable to work due to a non-work-related illness or injury, disability insurance provides vital income replacement. Through Lincoln Financial Group, STMicroelectronics, Inc. offers both short-term and long-term disability benefits—helping you stay financially secure while you focus on recovery.

## Short-Term Disability

*Exempt Employees*

**Cost: Paid in full by STMicroelectronics, Inc.**

**Coverage:** 100% of base weekly pre-disability earnings

**Duration:** Up to 26 weeks

**Start:** Benefits begin on the 1st day of an accident or illness

**Payments:** Issued by Lincoln Financial Group and retroactive to the date of disability (*once approved*)

*Non-Exempt Employees*

**Cost: Paid in full by STMicroelectronics, Inc.**

**Coverage:** 66.67% of base weekly pre-disability earnings (*up to \$1,200 per week*)

**Duration:** Up to 26 weeks

**Start:** 1st day of an accident or 8th day of illness

**Payments:** Issued by Lincoln Financial Group and retroactive to the date of disability (*once approved*)

## Long-Term Disability

*(Company-Paid)*

**Cost: Paid in full by STMicroelectronics, Inc.**

**Coverage:** 50% of base salary, up to \$11,250 per month

**Start:** After 26 weeks of disability

**Notes:** Benefits offset by other income sources (*Social Security, Workers' Compensation, etc.*)

## Supplemental Long-Term Disability

*(Employee-Paid Buy-Up Option)*

**Cost: Paid by employee –** the biweekly rate is \$0.076 per \$100 of covered payroll.

**Coverage:** 66.67% of base salary, up to \$15,000 per month

**Start:** After 26 weeks of disability

**Notes:** Benefits offset by other income sources (*Social Security, Workers' Compensation, etc.*)



# Energize Your Life, Fuel For Your Future

## Additional Voluntary Benefits to Support Your Lifestyle

At STMicroelectronics, you have access to additional coverage options that go beyond traditional health benefits. Through **Mercer Voluntary Benefits**, you can choose services that meet your family's unique needs—all at special group rates and paid conveniently through payroll deductions.

For more information or to enroll, call Mercer's plan administrator at **866-250-4509**.

### Pet Insurance



Because pets are part of the family too.

Through **Nationwide Pet Insurance**, you can purchase coverage for your dog, cat, bird, or even exotic animals. Just like health insurance for people, pet insurance helps you manage routine care costs and unexpected veterinary bills.

Your premium is based on your pet's species, age, the coverage you select, and where you live.

- Protects against costs for routine care and unexpected illness or injury
- Helps you plan ahead for your pet's healthcare needs

### Legal Plan



Affordable protection for life's legal matters.

Through **MetLaw**, you and your dependents can access legal services at a low monthly group rate—paid through convenient payroll deductions. With no waiting periods, deductibles, or copays, you'll have peace of mind knowing legal support is available when you need it.

Covered services include:

- Court appearances
- Document review and preparation
- Debt collection defense
- Will preparation
- Family law matters
- Real estate transactions

coverage

biweekly premium

\$15.65



# Additional Benefits

## Beyond the Basics

These benefits are available year-round and can be accessed anytime - they are not limited to the Open Enrollment period.

## Caregiving Benefit

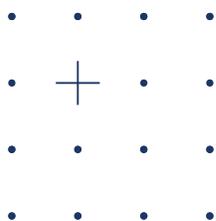
### Support for Work, Home, and Life

Balancing work and family responsibilities can be challenging. That's why STMicroelectronics provides employees with a subsidized Premium Membership with Care.com, the world's largest network for finding and managing care.

With your membership, you can easily access care resources for every stage of life, including:

- Nannies and babysitters
- Senior caregivers
- Pet sitters and groomers
- Tutors and learning facilitators
- Special needs caregivers
- Housekeepers and personal assistants
- Transportation assistance
- Childcare centers, summer camps, and vacation camps
- Errand runners
- Local families for nanny share or learning pods

You'll also have access to helpful **Care.com** resources such as articles, pay rate calculators, and step-by-step guides covering childcare, elder care, pet care, and more.



### Backup Care Services

Sometimes regular care plans fall through. With **Care.com**, you can request Backup Care when you need it most:

#### Child Backup Care

- In-home or in-center care when schools or childcare centers are closed
- When a babysitter or nanny is unavailable
- For mildly ill children who can't attend school or daycare
- When you're working late, traveling for business, or working from home

#### Adult Backup Care

- In-home care for adult loved ones
- Transportation to and from medical appointments
- Companion care when regular caregivers are unavailable
- Support during recovery after surgery

#### Pet Backup Care

- Professional pet caregivers available when work or travel keeps you away
- Option to use a provider from your personal network and get reimbursed for eligible expenses

#### How to Access Backup Care

- Log at <https://www.care.com/login>
- Download the **Care.com** app from the App Store or Google Play
- Call the Backup Care Support Team at **855-781-1303**





# Your Retirement, Supercharged

## 401(k) Retirement Savings Plan



Whether retirement feels far away or just around the corner, it's important to plan ahead with clear savings goals. To help you build a strong financial future, STMicroelectronics, Inc., offers a **401(k) Retirement Savings Plan**, administered by **Fidelity Investments**. This plan gives you access to multiple investment options, along with both a company match and automatic contributions that add extra energy to your savings.

### Employee Contributions

- You can enroll at any time and adjust your contributions as your needs change.
- In 2026, you can contribute up to \$24,500.
- If you're age 50 or older, you may generally be eligible to contribute an additional \$7,500 catch-up contribution.
- If you are age 60-63, you may be eligible to contribute an additional \$3,750 in super catch-up contributions.
- Contribution limits are set annually by the IRS and may change. For the latest updates, visit [irs.gov](https://www.irs.gov).

### Vesting

You are always 100% vested in all contributions (*yours and ST's*).

### Employer Contributions

STMicroelectronics boosts your retirement savings in two ways:

#### Automatic Contribution

Based on your years of service, STMicroelectronics contributes a percentage of your pay (base + overtime) automatically:

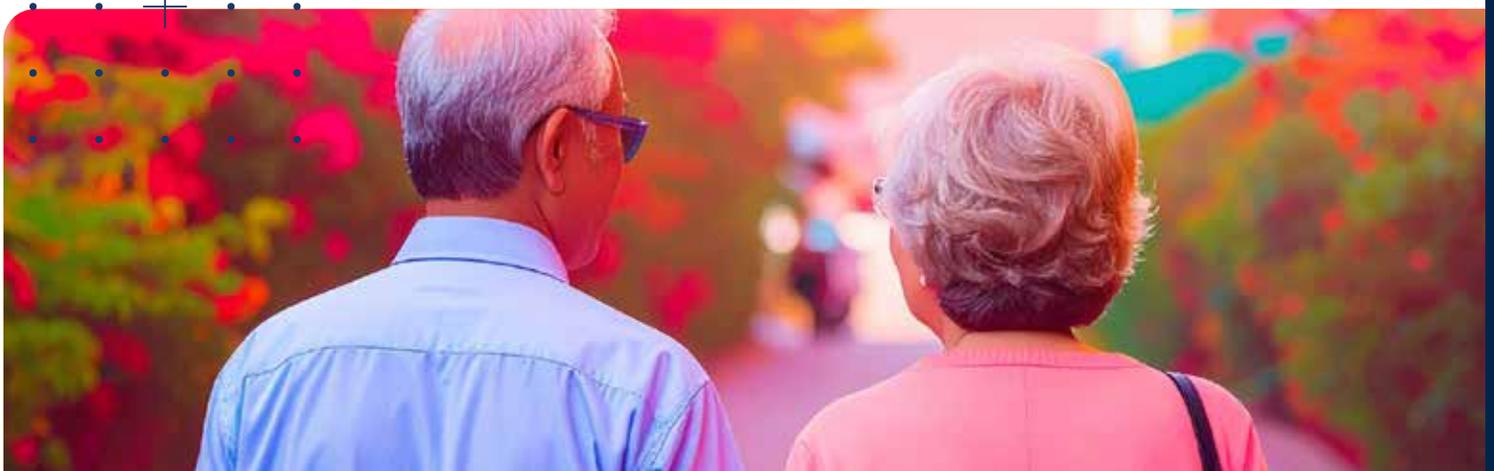
- Less than 5 years: 1% of pay
- 5 to less than 10 years: 2% of pay
- 10 years or more: 3% of pay

#### Company Match

STMicroelectronics matches your contributions dollar-for-dollar, up to 4% of your eligible pay (*base + overtime*).

### More Tools & Support:

- Fidelity offers a wide range of investment options, tools, and resources to help you plan and make informed decisions.
- For more details, or to enroll and manage your contributions, visit [netbenefits.com](https://netbenefits.com) or call **877-408-5225**.



# Power Up Your Benefits Knowledge

## Helpful Terms At a Glance

term	simple definition	why it matters
<b>annual maximum</b>	The most your plan pays each year ( <i>often for dental</i> ).	Helps you track yearly limits for care.
<b>brand preferred drug</b>	A safe, effective brand drug at a lower cost than other brands.	Saves money compared to non-preferred brands.
<b>brand non-preferred drug</b>	A brand-name drug that costs more than generics or preferred brands.	You'll pay more if you choose this option.
<b>coinsurance</b>	The percentage you pay after meeting your deductible.	Splits costs between you and the plan.
<b>copay</b>	A set dollar amount you pay at the time of service.	Gives predictable costs for doctor visits/prescriptions.
<b>deductible</b>	The amount you pay before the plan starts sharing costs.	You pay this upfront each year.
<b>elimination period</b>	Waiting time before disability benefits begin.	Affects when your income replacement starts.
<b>evidence of insurability (eoi)</b>	Proof of good health required for some coverage.	Needed if applying for extra insurance.
<b>flexible spending account (fsa)</b>	Pre-tax account for health or dependent care expenses.	Lowers taxes, but "use it or lose it."
<b>generic drug</b>	Same active ingredients as brand drugs, but lower cost.	The most affordable prescription option.
<b>guaranteed issue</b>	Coverage available without proof of health.	Easy way to enroll when newly eligible.
<b>in-network provider</b>	A doctor or provider who partners with your plan at a discount.	Saves you money compared to out-of-network.
<b>inpatient</b>	Care provided during an overnight hospital stay.	Typically higher cost, but covered under medical.
<b>mail order pharmacy</b>	Delivers a 90-day supply of prescriptions to your home.	Often cheaper and more convenient.
<b>out-of-network provider</b>	A provider not contracted with the plan.	You'll pay more out of pocket.
<b>out-of-pocket maximum</b>	The most you'll pay in a year for covered services.	After this, the plan covers 100%.
<b>outpatient</b>	Care provided without staying overnight in a hospital.	Common for routine procedures or tests.
<b>pre-existing condition</b>	A health issue you had before enrolling in a plan.	May affect coverage eligibility.
<b>primary care provider (pcp)</b>	Your main doctor for routine care.	Coordinates your overall health needs.
<b>reasonable &amp; customary charges (r&amp;c)</b>	Standard local rates for medical services.	Out-of-network charges above this may cost you more.
<b>specialist</b>	A doctor with advanced training in a specific field.	Needed for targeted care ( <i>e.g., cardiology, surgery</i> ).

# Fully Charged Support When You Need It

## Benefits Contact Information

coverage	carrier	phone	website / access info
medical & pharmacy	Aetna	877-764-5724	www.aetna.com
cvs virtual care	Aetna / CVS Health	866-211-5678	www.cvs.com/virtual-care
wellness reimbursement	HSA Bank	800-357-6246	www.hsabank.com/HSABank/Members.com
dental	Delta Dental	800-521-2651	www.deltadentalins.com
vision	Vision Service Plan (VSP)	800-877-7195	www.vsp.com
flexible spending accounts & health savings account	HSA Bank	800-357-6246	www.hsabank.com/HSABank/Members.com
life & ad&d	Lincoln Financial	800-423-2765	www.LincolnFinancial.com
disability	Lincoln Financial	800-423-2765	www.LincolnFinancial.com
critical illness, accident, and hospital indemnity	Lincoln Financial	800-423-2765	www.LincolnFinancial.com
legal plan	MetLaw	866-250-4509	www.info.legalplans.com
pet insurance	Nationwide Pet Insurance via Mercer	866-250-4509	https://partnersolutions.nationwide.com/pet/stmicroelectronics
employee assistance program (eap)	Eutelmed	202-852-6767	www.caring.eutelmed.com Access Code: STCare
	Lincoln Financial	888-268-4824	www.guidanceresources.com ID: LFGSupport
caregiving	Care.com	855-781-1303	www.care.com
401(k) plan	Fidelity Investments	877-408-5225	www.netbenefits.com
stmicroelectronics benefits service center	Empyrean	833-MySTBen (697-8236) Available Monday – Friday 8 AM to 5 PM CT.	www.mySTBenefits.com



# IMPORTANT NOTICE

## *from STMicroelectronics, Inc About Your Prescription Drug Coverage and Medicare*

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with STMicroelectronics, Inc and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area.

Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice. There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. STMicroelectronics, Inc has determined that the prescription drug coverage offered by the Aetna plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th .

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current STMicroelectronics, Inc coverage will not be affected.

#### **Aetna \$500 PPO - \$10/\$30/\$50/\$150**

#### **Aetna \$1700 HDHP - \$10AD/\$30AD-\$90ADmax/\$60AD-\$120ADmax/10%**

You can keep this coverage if you elect part D and this plan will coordinate with Part D coverage. See pages 7- 9 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.

If you do decide to join a Medicare drug plan and drop your current STMicroelectronics, Inc coverage, be aware that you and your dependents may be able to get this coverage back.

# IMPORTANT NOTICE

...CONTINUED

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with STMicroelectronics, Inc and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice Or Your Current Prescription Drug Coverage

Contact the person listed below for further information. You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through STMicroelectronics, Inc changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

## For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1- 800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date: 1/1/2026

Name of Entity/Sender: STMicroelectronics, Inc.

Contact: Thuy Paulo

Address: 750 Canyon Drive,  
Suite 300, Coppell, TX 75019

Phone Number: 945-324-6365

# MANDATED HEALTH PLAN INFORMATION

## *required for federal compliance*

According to Federal regulations all employers MUST provide information annually pertaining to certain rights covered under health plans.

In order to protect your family's rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to **STMicroelectronics, Inc HR Department**.

If you have any questions regarding the information below, please contact **Human Resources**.

### **Patient Protection Model Disclosure**

Aetna generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Aetna customer service.

### **HIPAA Special Enrollment Notice**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 day period that applies under the plan after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Special enrollment rights also may exist in the following circumstances:

- If you or your dependents experience a loss of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP) coverage and you request enrollment within 60 days after that coverage ends; or
- If you or your dependents become eligible for a state premium assistance subsidy through Medicaid or a state CHIP with respect to coverage under this plan and you request enrollment within 60 days after the determination of eligibility for such assistance.

Note: The 60-day period for requesting enrollment applies only in these last two listed circumstances relating to Medicaid and state CHIP. As described above, a 30-day period applies to most special enrollments.

### **Women's Health and Cancer Rights Act Notices**

Did you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema)? Call **Aetna at 877-764-5724**.

### **NOTICE REGARDING WELLNESS PROGRAM**

STMicroelectronics, Inc wellness program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You may also be asked to complete a

biometric screening, which will include a blood test. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will receive a premium discount off their medical premiums for completing their annual wellness exam. Although you are not required to complete the HRA or participate in the biometric screening, only employees who do so will receive medical premium discount.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting STMicroelectronics, Inc Human Resources department.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program. You also are encouraged to share your results or concerns with your own doctor.

### **Protections from Disclosure of Medical Information**

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and STMicroelectronics, Inc may use aggregate information it collects to design a program based on identified health risks in the workplace, the STMicroelectronics, Inc wellness plan will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

# MANDATED HEALTH PLAN INFORMATION

...continued

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is a registered nurse, "a doctor," or "a health coach" in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Human Resources.

## **GINA Warning against Providing Genetic Information**

The Genetic Information Nondiscrimination Act (GINA) prohibits collection of genetic information by both employers and health plans, and it defines genetic information very broadly. Asking an individual to provide family medical history is considered collection of genetic information, even if there is no reward for responding (or penalty for failure to respond). In addition, a question about an individual's current health status is considered to be a request for genetic information if it is made in a way likely to result in obtaining genetic information (e.g., family medical history). Wellness programs that require completion of health risk assessments or other forms that request health information may violate the collection prohibition unless they fit within an exception to the prohibition for inadvertent acquisition of such information. This exception applies if the request does not violate any laws, does not ask for genetic information and includes a warning against providing genetic information in any responses. An employer administering a wellness program might include on the relevant forms a warning such as the one set out below.

## **GINA warning for wellness program materials requesting medical information**

In answering these questions, do not include any genetic information. The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, we are asking that you not provide any genetic information when responding to this request. "Genetic information" as defined by GINA, includes an individual's family medical history, the results of an

individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services.

Please do not include any family medical

history or any information related to genetic testing, genetic services, genetic counseling or genetic diseases for which an individual may be at risk.

## **Newborns' and Mothers' Health Protection Act**

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## **Notice of Privacy Practices**

STMicroelectronics, Inc (the "Plan") provides health benefits to eligible employees of STMicroelectronics, Inc (the "Company") and their eligible dependents as described in the summary plan description(s) for the Plan. The Plan creates, receives, uses, maintains and discloses health information about participating employees and dependents in the course of providing these health benefits. The Plan is required by law to provide notice to participants of the Plan's duties and privacy practices with respect to covered individuals' protected health information, and has done so by providing to Plan participants a Notice of Privacy Practices, which describes the ways that the Plan uses and discloses protected health information. To receive a copy of the Plan's Notice of Privacy Practices you should contact Human Resources, who has been designated as the Plan's contact person for all issues regarding the Plan's privacy practices and covered individuals' privacy rights.



## About this Guide

This benefits summary provides selected highlights of the STMicroelectronics, Inc. benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans via Mercer are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. STMicroelectronics, Inc. reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.



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