

2027



Visit mymodinebenefits.com
for more information.

The background of the lower half of the page is an aerial photograph. On the right side, a multi-lane highway stretches vertically, with a white semi-truck traveling upwards. The left side of the image is filled with a dense forest of trees displaying vibrant autumn colors in shades of red, orange, and yellow. The text "BENEFITS GUIDE" is superimposed in large white letters over the forest area.

BENEFITS GUIDE

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Important Contacts

COVERAGE	CARRIER	PHONE	WEBSITE
HEALTH			
Medical	Anthem BlueCross BlueShield	833.646.9322	anthem.com
Pharmacy	CVS/Caremark (CVS Health)	800.378.5675	caremark.com
Nurseline	Anthem BlueCross BlueShield	800.700.9184	
LiveHealth Online	Anthem BlueCross BlueShield	888.548.3432	livehealthonline.com
Diabetes Management Program	Teladoc Health	800.945.4355	teladochealth.com/register/modine
Medicare Advisory Services	Allsup	888.452.9136	allsupllc.com
Dental	Delta Dental of Wisconsin	800.236.3712	deltadentalwi.com
Vision	National Vision Administrators (NVA)	800.672.7723	e-nva.com
Supplemental Health Plans	Securian Financial	Claims: 800.328.9442	securian.com/benefits
FINANCES			
Health Savings Account	HSA Bank	800.357.6246	hsabank.com
Flexible Spending Accounts	Employee Benefits Corporation (EBC)	800.346.2126	ebcflex.com
Life and AD&D Insurance	Securian Financial	Medical Underwriting: 800.872.2214	lifebenefits.com
Disability	Lincoln Financial Group	Reporting Claim/Leave: 888.408.7300 Disability Claims Office: 800.320.7585	lincolffinancial.com
Identity Protection	Allstate Identity Protection	800.789.2720	myaip.com
Home and Auto Insurance	Farmers GroupSelect	800.438.6381	myautohome.farmers.com
Pet Health Insurance	ASPCA	877.343.5314	aspcapetinsurance.com/modine
Business Travel Accident Insurance	AIG Travel Guard	800.533.0699	aig.com/us/travelguardassistance
401(k) Retirement Plan	Principal Financial Group	800.547.7754	principal.com
WELL-BEING			
Employee Assistance Program (EAP)	Anthem BlueCross BlueShield	855.873.4932	anthemeap.com/modine
Family Medical Leave Administration	Lincoln Financial Group	Reporting Claim/Leave: 888.408.7300 Disability Claims Office: 800.320.7585	lincolffinancial.com



Your Benefits for A Better Life

Modine has always been an innovative industry leader, and our benefits program reflects this. Use this Benefits Guide to help you understand, choose, and make the most of your benefits.

New Hire

You are eligible for most benefits beginning on your hire date. To enroll, you must take action within **30 calendar days** of your hire date. After the enrollment window closes, you will not be able to make changes until Annual Enrollment unless you experience a Qualified Life Event.

Annual Enrollment

You have an opportunity to update your benefits during the fall for the new plan year. 2027 Annual Enrollment will take place Oct. 26–Nov. 6, and is passive, meaning your current benefits will automatically roll over into 2027 — with the exception of Health Savings Account (HSA) and Flexible Spending Account (FSA) elections. Regardless of the autorenewal, we encourage you to review your benefits to ensure they still meet your needs.

How to Elect Benefits



Log in to mymodine.bswift.com. Your username is the first initial of your first name followed by your full last name. Your temporary password is the last four digits of your Social Security number. You will be prompted to change your password after you log in for the first time. If you have trouble logging in, please contact your HR Representative.



Verify your personal information.



Add your eligible dependent(s).



Elect or waive benefits. If you waive benefits, remember to designate life insurance beneficiaries.



Review your elections and complete your enrollment.



If you enroll dependents, upload acceptable documentation to your [Bswift Employee File](#).



Print a copy of your Confirmation Statement for your records.

Qualified Life Events

Some changes, called Qualified Life Events, allow you to change your benefits outside of your new hire or Annual Enrollment period. These events include:

- Marriage, divorce, or legal separation
- Birth or adoption of a new dependent
- Loss/gain of medical insurance due to your or your spouse's change in employment status
- A significant change in your spouse's healthcare coverage
- A dependent's loss/gain of benefit eligibility (including Medicare)
- Death of a dependent
- Change in Medicaid/CHIP status

You have **30 calendar days** from the Qualified Life Event to make changes to your benefits on mymodine.bswift.com. If you miss this deadline, you will not be able to make changes until the next Annual Enrollment period.

Additionally, you must upload documentation to your Bswift Employee File validating your life event within **45 calendar days*** of the event. If you are adding a new dependent to the medical, dental, or vision plans, you must provide documentation proving they are an eligible dependent within **45 calendar days*** of the event date.



MORE INFORMATION AT YOUR FINGERTIPS

Visit mymodinebenefits.com, call the Benefits Help Line at 262.619.8200, or email benefits@modine.com.



* Note: the 45-day documentation deadline excludes newly added dependents during Annual Enrollment.

Eligibility

Employees

Employees in an eligible class who work at least 30 hours per week or satisfy Affordable Care Act (ACA) eligibility are eligible for most Modine benefits and programs.

Dependents

If you enroll in the healthcare plans, you may also enroll your eligible family members:

- Lawful spouse, including lawful same-sex spouse (excludes common-law marriage)
- Children up to age 26, including:
 - Biological children
 - Lawfully adopted children placed with you
 - Stepchildren and children for whom you are the legal guardian

When enrolling eligible dependents in the medical, dental, or vision plan for the first time, you will need to provide dependent verification documentation within **45 calendar days*** of the start of your eligibility. For a list of valid documentation, see mymodinebenefits.com/new-hires.

Valid Dependent Verification Documents Include:

- Lawful Spouse: Government-issued marriage certificate
- Biological Child: Government-issued birth certificate or hospital verification (recent birth)
- Adopted Child: Court-approved adoption documents or placement letter (recent adoption)
- Stepchild: Birth and marriage certificates to verify employee's legal spouse as the child's parent
- Child by Custody or Guardianship: Court-approved custody or guardianship documents or court order for a Qualified Medical Child Support Order

Overage Dependents

When dependents reach the age of 26, their medical, dental, and vision benefits will automatically terminate effective the end of the month of their 26th birthday. They will then be eligible for COBRA continuation of coverage. Voluntary child life insurance, accident insurance, critical illness insurance, and hospital indemnity insurance will terminate on their 26th birthday. Contact your HR Representative with any questions.

* Note: the 45-day documentation deadline excludes newly added dependents during Annual Enrollment.



Medical and Pharmacy Plans

Medical

Your medical coverage is key to keeping you and your family healthy. You can choose from three medical plans through Anthem BlueCross BlueShield. These plans share some important features. All three plans:

- Use the same broad network of Anthem BlueCross BlueShield providers and facilities
- Cover in-network preventive care like annual checkups, screenings, and immunizations at 100%
- Cover all in-network services at 80% after you meet your deductible
- Include prescription drug coverage through CVS/Caremark
- Have the same medical and prescription drug out-of-pocket maximum

How The Plans Compare

	BLUE PPO PLAN 1	BLUE PPO PLAN 2	BLUE HDHP 3
Deductible and Paycheck Contributions	Middle deductible, middle payroll contributions	Lowest deductible, highest payroll contributions	Highest deductible, lowest payroll contributions
Paying for Services	You pay copays* for office visits and most prescription drugs Ancillary services during an office visit are subject to network deductible and coinsurance		You pay for services and prescriptions until you meet the deductible, then you pay 20% coinsurance
Spending/ Savings Account	You can use a tax-advantaged Health Care Flexible Spending Account (FSA) to pay for eligible medical expenses		You can use a tax-advantaged Health Savings Account (HSA) to pay for eligible medical expenses

* Copays do not apply toward your deductible, but do apply toward your out-of-pocket maximum.



FREE IN-NETWORK PREVENTIVE CARE

Preventive care won't cost you a penny, and it could save your life. Preventive care includes annual checkups, routine screenings, and vaccines meant to keep you healthy and spot health concerns before they're serious. Preventive care is **100% free** in all three medical plans when you stay in-network. To learn more about preventive care, visit anthem.com/ca/preventive-care.

How the Plans Work

1. YOUR DEDUCTIBLE	2. YOUR COVERAGE	3. YOUR OUT-OF-POCKET MAXIMUM
You pay out of pocket for most medical expenses until you reach the deductible. With the Blue HDHP 3, you can pay for these expenses using a Health Savings Account (HSA). With the Blue PPO Plans 1 and 2, you can pay for these expenses using a Health Care Flexible Spending Account (FSA).	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, called coinsurance, and you will pay the rest.	When you reach your out-of-pocket maximum, the plan generally pays 100% of covered medical and pharmacy expenses for the rest of the plan year. Your deductible, copays, and coinsurance apply toward the out-of-pocket maximum.

Personalized Benefits Support

Anthem Health Guides are here to help with your benefits needs, including:

- Finding the right benefits
- Scheduling appointments
- Comparing costs for healthcare services

Connect from the [Anthem Sydney health mobile app](#), log in to [anthem.com](#), or call 833.646.9322, Monday through Friday.



STAY IN-NETWORK TO SAVE MONEY

A network is a group of doctors, hospitals, labs, and other providers contracted with the plan at discounted rates. By staying in network, you will make the most of your plan. Visit [anthem.com](#) or call 833.646.9322 to find in-network providers and facilities.





Pharmacy Coverage

All three medical plans include prescription drug coverage. Medications are sorted into different levels that determine pricing: Generic, Formulary, Non-Formulary, and Specialty. Prescription coverage can change throughout the year. Log in to [caremark.com](https://www.caremark.com) to check specific coverage and pricing.

Pharmacy Savings Programs

CVS Maintenance Choice Program

Do you take maintenance medication for conditions like high blood pressure or cholesterol? Enjoy savings and convenience with the CVS Maintenance Choice Program. Use convenient options to fill your 90-day supply:

CVS Caremark Mail Service Pharmacy

- Convenient, reliable delivery to the location of your choice
- Unmarked, tamper-resistant, and temperature-controlled packaging (when needed)
- Talk to a pharmacist by phone toll-free, 24/7, from the privacy of your home

Local Pharmacies

- Kroger-affiliated pharmacies
- Costco
- CVS Pharmacy

Visit [caremark.com](https://www.caremark.com) to get started with mail delivery or use the pharmacy locator tool.

Preventive Medications 100% Covered

If you enroll in the Blue HDHP 3 Plan and use an in-network pharmacy, your preventive drugs may be 100% covered. Log in to [Caremark.com](https://www.caremark.com) to view the drug list for your specific plan.

PrudentRx for Specialty Medications

If you enroll in a PPO Plan, the PrudentRx Copay Optimization Program allows you to fill certain specialty medications at **no cost to you**. That means \$0 out of pocket for select speciality drugs when you fill with CVS Specialty and enroll in the PrudentRx program. If you opt out or choose not to participate, those select specialty drugs will be subject to a 30% coinsurance. To enroll, call PrudentRx at **800.578.4403**.

NEED MORE DETAILS?

Visit [mymodinebenefits.com](https://www.mymodinebenefits.com) for more medical and prescription plan details and documents.



Medical and Pharmacy Plan Overview

	BLUE PPO PLAN 1		BLUE PPO PLAN 2		BLUE HDHP PLAN 3	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Company HSA Contribution (Employee Only/Family)						
	N/A		N/A		\$900/\$1,800	
Calendar Year Deductible						
Individual	\$2,000	\$4,000	\$1,000	\$2,000	\$3,500	\$7,000
Family*	\$4,000	\$8,000	\$2,000	\$4,000	\$7,000	\$14,000
Out-of-Pocket Maximum (Includes Deductible)						
Individual	\$5,500	\$11,000	\$5,500	\$11,000	\$5,500	\$11,000
Family	\$11,000	\$22,000	\$11,000	\$22,000	\$11,000	\$22,000
Coinsurance (After You Reach The Deductible)						
You Pay	20%	40%	20%	40%	20%	40%
Physician Office Visits						
Preventive Care	Covered 100%	40%	Covered 100%	40%	Covered 100%	40%
Virtual Visits (LiveHealth Online)	No charge	40%	No charge	40%	No charge	40%
Primary Physician Office Visit	\$25 copay	40%	\$25 copay	40%	20%	40%
Specialist Office Visit	\$50 copay	40%	\$50 copay	40%	20%	40%
Hospital Services						
Urgent Care	\$50 copay	40%	\$50 copay	40%	20%	40%
Emergency Room	\$250 copay/20%		\$250 copay/20%		20%	40%
X-ray and Lab	20%	40%	20%	40%	20%	40%
Inpatient						
Outpatient						
PRESCRIPTION DRUG						
Retail Prescription Copay (30-Day Supply)						
Generic	20% Coinsurance \$10 Minimum Copay/\$20 Maximum Copay				Preventive Drugs: Covered 100%** All Others: Deductible, then 20% coinsurance (no copay)	
Formulary	30% Coinsurance \$20 Minimum Copay/\$60 Maximum Copay					
Non-Formulary	40% Coinsurance \$40 Minimum Copay/\$120 Maximum Copay					
Prudent Rx Specialty Prescription Drugs***						
	30% Coinsurance No Minimum/No Maximum				Preventive Drugs: Covered 100%** All Others: Deductible, then 20% coinsurance (no copay)	
Maintenance Choice (90-Day supply)						
Generic	20% Coinsurance \$25 Minimum Copay/\$50 Maximum Copay				Preventive Drugs: Covered 100%** All Others: Deductible, then 20% coinsurance (no copay)	
Formulary	30% Coinsurance \$50 Minimum Copay/\$150 Maximum Copay					
Non-Formulary	40% Coinsurance \$100 Minimum Copay/\$200 Maximum Copay					

* The family deductible is embedded. This means when an individual covered by a family plan meets their individual deductible, the plan will cover the coinsurance portion of the expense (80% in network). The individual does not have to meet the family deductible.

** See the High Deductible Health Plan (HDHP) — Health Savings Account (HSA), Preventive Therapy Drug List, and the CVS Caremark Advanced Control Formulary (ACF).

*** For more details, call CVS/Caremark Specialty Customer Service at 800.237.2767, visit [caremark.com](https://www.caremark.com), or text “Prudentexs” to 21000 for the latest PrudentRX Specialty Drug List.

Your Cost of Medical Coverage

Your cost of coverage will vary based on your payroll frequency. Refer to your pay schedule (weekly or bi-weekly) for your cost of coverage.

Weekly

	BLUE PPO 1		BLUE PPO 2		BLUE HDHP 3	
COVERAGE LEVEL	NON-NICOTINE USER/NICOTINE CESSATION RATE	NICOTINE USER RATE	NON-NICOTINE USER/NICOTINE CESSATION RATE	NICOTINE USER RATE	NON-NICOTINE USER/NICOTINE CESSATION RATE	NICOTINE USER RATE
Employee	\$29.24	\$40.77	\$42.39	\$53.93	\$23.47	\$35.01
Employee + Spouse	\$68.66	\$80.20	\$97.60	\$109.14	\$55.98	\$67.52
Employee + Children	\$56.18	\$67.71	\$79.86	\$91.40	\$45.79	\$57.33
Family	\$99.87	\$111.41	\$141.97	\$153.51	\$81.48	\$93.01

Bi-Weekly

	BLUE PPO 1		BLUE PPO 2		BLUE HDHP 3	
COVERAGE LEVEL	NON-NICOTINE USER/NICOTINE CESSATION RATE	NICOTINE USER RATE	NON-NICOTINE USER/NICOTINE CESSATION RATE	NICOTINE USER RATE	NON-NICOTINE USER/NICOTINE CESSATION RATE	NICOTINE USER RATE
Employee	\$58.47	\$81.55	\$84.78	\$107.86	\$46.94	\$70.02
Employee + Spouse	\$137.32	\$160.39	\$195.20	\$218.28	\$111.96	\$135.04
Employee + Children	\$112.35	\$135.43	\$159.73	\$182.81	\$91.58	\$114.66
Family	\$199.74	\$222.81	\$283.93	\$307.01	\$162.95	\$186.03

Commit to Quit Nicotine and Tobacco

SAVE \$600 ON YOUR MEDICAL PREMIUMS!

If you enroll in our medical plan, you will be asked to certify that you and your enrolled spouse do not use nicotine products. A nicotine user is defined as a person who used nicotine anytime within the 12-month period before the first day of the plan year (January 1st). For 2027, the nicotine user rate is \$11.54 per week (\$600 annually) in addition to your regular medical premium. You may qualify for the non-nicotine medical rate by enrolling in Anthem's LiveHealth Online Tobacco Free Program.

Qualify for the non-nicotine rate!

Step 1: Enroll at livehealthonline.com/healthyhabits/Modine or call 855.873.4932

Step 2: Provide the enrollment date to your HR Representative

Step 3: Complete the program within three months from your enrollment date to receive the non-nicotine medical rate

Step 4: Submit the certificate of completion for yourself and/or your spouse to your HR Representative

Additional Health Programs

Your medical plan is more than just doctor's office visits and prescription medication.

Virtual Care From Anywhere

Virtual Primary Care

Get convenient, 24/7 access to in-network doctors and specialists through your phone or computer. Use Anthem's [Sydney Health app](#) to:

- Make appointments for routine care and lab tests
- Request prescription refills
- Get a personalized care plan for chronic conditions like asthma, diabetes, or high blood pressure



LiveHealth Online

Getting care when you are sick can be a hassle. Use LiveHealth, available at no cost if you are enrolled in a medical plan, to see a board-certified doctor anytime, anywhere.

Common Conditions Treated

- Cold, flu, and fever
- Pink eye
- Sore throats
- Skin rash or bites

Behavioral Health Support

- Anxiety
- Depression
- Grief

Sign up at livehealthonline.com, call 888.548.3432, or download the app from the [App Store](#) or [Google Play](#) to get started.



Digital Physical Therapy Solutions

You have access to **free** digital physical therapy solutions if you are enrolled in a medical plan.

Sword Thrive: Back and Joints

If you are dealing with back or joint problems, get a personalized plan through [Thrive](#).

Sword Bloom: Women's Pelvic Health

From pregnancy and postpartum to menopause and beyond, get personalized digital pelvic health support from [Bloom's](#) Pelvic Health Specialists.

Diabetes Management Program

Living with diabetes is easier with Teladoc's Diabetes Management Program. You and your dependents over 13 who have been diagnosed with type 1 or type 2 diabetes and are enrolled in a medical plan are eligible — at no cost to you.

What You Will Get:

- A connected blood glucose meter
- Unlimited strips and lancets delivered to you
- Your blood sugar data in a secure account
- Real-time tips and insights
- Ability to share reports with your doctor
- Unlimited access to one-on-one coaching with certified specialists

Sign up at teladochealth.com/register/modine, call **800.835.2362** (registration code: Modine), or text "GO MODINE" to 85240. Don't forget to download the app from the [App Store](#) or [Google Play](#).



Medicare Advisory Services

If you and/or your spouse enrolled in a Modine medical plan are age 62 or over, approaching Medicare eligibility (turning 65), or already Medicare eligible, consider using Allsup, a FREE service that helps you identify alternative plan options that best fit your personal healthcare needs and budget.

Through Allsup, you'll have access to licensed Medicare advisors who can:

- Assess your specific needs, including prescription usage and preferred in-network physicians.
- Help you understand complex factors like Medicare enrollment periods and coordinating benefits while still working.
- Provide enrollment assistance should a Medicare plan be voluntarily selected.

Learn more about Medicare and get your questions answered by an expert. Visit allsupllc.com or call **888.452.9136**.

24/7 Nurseline

When you need guidance about your health, Anthem's Nurseline is here to support you with 24/7 access to registered nurses. For help anytime, call **800.700.9184**.



WANT TO LEARN MORE?

For more details on any of these programs, visit mymodinebenefits.com, call the Benefits Help Line at **262.619.8200**, or email benefits@modine.com.



Dental

We partner with Delta Dental to offer you two dental plan options. Both plan options cover preventive checkups at 100% — no cost to you. The main difference between the plans is that the Premium Plan has a \$0 deductible, a higher calendar year maximum per person, and orthodontia coverage.

Dental Plan Overview

PLAN PROVISIONS	BASIC PLAN IN-NETWORK*	PREMIUM PLAN IN-NETWORK*
Calendar Year Deductible		
Individual	\$50	\$0
Family	\$150	\$0
Calendar Year Maximum Benefit		
Calendar Year Maximum Benefit	\$1,000 per person	\$3,000 per person
Coinsurance		
Preventive/Diagnostic		
Exams, cleanings, fluoride treatments, X-rays, space maintainers, and sealants	Covered at 100%; no deductible	Covered at 100%; no deductible
Basic & Restorative Services		
Fillings, root canals, treatment of gum disease, extractions, and other oral surgery	20% after deductible	20%
Major Services		
Crowns, bridges, dentures, repairs and adjustments to bridges and dentures, and implants	50% after deductible	50%
Orthodontia		
Coinsurance	No Coverage	50%
Individual Lifetime Maximum		\$3,000
Benefit Applies to		Adults and children

* If you choose to visit an out-of-network provider, you may be balance billed.

Your Cost of Dental Coverage

Your cost of coverage will vary based on your payroll frequency. Refer to your pay schedule (weekly or bi-weekly) for your cost of coverage.

Weekly

	BASIC PLAN	PREMIUM PLAN
Employee	\$2.48	\$3.57
Employee + Spouse	\$5.67	\$8.16
Employee + Children	\$5.37	\$7.75
Family	\$9.41	\$13.56

Bi-Weekly

	BASIC PLAN	PREMIUM PLAN
Employee	\$4.96	\$7.14
Employee + Spouse	\$11.34	\$16.32
Employee + Children	\$10.74	\$15.50
Family	\$18.83	\$27.13

Additional Resources

CheckUp Plus

The company participates in Delta Dental's CheckUp Plus program, which means that your diagnostic and preventive dental services won't apply toward your individual calendar year maximum. This leaves more room for restorative services you might need during the year.

Evidence-Based Integrated Care Plan

This plan provides extra cleanings and/or fluoride treatments for people with specific medical conditions, including diabetes, pregnancy, and kidney failure. To learn more or enroll, contact Delta Dental of Wisconsin at 800.236.3712.

Amplifon Hearing Healthcare

Find the right solution for your hearing health at a discounted rate with Amplifon. Call Amplifon at 888.901.0132 to find a provider near you and schedule an appointment.

KNOW THE NETWORK DIFFERENCES AND SAVE

You can choose from two Delta Dental networks. The **Delta Dental PPO** network provides you the deepest discounts on services. The **Delta Dental Premier** network is a broader network, but its discounts are not as large. Find a provider by calling 800.236.3712 or visiting deltadentalwi.com.

Learn More

Visit mymodinebenefits.com/dental to learn more about the dental plans available.



Vision

We partner with National Vision Administrators (NVA) to offer you two vision plan options. With both vision plans, annual checkups are just a \$10 copay. Both plans offer coverage for frames, lenses, and contact lenses, with the Premium Plan offering higher allowances.

Vision Plan Overview

	BASIC PLAN		PREMIUM PLAN	
PLAN PROVISIONS	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Exam (Once Every 12 Months)				
	\$10 copay	Reimbursement up to \$45	\$10 copay	Reimbursement up to \$45
Prescription Glasses Lenses (Once Every 12 Months)				
Single Vision	\$10 copay	Reimbursement up to \$45	\$10 copay	Reimbursement up to \$45
Lined Bifocal	\$10 copay	Reimbursement up to \$55	\$10 copay	Reimbursement up to \$55
Lined Trifocal	\$10 copay	Reimbursement up to \$65	\$10 copay	Reimbursement up to \$65
Frames (Once Every 24 Months)		Frames (once every 12 months)		
	\$180 allowance, 20% off the remaining balance	Covered up to \$100	\$250 allowance, 20% off the remaining balance	Covered up to \$100
Contacts (Once Every 12 Months) In Lieu of Lenses/Frames				
Contacts	Covered up to \$150 Plus discount on balance — 15% (conventional) and 10% (disposable)	Covered up to \$105	Covered up to \$250 Plus discount on balance — 15% (conventional) and 10% (disposable)	Covered up to \$105
Contact Lens Evaluation and Fitting (if member chooses contact lenses)	Covered 100%	Covered up to \$20 daily wear, up to \$30 extended and specialty wear	Covered 100%	Covered up to \$20 daily wear, up to \$30 extended and specialty wear



Your Cost of Vision Coverage

Your cost of coverage will vary based on your payroll frequency. Refer to your pay schedule (weekly or bi-weekly) for your cost of coverage.

Weekly

	BASIC PLAN	PREMIUM PLAN
Employee	\$1.67	\$2.55
Employee + Spouse	\$2.43	\$3.70
Employee + Children	\$2.95	\$4.51
Family	\$4.43	\$6.76

Bi-Weekly

	BASIC PLAN	PREMIUM PLAN
Employee	\$3.34	\$5.10
Employee + Spouse	\$4.86	\$7.41
Employee + Children	\$5.91	\$9.01
Family	\$8.86	\$13.52

Additional Resources

Mail-Order Contact Lenses

Access exclusive discounts, a large selection of brands, and easy reordering through Contact Fill. Enjoy free shipping on your first order using the promo code SHIP24. To place an order, call **866.234.1393** or visit contactfill.com.

Hearing Aid Discount Program

Through Nations Hearing, you have access to a hearing aid discount program. The program includes:

- Quality care from a local hearing aid provider
- Three follow-up visits within your first year of fitting
- 24/7 access to Member Experience Advisors
- 60-day, 100% money-back guarantee

To schedule your no-cost hearing test, call **877.272.9627**. For more information, visit mymodinebenefits.com/vision-plans.

Supplemental Health Plans

The Supplemental Health Plans, administered by Securian Financial, create an added layer of financial protection for you and your family. You pay for this coverage on an after-tax basis, so you can receive benefits tax-free. These plans pay you directly, and you decide how to use the benefit.

Accident Insurance

Accident Insurance provides a lump-sum cash payment directly to you after an off-the-job accident. You can choose between the Basic Plan and Premium Plan.

Examples of covered accidents include:

- Burns
- Child organized sports injury (live birth to 18 years)
- Concussion
- Dislocation
- Fracture

Examples of covered care include:

- Ambulance
- Emergency room treatment
- Surgery
- Rehabilitative therapy
- Follow-up care

Accident Insurance Monthly Rates

	BASIC PLAN	PREMIUM PLAN
Employee	\$5.17	\$9.02
Employee + Spouse	\$8.59	\$14.40
Employee + Children	\$9.56	\$17.03
Family	\$13.95	\$24.48

HEALTH AND WELLNESS BENEFIT

You and your covered dependent(s) are eligible to receive a \$50 benefit for a wellness screening each year. If enrolled in Critical Illness and/or Accident Insurance, you may be eligible to receive payments under both plans. There is a maximum of one \$50 benefit payment per enrollee, per year.

Examples of screenings include:

- Annual physical exam
- Colonoscopy
- Mammogram

A full list of screenings can be found on securian.com/modine-insurance.



Critical Illness Insurance

This plan pays a lump-sum cash payment directly to you after the new diagnosis of a covered critical illness or condition(s). You have the choice between a \$15,000 and \$30,000 coverage option. Please note, child coverage is equal to 50% of the employee-elected amount.

Newly diagnosed covered conditions include:

- Cancer
- Heart attack
- Loss of hearing/speech
- Stroke
- Major organ failure

Child-covered conditions include:

- Cerebral palsy
- Cleft lip or cleft palate needing surgery
- Down syndrome
- Sickle cell anemia
- Type 1 juvenile diabetes (prior to age 26)

Critical Illness Monthly Rates

UP TO \$15,000 BENEFIT (CHILD COVERAGE IS CAPPED AT 50% OF THE EMPLOYEE BENEFIT)				
Employee Age	Employee Only	Employee + Spouse	Employee + Children	Family
Under 30	\$5.11	\$9.77	\$6.63	\$11.37
30-34	\$6.56	\$12.51	\$8.21	\$14.25
35-39	\$8.30	\$15.77	\$10.08	\$17.68
40-44	\$11.07	\$20.97	\$13.07	\$23.16
45-49	\$15.58	\$29.45	\$17.95	\$32.08
50-54	\$21.95	\$41.42	\$24.84	\$44.70
55-59	\$30.66	\$57.78	\$34.25	\$61.92
60-64	\$42.84	\$80.68	\$47.42	\$86.04
65-69	\$60.67	\$114.17	\$66.68	\$121.30
70+	\$91.26	\$171.65	\$99.74	\$181.83

UP TO \$30,000 BENEFIT (CHILD COVERAGE CAPPED AT 50% OF THE EMPLOYEE BENEFIT)				
Employee Age	Employee Only	Employee + Spouse	Employee + Children	Family
Under 30	\$8.55	\$16.23	\$10.32	\$18.14
30-34	\$11.39	\$21.57	\$13.39	\$23.76
35-39	\$14.77	\$27.93	\$17.05	\$30.46
40-44	\$20.18	\$38.10	\$22.90	\$41.17
45-49	\$28.99	\$54.64	\$32.42	\$58.59
50-54	\$41.44	\$78.03	\$45.87	\$83.22
55-59	\$58.43	\$109.97	\$64.24	\$116.86
60-64	\$82.23	\$154.69	\$89.97	\$163.95
65-69	\$117.04	\$220.09	\$127.58	\$232.82
70+	\$176.77	\$332.32	\$192.14	\$351.00

Hospital Indemnity Insurance

Hospital Indemnity Insurance provides a lump-sum payment in the event of a hospital stay due to sickness or accident, including pregnancy. This plan is meant to supplement any current health insurance coverage you may have. You can choose between the Basic Plan and Premium Plan.

Examples of covered benefits include:

- Hospital stay or admission
- Proactive labor and delivery
- Substance abuse treatment (inpatient)
- Mental health treatment (inpatient)

NEED MORE DETAILS?

For full lists of covered events, how to enroll and file a claim, and FAQs, visit mymodinebenefits.com/supplemental-health-plans/.

Hospital Indemnity Insurance Monthly Rates

	BASIC PLAN	PREMIUM PLAN
Employee	\$9.54	\$19.08
Employee + Spouse	\$19.70	\$39.39
Employee + Children	\$13.12	\$26.24
Family	\$24.11	\$48.22

Have Supplemental Health Plan Questions?

Securian Financial is here to help answer your questions. Call **855.750.1906** to chat with a Securian Financial customer service representative.

Visit securian.com/modine-insurance for more details.



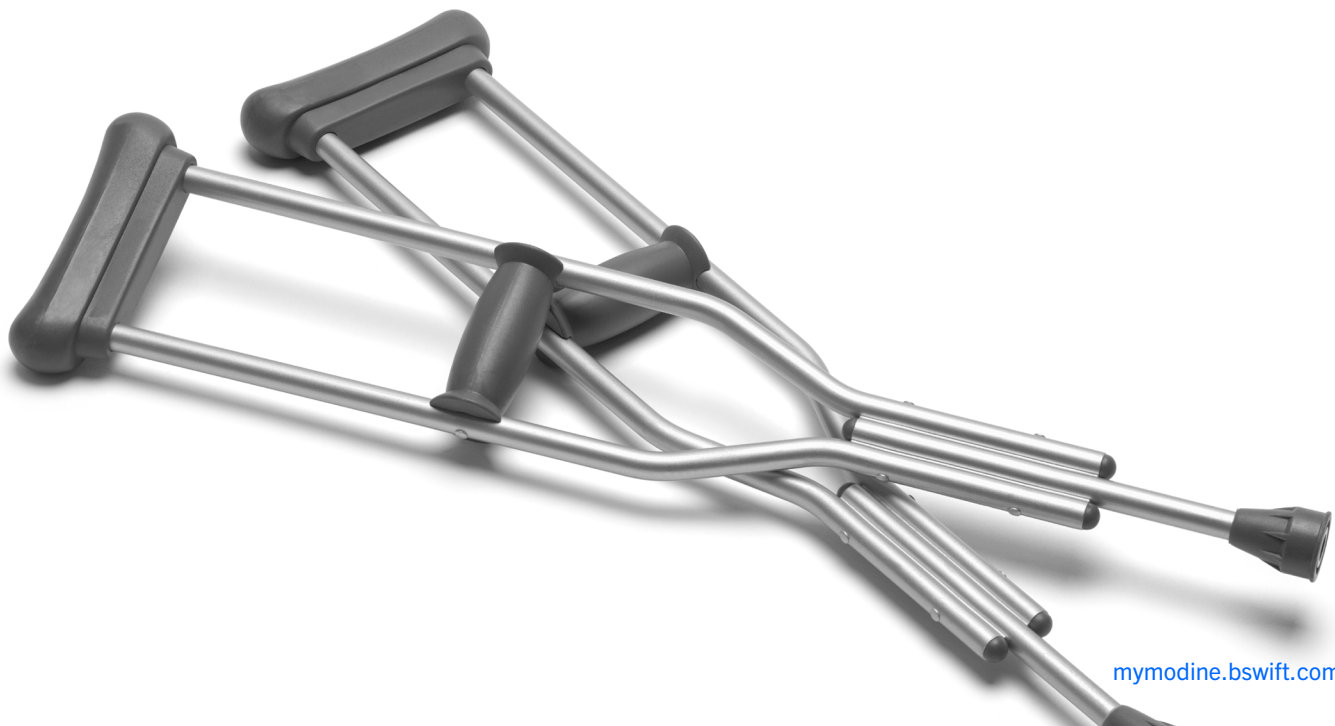
Filing A Claim

Visit lifebenefits.com.

- Select “Employer” under report a new claim
- Select “Start a new claim”

Want to file your claim over the phone?

Contact Securian Financial’s claims department at **800.328.9442**.





401(K) Retirement Plan

Preparing for a financially secure retirement is important. Modine offers a 401(k) plan through Principal, so you're ready for life after your career.

Getting Started and Managing Your Account

To sign up and stay on track with your retirement goals, go to principal.com, download the Principal app from principal.com/onthego, or call 800.547.7754. Make sure your savings go where you want by designating a beneficiary at principal.com/beneficiary.

Pre-tax vs. Roth Contributions

You can make two kinds of contributions to your 401(k). **Pre-tax** contributions lower your taxable income now. Your funds grow tax-deferred, and withdrawals you make in retirement will be taxed then. **Roth** contributions, or after-tax contributions, are taxed now, but your withdrawals in retirement will be tax-free.

Modine Contributes to Your Account

You're not saving for retirement alone. Modine matches 100% of the first 3% of contributions you make, and 50% of the next 3%. Don't leave money on the table — make sure you're contributing at least 6% of your compensation to your 401(k).

Vesting

"Vesting" refers to ownership. You will always own, or be vested in, 100% of your contributions to your 401(k) account. After two full years of employment, you will be 100% vested in the company's matching contributions.



DESIGNATE YOUR BENEFICIARY

If the unthinkable should happen to you, naming a beneficiary ensures your retirement savings are distributed how you want. Designate your beneficiary today by visiting principal.com/beneficiary.



Automatic Enrollment and Increase

- You are automatically enrolled at a 3% pre-tax contribution when you are newly eligible to participate. New hires will be able to register the Monday after they receive their first paycheck.
- Your 3% contribution will be automatically invested in a T. Rowe Price Retirement Target Date Fund based on your date of birth and a retirement age of 65.
- While enrollment is automatic, you have 30 days before being enrolled to change your contribution rate, direct contributions to other investment options available, or decline participation. The 3% contribution will be deducted from your paycheck after the 30 days.
- Unless you make another election, your contribution percentage will increase by 1% each year on Jan. 1, up to a maximum of 10%.

Contribution Limits

- You can contribute 1%–75% of your eligible compensation up to the 2027 IRS contribution limit of **\$24,500**. This limit is subject to change annually.
- If you will be age 50 by the end of the calendar year, you may qualify to make an additional “catch-up” contribution of \$8,000.
- Under the SECURE 2.0 Act, individuals earning above the FICA wage base are limited to making Roth catch-up contributions. This income threshold is subject to annual adjustments based on federal guidelines.

Financial Resources Through Principal

Access additional financial resources through Principal’s Milestones program, all at no cost to you.

Enrich: Learn about creating a budget, managing debt, and understanding your credit score.

ARAG: Prepare a will, power of attorney, or other legal documents.



HSA vs. FSA: Which Account Is Right for You?

FEATURE	HEALTH SAVINGS ACCOUNT (HSA)	HEALTH CARE FSA	DEPENDENT CARE FSA
Compatible Medical Plan	Blue HDHP 3 only	Blue PPO Plan 1 or 2, or if you waive coverage	Any plan (or if you waive coverage)
Company Contribution	Yes (Modine contributes up to \$900 individual/\$1,800 family)	No	No
2027 IRS Contribution Limits	Total Limit: \$4,500 (individual)/ \$9,000 (family) <i>(includes company match)</i> <i>Those 55 and older can contribute an additional \$1,000 annually.</i>	Maximum: \$3,400	Maximum: \$7,500 (married filing jointly)/\$3,750 (single or filing separately)
Do Unused Funds Roll Over?	Yes. Money rolls over year to year and is yours to keep forever.	No. You have until March 15 of the following year to incur expenses and until May 31 to file claims.	No. You have until March 15 of the following year to incur expenses and until May 31 to file claims.
When Are Funds Available?	Only as they are deposited from your paycheck.	Your entire annual election is available on Day 1.	Only as they are deposited from your paycheck.
Account Ownership	You own it. The account goes with you if you leave the company or retire.	Coverage ends if you terminate employment. There is an option to continue through COBRA.	Coverage ends if you terminate employment.
Will I earn interest on my savings?	Yes	No	No
Are payroll contributions tax-free?	Yes	Yes	Yes
Are the savings tax-free?	Yes	Yes	Yes
Will I get a debit card?	Yes	Yes	No
Eligible Expenses	Medical, prescription, dental, and vision expenses.	Medical, prescription, dental, and vision expenses.	Child day care (under age 13), preschool, and eldercare.



Key Rule to Remember: You cannot enroll in both a Health Savings Account (HSA) and a Health Care FSA at the same time. However, you can pair a Dependent Care FSA with either option.

Health Savings Account (HSA)

If you enroll in the Blue HDHP 3 Plan for medical coverage, you can save money on eligible healthcare expenses by contributing to an HSA, administered by HSA Bank.

HSA Triple Tax Benefits

- **Save** into the HSA with pre-tax dollars, including employer contributions.*
- **Spend** HSA dollars on eligible expenses tax-free.
- **Invest** HSA funds and earn interest tax-free.

* Consult your state's tax authority for current taxation rules related to HSA contributions and earnings.

Features and Rules

- Your HSA belongs to you, even if you change jobs or retire.
- HSA funds roll over from one year to the next — they never expire.
- There are IRS rules about who can have an HSA. To learn more, visit mymodinebenefits.com/health-savings-account.

Three Ways to Pay for Eligible Expenses

- Use your HSA debit card
- Write an HSA check
- Pay and reimburse yourself from your HSA later

Eligible Expenses

You can use your HSA to pay for eligible medical, dental, and vision expenses, such as the examples listed below. For a complete list of eligible expenses, see [Publication 502 at irs.gov](https://www.irs.gov/publications/p502).

- Copays
- Deductibles
- Eyeglasses
- Fertility treatment
- Lab tests
- Prescriptions
- X-rays

Contributions

The IRS limits how much you can contribute each year. The employer contribution counts toward your overall limit.

COVERAGE TIER	2027 IRS ANNUAL CONTRIBUTION LIMITS	MODINE ANNUAL CONTRIBUTION	EMPLOYEE MAXIMUM CONTRIBUTION
Employee	\$4,500	\$900	\$3,600
Family	\$9,000	\$1,800	\$7,200

If you are age 55 or older, you can contribute an additional \$1,000 annually.

- You can change or stop your HSA contributions at any time throughout the year.
- To receive the company contribution, you must elect an HSA. If you want to receive the company contribution but don't wish to contribute, simply elect \$0.



MODINE CONTRIBUTES TO YOUR HSA

Modine contributes to your HSA quarterly on Jan. 1, April 1, July 1, and Oct. 1. If you have an open, active HSA, you are eligible for the company contribution. If you are a new hire, the first quarterly contribution starts the following quarter after your hire date.

Designate Your Beneficiary

Make sure your Health Savings Account balance goes where you intend it to by assigning a beneficiary. To designate your beneficiary, log in to HSABank.com.



Flexible Spending Accounts (FSAs)

We offer two kinds of FSAs through Employee Benefits Corporation (EBC) that allow you to save money tax-free to pay for eligible healthcare and dependent care expenses. For more information and resources on FSAs, visit mymodinebenefits.com/flexible-spending-accounts-fsas.

Health Care FSA

This account helps you pay for qualified medical, dental, and vision care expenses tax-free. You do not have to be enrolled in a Modine medical plan to participate. However, you cannot enroll in the Health Care FSA if you are enrolled in the Blue HDHP 3 Plan with a Health Savings Account (HSA).

The full amount you elect is available to use on the first day of the plan year. The maximum amount you can contribute in 2027 is \$3,400.

Paying for Health Care FSA Expenses

You will automatically receive the EBC Benefits Card pre-loaded with your FSA election. You can also pay out of pocket and submit a reimbursement claim form with itemized documentation via mail, online claim filing, email, or EBC's mobile app.

Dependent Care FSA

Do you have children under 13 or an elderly dependent who needs assistance throughout the day? A Dependent Care FSA lets you contribute pre-tax dollars to pay for eligible care expenses that allow you or your spouse to work or attend school full time. For 2027, you can contribute up to \$7,500 for single individuals or if married and filing jointly, or up to \$3,750 if married and filing separately.

Paying for Dependent Care FSA Expenses

You will pay the provider up front and then submit a claim for reimbursement through your online account or the EBC mobile app. If your provider cannot issue an itemized receipt, use the EBC claim form.

Participants are encouraged to register on ebcflex.com to access EBC's employee portal, My Account Assistant. My Account Assistant lets you track claims and payments, submit a new claim, submit Benefits Card documentation, and sign up for direct deposit.

Questions? Contact Participant Services at 800.346.2126 or email participantservices@ebcflex.com.

Examples of Eligible Expenses

Health Care FSA

- Copays
- Doctor's office visits
- Eyeglasses
- Orthodontia

Dependent Care FSA

- Cost of child or adult day care
- Nursery school
- Summer day camp
- Preschool (excluding kindergarten and above)

Keep Your Receipts

The IRS requires documentation to confirm expenses are eligible. Keep your receipts for healthcare and dependent care expenses.



IMPORTANT! USE IT OR LOSE IT

Both Health Care and Dependent Care FSA elections are effective Jan. 1 through Dec. 31. The FSAs provide a grace period where you can incur expenses through March 15 of the following year. Reimbursement claims must be submitted by May 31 of the following year.

Any money remaining in your account after May 31 of the following year will be forfeited.

Life and Accidental Death & Dismemberment (AD&D)

Modine offers life insurance coverage through Securian Financial to provide financial protection for you and your loved ones.

Basic Life and AD&D **PAID BY MODINE**

Modine automatically provides all eligible employees Basic Life and AD&D coverage at no cost. This coverage is equal to 1.5 times your base annual earnings (rounded to the next \$1,000), up to \$500,000.

Voluntary Life Insurance

Employee Coverage

- Purchase additional coverage for yourself from 1x–8x your annual earnings, rounded to the next \$1,000. You can elect up to \$750,000.
- Total coverage between Basic Life and Voluntary Life cannot exceed \$1,250,000.

When you are newly eligible, you may elect up to three times your annual earnings without being subject to Evidence of Insurability (EOI). You may request to change coverage at any time. Requests to increase coverage outside the initial eligibility period will require EOI.

Spouse Coverage

- Purchase spouse coverage in \$10,000 increments, up to a maximum of \$100,000.
- You may purchase up to \$20,000 within 30 days of initial eligibility or an eligible Qualified Life Event without being subject to EOI.
- Elections made outside of an initial eligibility or an eligible Qualified Life Event, and elections exceeding \$20,000, require EOI.

Voluntary Employee Life Insurance

RATES ARE SHOWN PER \$1,000 OF COVERAGE AND INCREASE WITH AGE	
Employee Age	Monthly Rate
Under 25	\$0.050
25-29	\$0.055
30-34	\$0.065
35-39	\$0.076
40-44	\$0.100
45-49	\$0.150
50-54	\$0.230
55-59	\$0.390
60-64	\$0.620
65-69	\$1.150
70+	\$2.060

Voluntary Spouse Life Insurance

RATES ARE SHOWN PER \$100 OF COVERED PAYROLL AND INCREASE BASED ON SPOUSE AGE	
Employee Age	Monthly Rate
Under 25	\$0.047
25-29	\$0.056
30-34	\$0.074
35-39	\$0.084
40-44	\$0.093
45-49	\$0.140
50-54	\$0.214
55-59	\$0.400
60-64	\$0.614
65-69	\$1.181
70+	\$1.916



Child Coverage

- Purchase child life coverage in \$5,000 increments, to a maximum of \$20,000.
- EOI is never required for this coverage.
- Enroll in this coverage during the initial eligibility period, Annual Enrollment, or within 30 days of an eligible Qualified Life Event.

Voluntary Child Life Insurance

ONE MONTHLY PREMIUM PROVIDES COVERAGE FOR ALL ELIGIBLE CHILDREN	
Coverage Level	Monthly Rate
\$5,000	\$0.50
\$10,000	\$1.00
\$15,000	\$1.50
\$20,000	\$2.00

If your spouse or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Beginning at age 65, Basic Life and AD&D, voluntary employee life, and voluntary AD&D coverage reduces to 65% of the amount in effect prior to age 65.

Beginning at age 65, voluntary spouse life coverage reduces to a percentage of the amount in effect prior to age 65: to 65% at age 65, to 50% at age 70, and to 25% at age 75.



IMPORTANT! DESIGNATE YOUR BENEFICIARY

Make sure your Life and AD&D benefits go where you want them. Review or designate a beneficiary for your life insurance plans anytime by going to My Profile on mymodine.bswift.com. You're automatically the beneficiary for spouse and/or child Life insurance.

Voluntary AD&D Insurance

This pays an additional benefit to your company-provided AD&D coverage in the event of your accidental death or covered injury.

- Purchase from 1x–8x your annual earnings rounded to the next \$1,000, up to a maximum of \$750,000.
- AD&D elections never require EOI.

Voluntary Employee AD&D Insurance

MONTHLY PREMIUM PER \$1,000 OF COVERAGE	
Employee only	\$0.030

Additional Services

If you are eligible for Basic Life insurance, you, your spouse, and eligible children have access to these additional resources at **no cost to you**.

Travel Assistance

Redpoint provides you with 24/7/365 access to emergency assistance like finding medical help and replacing lost luggage when traveling 50 or more miles away from home. Visit LifeBenefits.com/travel or call **855.516.5433** for more information.

Legacy Planning

Legacy Planning provides access to resources to ensure your family's affairs are arranged, including:

- End-of-life planning
- Creation of key directives
- Final arrangements for funeral services
- Funeral concierge services

These resources can be accessed by visiting securian.com/legacy.

Important Terms

Guaranteed Issue

The amount of coverage you are eligible to purchase without completing medical questions or tests. Amounts above the guaranteed issue will require an Evidence of Insurability (EOI).

Evidence of Insurability (EOI)

An EOI may include questions regarding your health status or medical tests. The EOI form must be completed within 42 days from the date of enrollment and can be accessed at lifebenefits.com.

Disability

The company offers disability coverage through Lincoln Financial Group.

Short-Term Disability (STD)

PAID BY MODINE

Modine provides STD coverage at no cost to you to replace a portion of your income if you become disabled and are unable to work due to a non-work-related illness, injury, surgery, or hospitalization. This plan covers up to 26 weeks of an approved disability.

Long-Term Disability (LTD)

Eligible employees can purchase Voluntary Long-Term Disability coverage. If you are unable to return to work after your STD coverage runs out, LTD covers 60% of your monthly earnings, up to \$15,000 a month. This coverage starts 90 days after a continuous disability and can cover you up until Social Security Normal Retirement Age.

You will not be required to answer medical questions if you elect coverage when you are newly eligible. If you waive coverage and then elect coverage later, you will be subject to Evidence of Insurability (EOI), which must be completed within 60 days from the date of your enrollment.

A Pre-Existing Condition Limitation applies when an employee is enrolling in LTD for the first time. This also applies to employees who previously declined LTD coverage. The Pre-Existing Condition Limitation has a three-month look-back period.

Voluntary Long-Term Disability

HOURLY EMPLOYEES ONLY RATES ARE SHOWN PER \$100 OF COVERED PAYROLL AND VARY BASED ON AGE	
Employee Age	Employee Only
Under 25	\$0.221
25-29	\$0.203
30-34	\$0.280
35-39	\$0.501
40-44	\$0.798
45-49	\$1.353
50-54	\$1.811
55-59	\$1.659
60-64	\$1.659
65+	\$3.722

Report Your Claim or Leave

Report your initial claim or leave by calling **888.408.7300**, or online at lincolnfinancial.com. First-time users must register using company code: **Modine**.

NEED MORE DETAILS?

Navigating time away from work can be complicated. For more details and resources, or for questions about existing claims or leaves of absence, visit mymodinebenefits.com/disability-coverage.





Additional Protection

Take advantage of these additional programs available to Modine employees. You can take advantage and enroll in these programs at any time — regardless of your participation in other programs.

Identity Protection

Stay safe online with Allstate's identity protection. With Allstate Identity Protection Pro + Cyber, you can:

- Protect personal information online
- Monitor social media accounts for suspicious activity
- Track lost and stolen devices
- Freeze credit files
- Get alerts in real time for cash withdrawals and large purchases

Cover up to five devices with an individual plan and up to 10 with a family plan. Visit myaip.com/activate to set up your account. You will be asked for the Member ID provided in the Welcome Letter from Allstate.

Business Travel Insurance

Business Travel Accident Insurance through AIG provides services like medical expense coverage, travel and medical assistance, and security and identity theft assistance.

To register, visit aig.com/us/travelguardassistance or download the AIG Travel Assistance app from the App Store or Google Play. Register with policy number: **9153063**.

Auto and Home Insurance

Get discounted insurance from Farmers GroupSelect, including policies for:

- Auto and home
- Condo/renters
- Boat and motorcycle
- Personal property

The program also features discounts for automatic payment, rewards for good driving, and more. Visit myautohome.farmers.com or call **800.438.6381**. Mention special discount code: **FA9**.

Pet Health Insurance

With discounted pet insurance through ASPCA, you can:

- Customize your coverage
- Access a 24/7 veterinary telehealth service
- Visit any licensed vet, specialist, or emergency clinic

Pets eight weeks and older are eligible. Visit aspcapetinsurance.com/modine to get a quote and enroll your pet or call **877.343.5314**. Use our priority code: **EB21MODINE**.

Empowering Families

Modine offers programs to give you time and resources you need to take care of yourself and your family through every phase of life. For more information on building healthy families or to learn more about the Paid Parental Leave policy, visit mymodinebenefits.com/empowering-families.

Paid Parental Leave (PPL)

Modine provides time for you to bond with your new family member. Eligible employees have four weeks of PPL following the birth of an employee's child or the placement of a child with an employee in connection with adoption, surrogacy, or foster care. This policy runs concurrently with the Family Medical Leave Act (FMLA), as applicable.

Maternity Leave

If you are recovering from childbirth, your leave is covered by Short-Term Disability (STD) and PPL.

- STD provides 100% of your earnings for eight weeks for natural and caesarean births.
- After your STD benefit, PPL pays 100% of your earnings for an additional four weeks. PPL can be taken at any point after the medical portion of STD, but must be within 12 months of the birth.
- Extenuating circumstances such as pre- or post-delivery complications, may extend the leave period under STD and the benefit payable, at that time, is based on your employment class.



TWO WAYS TO FILE A PPL AND/OR STD CLAIM

There are two ways to file your STD and/or PPL with Lincoln Financial Group, our disability and FMLA administrator:

- File your claim online via LincolnFinancial.com. First-time users must register using company code: **Modine**
- Call Lincoln Financial at **888.408.7300** and speak with an Intake Specialist

Building Healthy Families

Whether you are trying to conceive, expecting a child, or raising children, Anthem's Building Healthy Families is here to help. Get personalized support at every stage, including:

- Logging newborn feedings, developmental milestones, and more
- Monitoring prenatal health risks
- Connecting with a maternity nurse
- Accessing virtual lactation support
- Finding personalized pregnancy support
- Reviewing thousands of educational articles and videos

Visit anthem.com, log in to the Sydney Health app, or call **800.828.5891** to get started.



Employee Assistance Program (EAP)

Between life, work, and keeping up with family, we all need a little extra help now and then. With Anthem's EAP, you have quick, easy access to a broad variety of free resources

This confidential program is available at no cost to you, your dependents, and household members.

Counseling

- Six confidential counseling visits per person, per event, per year
- Choose between virtual or in-person sessions

Everyday Assistance

- Guidance on parenting, communication, and balancing work and your personal life
- Help finding high-quality pet, child, and eldercare

Legal Resources

- 30-minute call or in-person visit consultation with a lawyer for help with legal issues
- Pay a discounted rate if you need continued legal services

Financial Planning

- Access unlimited phone consultations with a financial professional for help with issues like buying a house, retirement, and debt
- Explore online resources to increase your financial knowledge

Online Wellness Resources

- Access online resources to help you improve your emotional, mental, and physical health
- Resources include podcasts, webinars, one-on-one coaching, and self-help tools

READY TO REGISTER?

Your EAP is here for you and available 24/7 by phone at **855.873.4932** or online at **anthemeap.com/modine**. Use company code: **Modine**. Make sure you register and get your unique member reference number (MRN) — you'll need it before accessing EAP services.



Additional Perks

Tuition Reimbursement Program

We are proud to support your professional growth. Our tuition reimbursement program financially assists employees who are pursuing degrees. Full-time, active employees of Modine and its U.S. subsidiaries employed for **at least 90 days** are eligible to participate.

Some highlights of the program include:

- Courses must be related to your current position, to a position at Modine you might reasonably be qualified to perform, or be part of an approved degree program
- Employees may pursue associate, bachelor's, or master's degrees
- Degrees and courses must be approved before the beginning of the program
- The program will pay for tuition, books, and required materials, with a maximum benefit of \$5,250 per calendar year

For more details and how to apply, visit mymodinebenefits.com/tuition-reimbursement.

Glossary

- **Advanced Control Formulary (ACF)** — A highly controlled formulary offering fewer medications. ACF may exclude coverage for specific medications where a lower-cost medication is available.
- **Brand Name Drugs** — Drugs that have trade names and are protected by patents. Brand-name drugs are generally the most costly choice.
- **Coinsurance** — The percentage of a covered charge paid by the plan.
- **Copayment (Copay)** — A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or healthcare provider.
- **Deductible** — The annual amount you and your family must pay each year before the plan pays benefits.
- **Embedded** — The plan will begin to pay when an individual covered by a family plan meets their individual deductible; the individual does not have to meet the full family plan deductible.
- **Evidence of Insurability** — Also known as “evidence of good health” is the process by which the insurance company determines if you are healthy enough to be considered eligible for the amount of insurance coverage for which you are seeking.
- **Flexible Spending Account (FSA)** — A special account you put money into that you use to pay for certain out-of-pocket healthcare costs. You don’t pay taxes on this money.
- **Formulary** — A drug formulary is a list of prescription drugs, both generic and brand name, used by practitioners to identify drugs that offer the greatest overall value. A committee of physicians, nurse practitioners, and pharmacists maintain the formulary.
- **Generic Drugs** — Generic drugs are less expensive versions of brand-name drugs that have the same intended use, dosage, effects, risks, safety, and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.
- **Guaranteed Issue (GI)** — The amount of coverage that an insurance company will offer an applicant regardless of health status.
- **In-Network** — Use of a healthcare provider/ facility that participates in the plan’s network. When you use providers and facilities in the network, you lower your out-of-pocket expenses because the plan pays a higher percentage of covered expenses.
- **Out-of-Network** — Use of a healthcare provider/ facility that does not participate in a plan’s network.
- **Maintenance Choice Program** — Generally provides a 90-day supply of a prescription medication for less than the cost at a retail pharmacy and offers the convenience of shipping directly to your home.
- **Non-Formulary** — Drugs that are not included in the list of preferred medications that a committee of pharmacists and doctors deems to be the safest, most effective, and most economical. They are drugs not included in the drug list approved by the health plan.
- **Out-of-Pocket Maximum** — The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan generally pays benefits at 100% of eligible expenses for the remainder of the year.
- **Primary Care Physician (PCP)** — Physician (generally a family practitioner, internist, or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions and refers patients to specialists as necessary.
- **Reasonable and Customary (R&C)** — The most common range of fees charged by most doctors or providers in a locality for a similar service, supply, or treatment. The medical plans provide a coverage up to the reasonable and customary amount. It is sometimes called Usual and Customary.
- **Specialist** — A physician who has specialized training in a particular branch of medicine (e.g., a surgeon, gastroenterologist, or neurologist).
- **Specialty** — A drug that requires special handling, administration, or monitoring. Most can only be filled by a specialty pharmacy and have additional required approvals.

This Benefits Guide is only intended to highlight some of the major benefits provisions of the company Plan and should not be relied upon as a complete detailed representation of the Plan. Please refer to the Plan's Summary Plan Descriptions for further detail. Should this guide differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail. Receiving this document is not a guarantee of employment or eligibility for benefits.