



RRD BENEFITS
HEALTH | WEALTH | LIFE

YOUR BENEFITS, YOUR CHOICE

NOVEMBER 6 – 17, 2023

2024 ANNUAL ENROLLMENT

Benefits Highlights



YOUR BENEFITS, YOUR CHOICE

Choose Your 2024 Benefits November 6 – 17, 2023

Benefits Annual Enrollment is your opportunity to choose your benefits for the year ahead. Review this guide carefully so you understand what's new and changing for 2024, and then elect your benefits.

Stay tuned for additional enrollment information and links to the enrollment website.



See What's New!

There's a lot changing this year, including a **HUGE** decrease to your annual deductibles. Watch a short video to get a quick look at what's new for 2024.

- Life is full of choices, including important choices related to your health and well-being. Each year during Annual Enrollment, you have the opportunity to choose your RRD benefits for the year ahead – benefits to support your physical and mental health, your financial well-being, and your life.
- As always, RRD offers you a wide range of benefits so you can choose the options that best fit your needs and your budget. This guide highlights what is new and changing for 2024, as well as what you need to do to enroll for your benefits. It also includes information about programs and resources available to you and your eligible family members year-round.
- So dive in and see how making the right choices can lead to a healthier, happier you.



myRRDbenefits.com

Find everything you need to know about your RRD benefits.

- ▶ News about your benefits
- ▶ Information to help you manage your health and use your benefits wisely
- ▶ Important Plan documents
- ▶ Links to your benefits vendors and more!



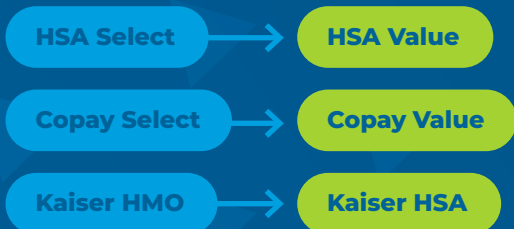
WHAT'S NEW FOR 2024

Here's an overview of what's new and different about your RRD benefits, effective January 1, 2024. Additional information about your 2024 benefits will be available later in October at myRRDbenefits.com.

Medical Program Changes

There are several changes to your 2024 Medical Program options:

- GREAT NEWS!** Annual deductibles for the National Medical Program options will decrease by the biggest amount ever! This means you'll pay less out of your pocket for health care claims before insurance kicks in. Depending on the National Medical Program option you elect, you'll pay **\$550 to \$600 less** for employee-only coverage and **\$1,100 to \$1,200 less** for family coverage deductibles.
- Employee contributions (the premiums you pay for your coverage) for the National Medical Program options will increase by only \$2 per month for employee-only coverage and \$4 per month for family coverage.
- Out-of-pocket maximums (the cap on the amount of cost-sharing you could pay toward your eligible health care claims during the plan year) will increase for the National Medical Program options — to \$7,600 for employee-only coverage and \$15,200 for family coverage.
- We're eliminating two of the National Medical Program options — HSA Select and Copay Select — and all the Kaiser traditional HMO Regional Medical Program options. If you're currently enrolled in one of these options and you don't make a new election during Annual Enrollment, you will be automatically enrolled in a default option:



Dental Changes

Employee contributions for dental coverage will increase slightly, but coverage under the Cigna Dental PPO is improving; the plan's share of coinsurance for basic care will increase to 70% from 50%.

Vision Changes

Employee contributions for vision coverage will increase slightly, but both options will include higher coverage for frames — a \$150 allowance for the EyeMed Essential option and \$180 for the EyeMed Enhanced option.

Life and Accidental Death & Dismemberment (AD&D) Changes

Securian is our new Life and AD&D carrier. As part of this change, the basic life insurance maximum benefit of one times your annual salary will increase to up to \$250,000, and it will no longer be combined with the optional life maximum benefit. The dependent life maximum is also increasing to \$250,000. Optional life insurance premium rates will increase slightly, but you now have the option to purchase additional optional life and optional AD&D benefits — up to 10 times your annual salary.



ASK EMMA

During Annual Enrollment, review your options carefully to make sure you have the coverage that's right for your needs and budget. Use the "Ask Emma" tool to help you compare your options and costs.

More benefits for your well-being

As part of your RRD benefits, you have access to a wide variety of programs and resources to help you manage your health and save money. Learn more about these programs and many others at myRRDbenefits.com.

Help for life's challenges

Prioritize Mental & Emotional Well-Being

Everyone needs help from time to time, so it's good to know your RRD benefits include resources to support you and your loved ones. Whether it's help to maintain or enhance mental and emotional well-being, professional support for more severe symptoms or specific challenges, or immediate help for a crisis situation, support is available. Scan the code for your *"Your Guide to Mental and Emotional Well-Being."*



Find "Life Support"

Your Employee Assistance Program (EAP) through SupportLinc can help ease the stress of work-life balance by providing guidance and resources to help you with legal issues, financial issues, dependent and pet care, education services, and concierge services to help with everyday needs. RRD provides EAP coverage to all employees and their dependents at no cost, regardless of whether they are enrolled in a National Medical Program option or eligible for other RRD benefits.

Health Savings Account Contribution Increase

You can contribute to a Health Savings Account (HSA) if you enroll in an HSA-eligible Medical Program option (HSA Value, HSA Advantage or Kaiser HSA), and you don't have any disqualifying medical coverage. Contributing to an HSA lets you save and pay for eligible health care costs tax-free. For 2024, you can contribute \$4,150 if you have employee-only coverage and \$8,300 for family coverage. If you'll be 55 or older by the end of 2024, you can contribute up to \$1,000 more in catch-up contributions. The money in your HSA is always yours to use when you need it — now and in the future.

Pay for Health & Dependent Day Care Expenses Tax-Free

Pay for eligible out-of-pocket health and dependent day care expenses tax-free when you enroll in Flexible Spending Accounts (FSAs). You may contribute \$200 to \$3,050 to a Full-Use Health Care FSA (if you are enrolled in a Copay medical option) or Limited-Use Health Care FSA (if you are enrolled in an HSA medical option, which covers only dental and vision expenses until you meet your medical/Rx deductible), and \$200 to \$5,000 to a Dependent Day Care FSA (\$200 to \$2,500 if your tax status is married filing separately).

ACTION REQUIRED!

To begin or continue participating in the FSA program in 2024, you must enroll during Annual Enrollment. Your current elections won't carry over.

Support for chronic conditons

NEW! Navigate Cancer

Dealing with a cancer diagnosis and subsequent treatment can be overwhelming. RRD is pleased to offer AccessHope, a new cancer care program, as part of the National Medical Program options starting January 1, 2024. AccessHope can help you before, during and after cancer treatment by providing access to high-quality oncology expertise and support from some of the nation's top cancer treatment hospitals, including (as of the date of this Guide) City of Hope, Dana-Farber Cancer Institute, Emory Healthcare, Winship Cancer Institute of Emory University, Fred Hutchinson Cancer Center, the Robert H. Lurie Comprehensive Cancer Center of Northwestern University, and Johns Hopkins Medicine.

AccessHope's remote second-opinion services help ensure the most effective treatment plan and optimal health outcomes, regardless of your geographical location. These services can help alleviate distress and minimize avoidable costs. Additionally, AccessHope's remote cancer expertise includes delivering compassionate support through its Cancer Support Team to help navigate the emotional challenges associated with cancer. AccessHope is available to you at no additional cost.

Manage or Reverse Type 2 Diabetes

You and your family members enrolled in a National Medical Program option who have or are at risk of developing diabetes have a choice of two programs to help you manage diabetes (type 1 and type 2) or even reverse type 2 diabetes — Transform Diabetes Care from CVS Diabetes or Twin Health. Both programs are voluntary and available at no cost to you as part of your RRD benefits. Transform Diabetes Care can help you control your type 1 diabetes, while Twin Health can help heal your underlying cause of type 2 diabetes. You may participate in only one of the two programs.

Control High Blood Pressure

You and your family members enrolled in a National Medical Program option who have high blood pressure can use the Livongo for Hypertension program. It's at no additional cost to you as part of your RRD benefits.

Reduce Chronic Pain

If you are enrolled in a National Medical Program option, you and your covered family members can find relief from chronic back, hip or knee pain with Hinge Health, available at no additional cost to you. Hinge Health can help you overcome joint and muscle pain with a personalized exercise program and your own care team.

Lose Weight

Learn how to enjoy the foods you love and improve your overall health with Wondr Health. Created by a team of doctors and clinicians, Wondr Health is a behavioral science-based program proven to deliver lasting results. It's included as part of the RRD National Medical Program options at no cost to you.

NEW! Supplemental Benefit

All RRD benefits-eligible employees will have access to skin cancer insurance from MetLife. As with the other supplemental benefits, the new skin cancer benefit is entirely optional and is not sponsored by RRD. You may pay for the skin cancer insurance benefit through payroll deductions on an after-tax basis.

Ways to save money

Use a No-Fee, No-Interest Healthcare Card to Pay for Health Care

All RRD benefits-eligible employees have access to Paytient — a no-fee, no-interest healthcare card you can use to pay for a variety of health care expenses, even veterinary expenses.

Find Lower-Cost Prescription Medications

Prescription drugs can be expensive, but if you enroll in a National Medical Program option, you and your covered family members can get help to find lower-cost alternatives when you sign up for Rx Savings Solutions, a free, online tool.

Free Specialty Medications

If you enroll in a National Medical Program option, PrudentRx can reduce the cost for covered specialty medications filled at a CVS Specialty Pharmacy to \$0 for you and your covered family members. If you and your family members enroll in an HSA-eligible National Medical Program option, you must each meet the applicable deductible before PrudentRx benefits begin.

Get Virtual Care Anytime, Anywhere

If you enroll in a National Medical Program option, you can take advantage of your virtual care benefits (the 24/7 Nurseline and MDLIVE provided by BCBSIL) for cost savings and convenience.

2024 Benefits Enrollment Checklist

WHAT YOU NEED TO DO!

NEW FOR 2024!

Join the virtual Benefits Bootcamp October 17 – November 13. Hosted by RRD's benefits vendors, the Benefits Bootcamp is a series of 30-minute webinars designed to boost your benefits knowledge for Annual Enrollment and beyond.

1 Review your benefits.

Visit myRRDbenefits.com to access your 2024 Benefits Enrollment Guide (available later in October), Summary Plan Descriptions (SPDs) and any Summaries of Material Modifications (SMMs).

2 Ask Emma for help to make informed decisions about your benefits.

On the enrollment website (accessible from myRRDbenefits.com), use the "Ask Emma" virtual assistant to view costs, compare options, and help you choose the benefits that are right for your situation.

3 Choose your 2024 benefits Nov. 6 – 17, 2023.

Go to myRRDbenefits.com to link to the enrollment website.

- The enrollment website will be available 24/7 during Annual Enrollment. You may go back to the enrollment website to make changes as often as needed before the deadline.
- If you don't have online access, you can enroll by phone starting November 6 at **1-877-RRD-4BEN (1-877-773-4236)**, Monday – Friday, 7 a.m. – 7 p.m. CT.
- **Don't delay!** Phone enrollment ends November 17, 2023, at 6:59 p.m. CT. You could experience long wait times if you try to enroll by phone during the last four days of Annual Enrollment.
- If you don't enroll or update your benefits by the deadline, your current elections (and whom you cover) will carry over to 2024 — except for FSA contributions; you must enroll if you want to participate in an FSA in 2024.

4 Review/update your dependents on the enrollment website.

5 Certify your tobacco status on the enrollment website.

Your current tobacco status will carry over, so update it if it has changed. Tobacco users will pay an annual medical premium surcharge of \$500 per adult and \$250 per child.*

6 Review/update your beneficiary designations.

Protect your family and your money by making sure your beneficiary information is up to date for your:

- Life insurance and supplemental health care coverage on the enrollment website (rrd.bswift.com)
- RRD 401(k) Savings Plan at NetBenefits.com
- HSA at HealthEquity.com

7 Confirm your elections.

After enrolling, review your confirmation statement to verify your elections, covered dependents and per-pay-period costs are correct. Print and keep a copy for your records. You may make changes or corrections until November 17, 2023, on the enrollment website or by calling the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.

* You (and/or each of your enrolled dependents) who indicate "Yes" for Tobacco User status may avoid the premium surcharge by participating in the tobacco cessation program and completing five coaching sessions during the Plan year. So long as the individual completes five coaching sessions by December 31, 2024, you will be refunded the tobacco medical plan surcharge for that individual. If you are enrolled in the Optional Life plans, those premium rates will be adjusted prospectively to reflect the non-tobacco premium discount effective on the first of the month following completion of five coaching sessions. Contact UBreathe at **1-888-882-5462** to participate in the program. (Alternate cessation recommendations by your physician will be accommodated.)



YOUR BENEFIT ELECTIONS WILL BE IN EFFECT JANUARY 1 – DECEMBER 31, 2024.

You cannot make changes during the year unless you experience a qualifying life event or qualified status change (e.g., marriage, divorce, birth of a child). For more information, read the Administration Information Booklet at myRRDbenefits.com.

IMPORTANT NOTICES & DISCLOSURES

HIPAA Privacy Notice

As a participant in the Plan or the RR Donnelley Flexible Benefits Plan, you are entitled to receive the HIPAA Privacy Notice for the Plan. You may view a copy of the HIPAA Privacy Notice on myRRDbenefits.com, or you may request a copy from the HIPAA Privacy Official for the Plan by writing to:

R.R. Donnelley & Sons Company
c/o HIPAA Privacy Official
4101 Winfield Road
Warrenville, IL 60555

Changing Your Elections During the Year

If you do not enroll by the deadline, the only way you may be able to enroll or change an election during the calendar year is if you experience certain life events or changes in status (referred to as "qualifying life events"). Keep in mind, new dependents are not automatically covered by the Plan; you must enroll them for coverage. For dependents who are no longer eligible for coverage under the Plan, you are required to call the Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)** or go online to rrd.bswift.com to remove them from coverage under the Plan.

You may change your elections during the year if you experience qualifying life event in one of the categories described in the Plan Administration Information Booklet (which is found in the Summary Plan Descriptions (SPDs) section of myRRDbenefits.com), including a Special Enrollment Period (described below). Generally, such election changes must be made no later than 30 days from the date of the qualifying life event (except in the case of certain special enrollment events described below or as otherwise set forth in the applicable insurance certificate for the medical program you are enrolled in). You are responsible for making the changes through the RRD Benefits Center. You can make a new election or change an existing election in response to a qualifying life event only if the election is a result of and consistent with the life event. Not all qualifying life events apply to all Plan options. For a full list of qualifying life events, go to myRRDbenefits.com to view the Plan Administration Information booklet.

Special Enrollment Period for Group Health Coverage

If you decline Medical Program coverage for yourself or your dependents because you/your dependents have other coverage and you/your dependents later lose that other coverage (or if the employer stops contributing toward your or your dependent's other coverage), you may qualify for special enrollment in health coverage under the Plan. Your loss of other health coverage qualifies for special enrollment treatment only if both of the following apply:

- You/your dependents were covered under another group health care plan or health insurance coverage at the time you were offered coverage under the RR Donnelley Group Benefits Plan.
- You/your dependents lost the other coverage because you/they exhausted your/their right to COBRA continuation coverage, you/they were no longer eligible under that plan or an employer's contributions for coverage terminated.

You must enroll within 30 days after your/your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

You may also be able to enroll if you/your dependents lose eligibility for coverage under Medicaid or a state Children's Health Insurance Plan (CHIP) and enroll within 60 days of losing Medicaid or CHIP. Also, you may be able to enroll if you/your dependents become eligible for premium assistance from Medicaid or CHIP toward the cost of the group health plan, and enroll within 60 days of eligibility for state premium assistance.

If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents for coverage under the Plan. Generally, you must enroll within 30 days after such event. (Note: If you are adding a newborn child, a newly adopted child, or a child newly placed with you for adoption, you have up to 60 days to report such event to the Benefits Center under the Plan's more generous policy.) To request special enrollment or if you have questions regarding special enrollment rights, please contact the Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.

Right to Choose a Primary Care Provider

Depending on where you live, you might be eligible for a Regional HMO Medical Program option in addition to the National Medical Program options. If you are eligible, you will receive additional information about the Regional HMO for which you are eligible, including contact information.

The Regional HMOs generally require the designation of a primary care provider (but the National Medical Program options do not). You have the right to designate any primary care provider who participates in the Regional HMO network and is available to accept you or your family members. For information on how to select a primary care provider and a list of participating primary care providers, contact the Regional HMO directly at the number or website included in your enrollment materials. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the Regional HMO or from any other person (including a primary care provider) to obtain access to obstetrical or gynecological care from a health care professional in the network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Regional HMO directly at the number or website provided in the enrollment materials.

Women's Health & Cancer Rights Act

Important information about benefits that may be available to women who have had or are going to have a mastectomy: If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

Such coverage is subject to all Plan provisions, limitations and requirements applicable to other medical and surgical benefits provided under the Medical Program, including any annual deductible and coinsurance limitations, outlined in the Summary of Benefits and Coverage (SBC), your SPD, and any related SMMS.

ABOUT THIS GUIDE

This guide describes the coverage RRD will offer for 2024 to the majority of benefits-eligible employees under the RR Donnelley Group Benefits Plan (the "Plan"). Your benefits eligibility will determine the coverage that is offered to you, your spouse, domestic partner and/or your dependent child(ren). More details on benefits eligibility are available in the Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMS) online at myRRDbenefits.com.

IMPORTANT

The descriptions provided in this guide are based on official Plan documents. Every effort has been made to ensure the accuracy of this material. In the unlikely event there is a discrepancy between this document, the SPDs, SMMS, any other materials summarizing the RR Donnelley Group Benefit Plan and the official Plan documents, the official Plan documents will control. RRD reserves the right to amend or terminate the Plan or Programs at any time for any reason.