



RRD BENEFITS
HEALTH | WEALTH | LIFE

YOUR BENEFITS, YOUR CHOICE

2024 BENEFITS GUIDE

Supplemental & Voluntary Benefits



YOUR BENEFITS, YOUR CHOICE

Enhance Your RRD Benefits

Supplemental and voluntary benefits let you customize and enhance your RRD benefits to fit your needs and your life.

You may elect supplemental benefits when you are a new hire, during Annual Enrollment, or if you experience a Qualified Status Change event (e.g., marriage, divorce, loss of dependent status). You must be actively at work on the date the policy takes effect; otherwise, your coverage will not take effect until you return.


You may elect voluntary benefits (e.g., Allstate Identity Protection) when you are a new hire, during Annual Enrollment, or you may enroll or dis-enroll at any time during the year.

You pay the full cost of supplemental and voluntary benefits through after-tax payroll deductions.



myRRDbenefits.com

Find everything you need to know about your RRD benefits.



METLIFE SUPPLEMENTAL HEALTH CARE

Supplemental health care benefits can enhance your RRD medical coverage. Your options include accident, critical illness and hospital indemnity insurance with competitive rates and guaranteed coverage for you and your family members.

- For questions about the plans, visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call **1-800-GET-MET8 (1-800-438-6388)**, Monday – Friday, 7 a.m. – 10 p.m. CT.
- For eligibility, deduction and general information, call the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

Accident Insurance

An accident can happen to anyone in the family — and with it can come unexpected expenses not covered by medical insurance.

Accident Insurance:

- Covers your family for a wide variety of on- and off-the-job accidental injuries, including broken bones, concussions, cuts, dislocations, eye injuries and second- and third-degree burns. ¹
- Provides a lump-sum payment when a covered person has medical services and treatments related to accidental injuries, such as certain doctor visits, ambulance transportation, medical testing, physical therapy, and skilled nursing care. ¹
- Provides additional coverage for sports-related injuries.
- Is a valuable complement to your medical insurance.
- Can help pay for out-of-pocket costs such as deductibles and everyday living expenses that can increase as a result of an unexpected accident.
- Can protect your savings from unexpected expenses, which could be substantial.
- Provides a cash payment directly to you, which you can use any way you see fit.
- Offers convenient payroll deductions.
- Has no pre-existing condition limits.
- Offers guaranteed coverage without a medical exam.
- Can be taken with you if you leave the company or retire. ²

1. Covered services/treatments must be the result of an accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

2. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.



MetLife offers a comprehensive plan that provides payments in addition to any other insurance payments you may receive. Some of the events/services covered by the plan include the following:

Accident Insurance for Injuries	
Fractures ¹	\$200 - \$2,000
Concussions	\$200
Cuts/Lacerations	\$25 - \$400
Occupational HIV/Hepatitis <i>confirmed diagnosis</i>	\$2,500

Accident Insurance for Medical Services & Treatment	
Ambulance	\$150
Therapy <i>including physical therapy</i>	\$25
Inpatient Surgery	\$1,000
Skilled Nursing Facility	\$200

Accident Insurance for Hospital Coverage	
Admission	\$1,000 per accident
Non-ICU Confinement <i>up to 365 days</i>	\$200 a day, per accident
ICU Confinement <i>up to 30 days</i>	\$200 a day, per accident

ACCIDENT EXAMPLE

Carl is age 45 and enrolled in Employee Only coverage in the HSA Value medical option. During Annual Enrollment, he elected Accident Insurance. Carl pays \$1.91 per paycheck for this coverage, which totals about \$49.66 for the year.

Carl takes a fall down the stairs and fractures his ankle. He hasn't yet met his annual deductible, but because he has accident coverage, Carl has additional funds to pay his annual deductible and other out-of-pocket costs.

COVERAGE

Biweekly Premium	\$1.91
Health Event	Fall on stairs, broken ankle
Medical/Prescription Drug Bills	\$1,000
MetLife Benefit Payment	\$500
How It Helps	Carl uses the \$500 to help pay his medical bills. He pays an additional \$500 to cover the difference.
	NOTE: Carl has now contributed \$1,000 toward his annual deductible, but he only paid \$500 out of his own pocket.

This is only an example. Please contact MetLife or refer to plan documents for detailed information.



Critical Illness Insurance

Critical Illness Insurance pays a benefit if you or a covered family member is diagnosed with a serious illness on or after your coverage effective date. You receive a lump-sum payment of \$10,000, \$20,000 or \$30,000 when you or a covered family member is diagnosed with a covered health condition.

If you or a covered family member suffers more than one covered condition, the total benefit amount available to you is five times the initial benefit amount (\$50,000, \$100,000 or \$150,000). The payment is yours to spend as you see fit and is in addition to any other insurance you might have. Critical Illness Insurance:

- Offers convenient payroll deductions.
- Offers guaranteed coverage without a medical exam.
- Covers specific conditions such as cancer, ¹ coma, heart attack, kidney failure, paralysis, Parkinson's disease, stroke, ² and certain childhood conditions.
- Pays a cash benefit directly to you if you are diagnosed with a covered condition, which you can use any way you see fit.
- Can help pay for out-of-pocket costs such as deductibles and everyday living expenses that can increase as a result of a critical illness.
- Helps you focus on your recovery instead of your finances.
- Can be taken with you if you leave the company or retire. ³

NOTE: If you have a current condition and you enroll in Critical Illness Insurance, be sure to review the full details regarding pre-existing conditions on myRRDbenefits.com.

1. The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer.

2. In certain states, the covered condition is Severe Stroke.

3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

NEW!

SKIN CANCER BENEFIT

Starting January 1, 2024, Critical Illness Insurance will provide benefits for skin cancer. Skin cancer means any malignant growth that arises on the surface of the skin that is any of the following: basal cell carcinoma, squamous cell carcinoma, or malignant melanoma that remains confined to the epidermis.

CRITICAL ILLNESS EXAMPLE

Shelly is age 50 and enrolled in Employee Only coverage in the Copay Value medical option. During Annual Enrollment, she enrolled in the \$20,000 Critical Illness coverage option. Shelly pays \$15.88 per paycheck for this coverage, which totals \$412.88 for the year.

Shelly is diagnosed with cancer. She hasn't yet met her annual deductible, but because she has Critical Illness coverage, Shelly has additional funds to pay her annual deductible and other out-of-pocket costs.

COVERAGE

Biweekly Premium	\$15.88
Health Event	Cancer, requiring surgery and chemotherapy
Medical/Prescription Drug Bills	\$17,000
MetLife Benefit Payment	\$20,000
How It Helps	Shelly uses \$7,600 to pay her medical and prescription drug bills and meet her annual out-of-pocket maximum. She has \$12,400 remaining to use as she chooses, which may include services not covered by the plan.

This is only an example. Please contact MetLife or refer to plan documents for detailed information.

Employee

- **Initial Benefit:** \$10,000, \$20,000 or \$30,000
- **Requirements:** Coverage is guaranteed provided the employee is actively at work. ¹

Spouse/Domestic Partner ²

- **Initial Benefit:** 100% of the employee's initial benefit
- **Requirements:** Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹

Dependent Child(ren) ³

- **Initial Benefit:** 100% of the employee's initial benefit
- **Requirements:** Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹

1. Dependent coverage is guaranteed as long as the employee is actively at work and dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific instructions.

2. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

3. Dependent Child coverage varies by state. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information.

Hospital Indemnity Insurance

Hospital Indemnity Insurance provides you with payments when you are admitted and when you are confined to a hospital ¹ due to an accident or illness, as long as the policy and certificate requirements are met. Typically, you receive a flat amount for admission and a daily amount for each day of a hospital stay. You also receive extra benefits for admission to or confinement in an intensive care unit (ICU) and for other benefits and services. ²

You can use Hospital Indemnity Insurance to help pay out-of-pocket costs, such as health insurance deductibles and copays, or any way you see fit if you or a covered family member is hospitalized due to a covered event. Hospital Indemnity Insurance:

- Offers convenient payroll deductions.
- Has no pre-existing condition limits.
- Offers guaranteed coverage without a medical exam.
- Pays a cash benefit directly to you (no reimbursement) and is in addition to any other insurance you may have.
- Can help pay your household bills, medical insurance deductible and more.
- Can be taken with you if you leave the company or retire. ³

1. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/ Disclosure Document for full details.

2. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/ Disclosure Document for more details.

3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.



HOSPITAL INDEMNITY INSURANCE BENEFITS

The plan pays a fixed amount for:

- Admission and confinement if you are admitted or confined to a hospital or an inpatient rehabilitation facility without prior hospitalization for a mental illness, alcoholism or drug addiction.
- Admission to the hospital for a routine childbirth.
- Stay in a hospital nursery for newborn infants.
- ICU admission and confinement if your baby is admitted to the NICU.
- Discounts for laser eye surgery through the VisionAccess program. You can choose between the EyeMed laser surgery benefit under the Vision Care Program or the VisionAccess program, whichever pays the larger discount to your provider.

Low Plan ¹

MetLife Hospital Indemnity Insurance Pays YOU

Hospital Coverage — Accident

Hospital Admission Benefit <i>non-ICU or ICU admission must occur within 180 days after the accident</i>	\$500 one time per covered person per accident
Hospital Confinement Benefit <i>non-ICU or ICU admission must occur within 180 days after the accident</i>	\$250 per day, up to 30 days, per covered person per accident

Hospital Coverage — Sickness

Hospital Admission Benefit <i>non-ICU or ICU</i>	\$500 one time per covered person per sickness and no more than two times per calendar year
Hospital Confinement Benefit <i>non-ICU or ICU</i>	\$250 per day, up to 30 days, per covered person per sickness

High Plan ¹

MetLife Hospital Indemnity Insurance Pays YOU

Hospital Coverage — Accident

Hospital Admission Benefit <i>non-ICU or ICU admission must occur within 180 days after the accident</i>	\$800 one time per covered person per accident
Hospital Confinement Benefit <i>non-ICU or ICU admission must occur within 180 days after the accident</i>	\$300 per day, up to 30 days, per covered person per accident

Hospital Coverage — Sickness

Hospital Admission Benefit <i>non-ICU or ICU</i>	\$800 one time per covered person per sickness and no more than two times per calendar year
Hospital Confinement Benefit <i>non-ICU or ICU</i>	\$300 per day, up to 30 days, per covered person per sickness

HOSPITAL INDEMNITY EXAMPLE

John is enrolled in Employee Only coverage in the HSA Advantage medical option. John elected the Hospital Indemnity High Plan during Annual Enrollment, and he pays \$8.44 per paycheck for the policy — a total of \$219.48 for the year. John has not yet met his annual deductible.

John wakes up in the middle of the night experiencing chest pain. An ambulance takes him to the emergency room (ER) at a local hospital. Upon arrival, the ER doctor examines John and advises that he requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After two days in the Intensive Care Unit, John moves to a standard room and spends two additional days recovering in the hospital. The MetLife Hospital Indemnity benefits pays John \$2,800. He chooses to use this money to help pay his medical bills.

COVERAGE

Biweekly Premium	\$8.44
Health Event	Visit to ER for chest pain. Immediate admission to ICU for further evaluation and treatment for one day. Move to standard room; two additional days recovering.
Medical/Prescription Drug Bills	\$30,000
MetLife Benefit Payment	<ul style="list-style-type: none">• Regular Hospital Admission: \$800• ICU Supplemental Admission: \$800• Confinement in ICU for one day: \$300• Regular Hospital Confinement for three days: \$900
How It Helps	John uses the \$2,800 to help pay his medical bills. He pays an additional \$4,800 before meeting his annual out-of-pocket maximum of \$7,600 .

This is only an example. Please contact MetLife or refer to plan documents for detailed information.

¹ Covered services/treatments must be the result of an accident of sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

METLIFE LEGAL PLANS

Whether it's a planned event like buying a house or preparing a will, or an unexpected problem like identity theft or a speeding ticket, most people need legal counsel at some point. When you enroll in MetLife Legal Plans, you get convenient and affordable access to a qualified network of attorneys for everyday personal legal matters.

Key features include:

- A national network of more than 17,500 attorneys.
- In-person or over-the-phone counsel for the most common personal legal matters.
- No deductibles, claim forms, copays or waiting periods.
- Unlimited access to attorneys for legal matters covered under the plan.
- Out-of-network attorney option.

MetLife Legal Plans attorneys can help you with some of the most frequently needed personal legal matters, including:

- Preparation of wills, living wills and trusts.
- Purchase, sale and refinancing of a home.
- Debt collection and foreclosure defense.
- Identity theft defense.
- Rental issues.
- Civil litigation defense.
- Adoptions.
- Document review and preparation.

Learn more at [metlife.com/insurance/legal-plans](https://www.metlife.com/insurance/legal-plans) or call **1-800-821-6400**, Monday – Friday, 7 a.m. – 7 p.m. CT.

PERSONAL LEGAL MATTERS & COSTS EXAMPLE

COSTS

Wills for Employee & Spouse	\$740
Medical Powers of Attorney	\$185
Home Refinancing	\$1,850

TOTAL **\$2,775**

MetLife Legal Plans \$216 per year

POTENTIAL SAVINGS **\$2,559**

This is only an example. Please contact MetLife or refer to plan documents for detailed information.

ALLSTATE IDENTITY PROTECTION

Allstate Identity Protection helps you safeguard your personal information by alerting you at the first sign of fraud and helping you to fully restore your identity.

24/7 Identity Protection

Every two seconds in the U.S., someone's identity is stolen. In addition to becoming a statistic, identity theft victims can experience devastating and long-lasting effects — financially, emotionally and even physically.

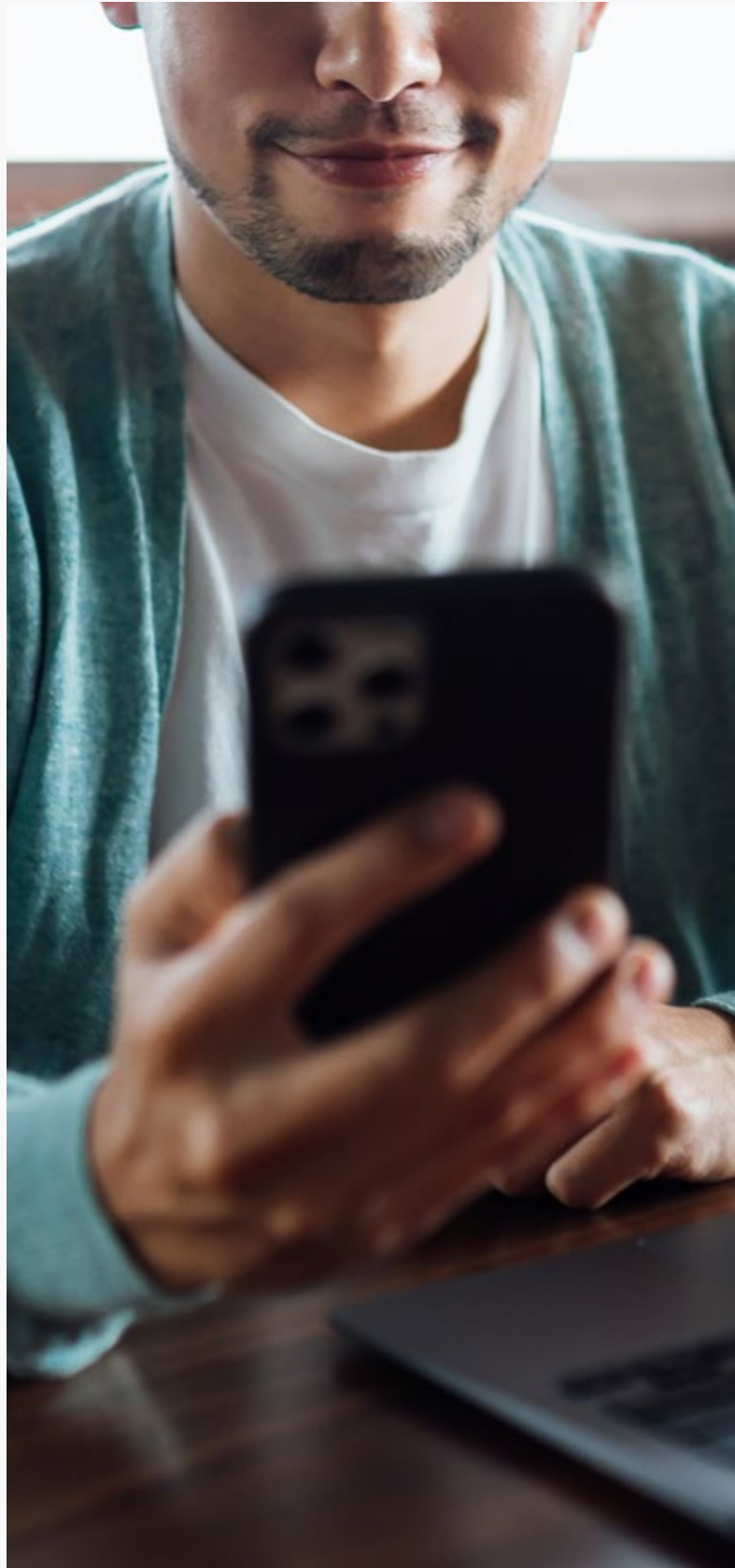
Allstate Identity Protection can help you protect yourself by:

- Managing and protecting your personal information online;
- Proactively monitoring your credit reports, credit-related accounts, social media accounts, etc., and alerting you at the first sign of fraud;
- Notifying you about data breaches that may affect you so immediate action can be taken;
- Taking precautions, such as placing fraud alerts and credit freezes;
- Providing lost wallet protection by securely holding important information from credit cards, credentials, and documents;
- Helping restore your compromised identity if fraud or theft occurs, including up to \$1 million identity theft expense reimbursement; and more.

Once enrolled, you can access the entire Allstate Identity Protection portal on the go by downloading the app (available for iOS and Android).

Visit rrd.bswift.com for cost information and to enroll. If you have additional questions, call **1-800-789-2720**.

NOTE: Allstate Identity Protection is a voluntary benefit option that is not sponsored, maintained, subsidized or endorsed by RRD. You pay for Allstate Identity Protection with after-tax dollars and you may enroll or dis-enroll at any time.



ADDITIONAL VOLUNTARY BENEFITS

MetLife Commuter Benefits

Pay for your commute with pre-tax dollars — and save up to 30%.

Taking advantage of MetLife's Commuter Benefits can help you get more mileage out of your paycheck by using tax-free funds accessed through a smart debit card to pay for work-related transit and parking.

You can have pre-tax dollars deducted from your paycheck and credited to a Commuter Benefits account — up to \$500 a month for transit and vanpooling (combined) and up to \$500 for qualified parking in 2024. Your funds can be rolled over month to month as long as you remain with RRD.

So many ways to save money

Parking

Use the card for parking expenses. There's no cash up front, no claim forms to fill out and no waiting for reimbursements. Qualified expenses include parking for any vehicle at or near your work location or where you use mass transit.

Transit

The card can be used for mass transit passes, tokens or fare cards purchased at a valid transit fare terminal (e.g., bus, train, subway, ferry, vanpool).

Learn more by visiting healthsavingsandspending.metlife.com, or call MetLife at **1-800-GET-MET8 (1-800-438-6388)**.

BenefitHub

Save big every day with discounts, rewards and perks on brands you love.

BenefitHub is a convenient resource you can use to save money, time and hassle. You can access the BenefitHub online marketplace for discounts, voluntary benefits and rewards.

Visit the BenefitHub for:

- Deals on things to do, see, eat and buy in your local area
- Discounts and rewards on travel, hotels, restaurants, car rentals, electronics, apparel, tickets and more
- Cash back on purchases from thousands of brands
- Easy access to certain RRD voluntary benefits (e.g., Auto & Home, MetLife Pet insurance and Purchasing Power)

Sign up for your free account today.

Purchasing Power

Sign up with Purchasing Power to shop thousands of brand-name products.

Pay over time, right from your paycheck with zero interest. Enroll at BenefitHub, Purchasing Power or call **1-888-923-6236**.



VOLUNTARY BENEFITS

As always, the voluntary benefit options described are completely voluntary and are not sponsored, maintained, subsidized or endorsed by RRD. Employees who choose to participate in any of these programs must deal directly with the program vendor.



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ABOUT THIS GUIDE

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

IMPORTANT

Descriptions of supplementary benefits provided in this guide are based on official Plan documents. The description of Allstate Identity Protection are based on official Allstate 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 or official Allstate documents, the following documents will control:

- Where this document is intended to summarize existing supplementary benefit provisions, the SPDs, SMMs, any other materials summarizing the Plans and the official Plan documents, the official Plan documents will control.
- Where this document is intended to communicate a change to the SPDs, SMMs, any other materials summarizing the Plans and the official Plan documents, this document will control.
- Where this document is intended to summarize or communicate a change to the materials summarizing Allstate Identity Protection, the official Allstate document(s) will control.

RRD reserves the right to amend or terminate the Plan, any Program or Allstate Identity Protection at any time for any reason.



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