

RR DONNELLY

**2020 Summary of Material
Modifications (SMM) for the
Retiree Welfare Benefits Plan Group
Life Insurance Program**

January 2020

Introduction

- The material that follows is a legally required notice of benefit plan changes. It describes changes to certain benefit programs (“Programs”) provided under the R.R. Donnelley & Sons Company Retiree Welfare Benefits Plan (the “Plan”).
- The general rules related to each benefit Program are detailed in each Program’s Summary Plan Description (“SPD”), and any notices (such as this one) that constitute a Summary of Material Modifications (“SMM”) to that SPD, including but not limited to the annual Benefits Enrollment Guides. If a capitalized term is not defined in this SMM, such term will have the definition set forth in the applicable SPD. To make sure you have the most up-to-date information, keep this document with your SPD. You can also access the SPDs and SMMs at <http://myrrdbenefits.com>.
- This SMM was prepared to highlight clarifications to the terms of the Plans, and is generally effective January 1, 2020.
- As described more fully in the SPDs, the SPD and any appendices thereto along with any SMMs (including this SMM) is intended to be a complete, accurate, and up-to-date description of your coverage under the Plans. However, since protocols, and practices continually change, even the SPD cannot adequately define every potentially covered service or exclusion as of a certain date. In each case, the claims administrator or insurer will have the authority or discretion to make the determination of whether an expense incurred is a covered expense, or whether an individual is a covered individual, in accordance with its internal rules, guidelines, protocols, or other similar criteria.
- If there is any inconsistency between the SMM and the SPD, this SMM will control. However, if there is any discrepancy between this SMM and the Plan, the Plan documents (including the applicable Schedule of Benefits or Certificates of Coverage, if any) govern.
- This SMM merely describes the material changes to the coverages and benefits offered to eligible participants from the date of the last SPD until the date on the cover of this SMM. R.R. Donnelley & Sons Company (“RR Donnelley”) reserves the right to amend, change, or terminate the Plans or their component programs, in whole or in part, at any time.
- This SMM contains a summary in English to supplement the information provided in the SPD and its appendices. If you have difficulty understanding any part of this content, call the RR Donnelley Benefits Center at 1-877-RRD-4BEN (1-877-773-4236). RR Donnelley Benefits Center Representatives are available from 7 a.m. to 7 p.m. CT, Monday through Friday, except holidays.

Summary of Material Modifications

New Benefits Center and Eligibility Administrator Contact Information

Effective January 1, 2020, bswift replaced Alight as administrator of the RR Donnelley Benefits Center and as the Plan's Eligibility Administrator. The new contact information for the RR Donnelley Benefits Center/Eligibility Administrator is:

RR Donnelley Benefits Center
P.O. Box 617907
Chicago, IL 60661
1-877-RRD-4BEN (1-877-773-4236)
Website: rrd.bswift.com

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