

**RR DONNELLEY**

**2020 Summary of Material  
Modifications (SMM)  
for the  
RR Donnelley Group Benefits Plan  
and the  
RR Donnelley Flexible Benefits Plan**

**Issued December 2019**

## Introduction

The material that follows is a legally required notice of benefit plan changes. It describes changes to certain benefit programs provided under the RR Donnelley Group Benefits Plan and the RR Donnelley Flexible Benefits Plan (the “Plans”).

The general rules related to each benefit program are detailed in the Plan’s Summary Plan Description (“SPD”), and this notice which constitutes the Summary of Material Modifications (“SMM”) to that SPD. 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 [www.myrrdbenefits.com](http://www.myrrdbenefits.com).

This SMM was prepared to highlight changes to the Plans generally effective January 1, 2020. Many, if not all of the other changes that are highlighted in this SMM were previously communicated to you in the Annual Enrollment Guides and/or other communications from the Plans, and are being re-published here for ease of use.

As described more fully in the SPD, the SPD and any appendices thereto along with this SMM is intended to be a complete, accurate, and up-to-date description of your coverage under the Plans. However, since treatments, protocols, and practices continually change, even this SMM 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, 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 Certificates of Coverage, if any) govern.

Nothing in this SMM, the SPD or its appendices should be interpreted as an employment contract. 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.

This SMM addresses important changes to the following SPDs under the Group Benefits Plan:

***Summary Plan Description for Medical and Prescription Drug Programs SPD (the “Group Health Program”)***

***Summary Plan Description for Regional Medical Options Program SPD***

***Summary Plan Description for Life and Accident Insurance Program***

This SMM also addresses changes to the following RR Donnelley Flexible Benefits Plan SPDs:

***Summary Plan Description for Health Care and Dependent Care Spending Programs***

\* \* \*

## **I. Changes at Annual Enrollment**

### ***Changes at 2020 Annual Enrollment***

*The following describes changes to your Plan for 2020. Refer to the 2020 Benefits Enrollment Guide to learn more about your 2020 benefit program options.*

### **New Administrator and Hours of Operation of RRD Benefits Center**

\*Every reference to the RRD Benefits Center in each SPD should be changed to reflect the new administrator, website and hours of operation, where relevant.\*

Effective for Annual Enrollment and generally beginning January 1, 2020, bswift will replace Alight as the general benefits administrator for the Group Benefits Plan. The RRD Benefits Center can be accessed by phone at **1-877-RRD-4BEN (1-877-773-4236)** and online at **rrd.bswift.com**.

The new mailing address for the RRD Benefits Center is:

PO Box 617907  
Chicago, IL 60661

Representatives are available Monday – Friday from **7 a.m. to 7 p.m. CT**.

### **HSA Contribution Limits**

HSA contribution limits increased for 2020. The contribution limit for Employee Only Coverage is \$3,550, and the contribution limit for other coverage levels is \$7,100.

### **Health Care FSA Contribution Limits**

The Health Care FSA contribution limit increased to \$2,700 for 2020.

### **Other Health Care FSA Changes**

HealthEquity will replace Your Spending Account (YSA) as administrator of RRD's FSAs (Health Care FSA, Limited-Use FSA and Dependent Day Care FSA). HealthEquity can be accessed by phone 24 hours a day, 7 days a week at: 1-844-291-0928 or at [healthequity.com](http://healthequity.com).

### **Other Health Care and Dependent Care FSA Changes**

If you are hired in October, you become eligible to participate in the FSAs on January 1, even though your coverage for other benefits begins on December 1.

### **Changes to Life Insurance Benefit Program**

You may now purchase optional employee life insurance up to eight times your annual base pay (an increase from the current maximum of seven times your annual base pay),

up to a combined benefit (basic and optional) of \$2 million. You will need to demonstrate evidence of insurability (“EOI”) for any increase in optional employee life insurance coverage. Additionally, if your spouse/domestic partner is newly eligible for life insurance, EOI is required for coverage amounts over \$25,000. Current spouse/domestic partner participants and those who previously waived coverage must provide EOI for all coverage amounts.

### **Changes to Accidental Death & Dismemberment Benefit Program**

You may now purchase optional employee life insurance up to eight times your annual base pay (an increase from the current maximum of seven times your annual base pay), up to a combined benefit (basic and optional) of \$2 million for yourself.

### **Changes to Regional Medical Options Program**

Kaiser Medical Program Option for California and Oregon Employees

For employees in California and Oregon, RRD is adding a new Kaiser Permanente medical option, similar to the Copay Value option. This plan will also be HSA-eligible. If you are eligible for this option, it will be displayed on the enrollment website.

You can find more information about this plan in the Summary of Benefits and Coverage (SBC) on [myRRDbenefits.com](http://myRRDbenefits.com)

## **II. Changes to the Medical and Prescription Drug Programs SPD**

*The following sections are added to the Group Health Program SPD at the end of the section entitled “Special Programs,” after the section entitled “What is not covered,” and before the section entitled “Special Rules Under the UHC Group Health Program Options”:*

### **Prescription Drug Savings Program — Rx Savings Solutions**

You can save money on your medications with Rx Savings Solutions, a confidential online tool that finds lower-cost options for your prescribed medications. Rx Savings Solutions will automatically notify you via text or email (based on your preference) whenever it finds savings available to you. You can also use the “Search for Medications” tool to find savings suggestions. This optional program is available at no cost starting November 11, 2019, to you and your dependents enrolled in a national Medical Program option. Go to [myRRDbenefits.com](http://myRRDbenefits.com) for more information.

### **Best-in-Market Medical Vendor Program**

During Annual Enrollment, you will be automatically assigned the Medical Program vendor — Blue Cross and Blue Shield of Illinois (BCBSIL) or UnitedHealthcare (UHC) — that generally has the best overall negotiated discounts in your geographical location or market. Using the “best-in-market” vendor may save you money. Your best-in-market

Medical Program vendor will be displayed on the enrollment website if you enroll in or are already enrolled in one of the following national Medical Program options:

- HSA Value
- HSA Advantage
- Copay Value
- Copay Advantage

The Medical Program vendors negotiate separately with health care providers, so the discounts they get can vary by provider and procedure. With so many variables, it can be difficult to know which vendor to choose. By analyzing each vendor's overall discounts, RRD is able to determine the vendor that has negotiated the best *overall* discounts with health care providers in your geographical area or market.

**Effective January 1, 2020, you will not be able to change your assigned Medical Program vendor.** Your current providers are likely included in your assigned vendor's network, but be sure to check by visiting the vendor's website or calling the vendor directly. You may want to switch providers if they are not part of your assigned vendor's network. To learn more about your assigned vendor, visit the website or call the vendor directly:

#### **BCBSIL**

Visit: [bcbsil.com/rrd](http://bcbsil.com/rrd)  
Call: 1-800-537-9765

#### **UHC**

Visit: [welcometouhc.com/rrd](http://welcometouhc.com/rrd)  
Call: 1-877-442-5999

#### **CVS Caremark**

Visit: [caremark.com](http://caremark.com)  
Call: 1-866-273-8402

### **III. Changes to the Health Care and Dependent Care Spending Programs SPD**

The following describes changes to the Health Care and Dependent Care Spending Programs SPD:

*Effective January 1, 2020, the contact information for the FSA claims administrator is:*

HealthEquity, Attn: Reimbursement Accounts  
15 W Scenic Pointe Drive, Ste 100  
Draper, UT 84020  
Fax: 801.999.7829  
1-844-291-0928 or at [healthequity.com](http://healthequity.com)

*The term “YSA card” in the subsection entitled “How to Access Funds or Receive Reimbursement from Your Health Care FSA” under the heading “Debit Card” in the section entitled “How the Health Care FSA Works” should be replaced in each instance with the term “FSA debit card.”*

#### **IV. Changes to the Life and Accident Insurance Program SPD**

*The subsection entitled “Imputed Income” in the section entitled “How the Program Works” is replaced in the entirety with the following:*

##### **Imputed Income**

Under current tax laws, the “value” of any RR Donnelley-paid basic employee life insurance coverage over \$50,000 is subject to imputed income taxes. Imputed income may also be applied to your optional employee life insurance, and your Spouse or Domestic Partner and child life insurance coverages if the aggregate premium paid by you during a calendar year is less than the IRS Table #1 rates for the coverage you purchase. If this is the case, the difference is imputed income, which means it is added to your paycheck as taxable income. Imputed income taxes, if any, will appear on your W-2 form each year.