



KEY PROVISIONS

COVID-19 & YOUR RRD BENEFITS

100% Coverage for In-Network Coronavirus Testing

The Families First Coronavirus Response Act signed into law on March 18, 2020, generally requires group health plans to cover COVID-19 testing and screening. The Act applies to our RRD national Medical Program options provided by Blue Cross and Blue Shield of Illinois (BCBSIL) and UnitedHealthcare (UHC), as well as our regional options provided by Dean Health Plan, Prevea360 Health Plan, Kaiser and BlueAdvantage HMO:

- **You and your covered dependents can receive in-network testing to diagnose COVID-19** when medically necessary and consistent with guidance from the **Centers for Disease Control and Prevention (CDC)**. Pre-authorization is not required (i.e., your doctor doesn't need to obtain approval from your health insurance).
- **Testing is 100% covered** by your medical option, with no copay, coinsurance or deductible.
- **The cost of a provider visit related to testing is also 100% covered.** The visit can be via a doctor's office, telehealth, urgent care or emergency room.

If you are treated for COVID-19, your medical option's standard coverage terms and cost-sharing provisions will apply. Please contact your vendor for coverage details.

Advantages of Telehealth

You can talk to a doctor from home to **get medical advice 24/7 and reduce your exposure to germs.** Now through May 31, 2020, telehealth services will be 100% covered by your RRD medical plan.

NOTE: *Wait times might be longer than normal.*

- **BCBSIL:** Visit **MDLIVE**[®], call **1-888-676-4204** or download the **MDLIVE app**.
- **UHC:** Sign in at **myuhc.com** to video chat with a doctor, download the **UnitedHealthcare app**, or call **1-855-615-8335** to do a Virtual Visit by phone.
- **If you are enrolled in a regional medical option:** Visit your vendor's website to access their virtual visit service.

Help with Prescription Drug Refills

If your prescription drug coverage is provided by Caremark:

- You may **refill 30-day prescriptions for maintenance medications at any in-network pharmacy ahead of your normal fill schedule.** This is a temporary change in effect during the COVID-19 emergency situation. (If you take maintenance medications, it's a good idea to refill your eligible maintenance prescriptions for 90-day supplies or up to your plan's maximum quantity.)
- You can now get **free home delivery of prescription medications** from CVS Pharmacy. With the CDC encouraging people at high risk for COVID-19 complications to stay at home, this convenient option avoids trips to the pharmacy for refills or new maintenance prescriptions.
- If you have a 90-day prescription for maintenance medications, remember you can always get **free home delivery** from **CVS Caremark Mail Service pharmacy.**

If you are enrolled in a regional medical option, please direct questions about prescription drug coverage to your medical vendor.

MetLife Supplemental Health Care Coverage

The following coverage information applies to you if you are enrolled in a supplemental health care policy through MetLife:

- **Accident Insurance:** The definition of an “accident” indicates it is not a sickness, so COVID-19 would *not* be covered under the accident plan.
- **Critical Illness Insurance:** Because COVID-19 is not listed as a “covered condition,” it would *not* be covered under MetLife’s critical illness coverage.
- **Hospital Indemnity:** Because COVID-19 is a viral infection, it is considered a sickness. The Sickness Hospital benefits (admission and confinement) would be payable provided the individual met all other certificate requirements.

If you have questions about your supplemental health care coverage, please call MetLife at **1-800-GET-MET8 (1-800-438-6388)**, Monday – Friday, 7 a.m. – 10 p.m. Central Time.

Health Savings Account (HSA) Expenses and Contribution Deadline

Additional Eligible Expenses Allowed

Retroactive to January 1, 2020, you may use your HSA to purchase:

- Over-the-counter medical products without a prescription from a physician, including pain relievers, cold medicines, bandages and more.
- Menstrual care and feminine hygiene products.

Deadline Extended for HSA Contributions

With the 2019 IRS tax filing and tax payment deadline moved to July 15, 2020, the deadline to contribute to an HSA has also been extended. This means you have until July 15, 2020, to contribute more to your 2019 HSA (up to IRS limits) and further reduce your taxable income.

To learn more, call HealthEquity at **1-844-281-0928** or visit my.healthequity.com.

Health Care Flexible Spending Account (FSA) Expenses

Retroactively effective to January 1, 2020, you can use your Health Care FSA to purchase:

- Over-the-counter medical products without a prescription from a physician, including pain relievers, cold medicines, bandages and more.
- Menstrual care and feminine hygiene products.

Virtual Dental Care

The CDC recommends delaying routine, non-urgent dental care during the COVID-19 pandemic. Many dental offices are limiting appointments to emergency needs only or have closed due to government recommendations.

In the event of a dental emergency (or if you are unsure if your dental case is urgent), Cigna recommends you contact your dentist, who can help guide your care options. If that’s not possible, Cigna has launched Cigna Dental Virtual Care, powered by The TeleDentists®. This 24/7 service allows you to talk with a licensed dentist by video chat. Through May 31, 2020, Cigna Dental customers can use this virtual care option for dental consultations at no cost. (Out-of-pocket pharmacy costs may apply for customers who are prescribed medication.) After May 31, 2020, applicable out-of-pocket costs, annual maximums and frequency limitations will apply.

To learn more, call **1-800-244-6224** or visit mycigna.com.

Postponing Routine Eye Exams

The CDC also recommends postponing routine eye exams during the current COVID-19 emergency.

Should you lose or break your glasses or require replacement contact lenses, EyeMed encourages you to use online, in-network options, including Glasses.com, ContactsDirect, Ray-Ban.com, LensCrafters.com and TargetOptical.com. Many of these online providers are offering free, expedited shipping and no-cost returns for extra convenience. Check with online providers to verify available offers.

If you don't have a valid prescription and are unable to locate a provider or leave your home, please contact EyeMed Customer Care at **1-866-939-3633** for assistance. To learn more about EyeMed's COVID-19 response, visit eyemed.com.

Confidential Support for COVID-19 Stress & Other Challenges

An evolving, ongoing event such as the threat of a health emergency can cause people to feel anxiety, even when they normally don't. If your stress and anxiety persist, contact our Employee Assistance Program (EAP) at **1-877-883-0396** or visit www.achievesolutions.net/rrd. The EAP is available 24/7 to help you deal with many of life's challenges. It's completely confidential and free to you and your family.

Answers to Common Disability Questions

The Hartford has provided answers to common questions about COVID-19 as it relates to disability benefits:

- **If I am quarantined but do not test positive for COVID-19, will I be considered disabled?**
No. A quarantine is not a qualifying medical condition, so you *would not* meet the definition of a disability.
- **If I am quarantined and test positive for COVID-19, am I considered disabled?**
It depends. A positive test for COVID-19 is not by itself a disabling condition. You would only be considered disabled if you were sick and unable to perform the essential duties of your occupation due to the sickness.
- **Will The Hartford fast track approval of Short-Term Disability claims? Will The Hartford relax medical documentation requirements for disability claims?**
As with any employee illness, The Hartford will make its coverage determinations based on the specific facts and policy language associated with each claim. Your first point of contact is a highly experienced Customer Care Nurse who will have the knowledge to help expedite initial claim decisions. The Hartford will closely monitor the claim process and may adjust the application of claim procedures as the circumstances warrant.
- **Am I eligible for Family Medical Leave?**
To be eligible for leave under the Family Medical Leave Act (FMLA), you or your immediate family member must have a serious health condition. Being quarantined but not testing positive for COVID-19 would not satisfy that requirement. A positive test for COVID-19 does not by itself meet the definition of a serious health condition.

Contact your local HR representative for questions regarding paid sick leave. Learn more at TheHartford.com/coronavirus.

Elections for Dependent Day Care FSA

You may be able to change your election in the Dependent Day Care Flexible Spending Account (FSA) if your need for child care has changed as a result of a change in employment status (including working from home) or day care arrangements. The election change must be consistent with the change in status. For more information, please call the Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.

Commuter Account Enrollment Changes

If you are enrolled in Commuter Benefit Solutions and your daily commute has changed, you may want to change your contribution. As a reminder, you must make your election by the 10th of the month for it to take effect the following month.

Learn more at commutercheckdirect.com (company code 1540) or call **1-888-235-9223**.

Temporary Student Loan Relief

If you have a federal student loan, your interest rate will be automatically set to 0% for a minimum of 60 days, retroactive to March 13, 2020. Additionally, you may have the option to pause your federal student loan payments for a minimum of 60 days, retroactive to March 13, 2020. To get your payments suspended, you must contact your student-loan servicer; it is not automatic for everyone.

Learn more at [SoFi](https://sofi.com) or call **1-855-456-7634**.

401(k) Savings Plan Loan Relief

For eligible individuals, new or existing loan repayments that occur between March 27, 2020, and December 31, 2020, can be delayed, as a result of the coronavirus relief bill. Remaining loan repayments beginning in 2021 will be re-amortized, and the loan maturity date will be extended to reflect these repayment delays, plus accrued interest. To learn more about COVID-19-related benefits and your savings plan account, please contact Empower Retirement at **1-844-243-4773**.

This document describes temporary 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. 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.

This SMM was prepared to highlight temporary changes to the Plans generally effective March 18, 2020.