

Read this
guide **first.**

Staying connected.

Highlights of Your 2021 Benefits
Enroll November 2 – 13

It's time to enroll.

November 2 – 13

During these unprecedented times, we are especially pleased to be able to deliver enhancements to your benefits, including lower medical plan deductibles for the HSA Value and Copay Value medical options, a lower-cost medical option that we are piloting in select areas, a new concierge service to help you navigate health care decisions and save time and money, and a new Employee Assistance Program (EAP) to support you and your family. We are also especially pleased that there will be no increase to employee premiums in 2021 for the national options. You can learn more about these improvements, as well as other changes for 2021, in this guide.

Your RRD benefits are important for your health, financial security, peace of mind and overall well-being. Perhaps now more than ever, it's clear that having comprehensive benefits – and understanding how to use them – is vital.

This guide also explains what you need to do to enroll. Please read it first, and then read the *2021 Benefits Enrollment Guide* and visit myRRDbenefits.com for more details about your benefits. During Annual Enrollment, you are encouraged to review your benefit options carefully so you can be sure you have the coverage that's right for you and your family in 2021.

Stay Connected at myRRDbenefits.com

Make myRRDbenefits.com your go-to resource for:

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



2021 Benefits Changes

RRD is making the following changes to your 2021 benefits, effective January 1, 2021. These changes will help us continue to deliver comprehensive benefits that support your overall health and well-being.

Medical Program Costs



Great news! Your medical premiums (the amount deducted from your paycheck for your RRD medical coverage) will not increase in 2021 for the four national Medical Program options. Please visit the enrollment website to view your premiums. Other features of the Medical Program options, like coinsurance (the percentage of costs you pay for covered services after you've paid your deductible) and the annual out-of-pocket maximum (the most you pay during the Plan year before the Plan starts to pay 100% of the cost of covered services) will remain unchanged for 2021.



More great news! If you elect the HSA Value or Copay Value medical option, your annual deductible (the amount you pay for covered services before the Plan begins to pay) will **decrease** to \$4,100 (employee only) and \$8,200 (family).

Please refer to your *2021 Benefits Enrollment Guide* and visit myRRDbenefits.com to review your medical options side by side.

New Medical Program Option: Copay Value Select

As part of RRD's efforts to provide enhanced benefit options for our employees, we are piloting a new Medical Program option in 2021 — Copay Value Select from Blue Cross and Blue Shield of Illinois (BCBSIL). This option will be offered in select areas where the provider network is substantial. If the pilot is successful, RRD will look to expand this medical option to other areas.

To find a provider in the Blue High Performance Network, visit bcbsil.com/go/rrdbluehpn.

- This option is similar to the Copay Value medical option, but has lower premiums, deductibles, coinsurance and copays.
- Copay Value Select covers care received **in-network only**. Out-of-network care is covered only for emergencies.
- As part of this pilot, Copay Value Select is available to you if you live in one of the following metropolitan areas: Chicago, Houston, Indianapolis, Los Angeles, Cleveland or Cincinnati. You'll receive more information about this medical option if your home ZIP code is in one of these network areas.

One Carrier for Our National Medical Program Options: Blue Cross and Blue Shield of Illinois

BCBSIL will administer our four national Medical Program options: HSA Value, HSA Advantage, Copay Value and Copay Advantage.

UnitedHealthcare (UHC) will no longer be a medical carrier for RRD. If UHC is your current Medical Program vendor, you will move to BCBSIL. Having just one carrier will enable us to streamline our processes, reduce costs and provide a more consistent program experience.

The BCBSIL Network & Continuation of Care

You can save money when you receive care in the BCBSIL network. If UHC is your current medical carrier, your providers are likely in the BCBSIL network, but be sure to check by visiting bcbsil.com/rrd or calling BCBSIL at **1-800-537-9765**.

If you are currently enrolled with UHC and being treated for certain medical conditions by a doctor who is not part of the BCBSIL network, you may apply to continue treatment with that doctor temporarily at the current benefit level. Contact a health advocate at **1-800-537-9765**, Monday – Friday, 7 a.m. – 7 p.m. CT for more information about continuation of care.

New Concierge Service: BCBSIL Health Advocacy Solutions

Your RRD medical coverage will include Health Advocacy Solutions, a concierge service from BCBSIL — at **no extra cost** to you. Health Advocacy Solutions can help you get the most from your benefits.

The service offers teams of specialists (including registered nurses, social workers, and health and behavioral advocates) who work together to coordinate complex care needs, help schedule your appointments, deal with claims issues and more. They can help you and your covered family members:

- Understand your health benefits,
- Find high-quality, lower-cost providers,
- Cut through red tape by offering personal assistance with your health care matters,
- Sort out a new diagnosis and what to do next, and
- Find answers to your health questions.

You and your covered family members also have access to these programs and services — at **no extra cost** to you:

- **Member Rewards Program** — Save money and earn cash rewards when you use a BCBSIL Provider Finder or call a Health Advocate and seek certain medical procedures and services at a rewarded location.
- **Hinge Health** — If you suffer with chronic back, knee or hip pain, this coach-led digital program provides exercise therapy using wearable motion sensors and a free tablet. You can use it anytime, anywhere.
- **MyEvide** — Organize your health benefits with MyEvide, your personal online health hub. You'll get personal care reminders, custom health alerts and more sent to your email or mobile device.

Stay tuned for more information about BCBSIL Health Advocacy Solutions closer to the new Plan year.

With the addition of Health Advocacy Solutions, ConsumerMedical will be discontinued.

Vision & Dental Program Costs

Your premiums for vision coverage will decrease for 2021. Your dental premiums will increase slightly.

Please refer to your 2021 *Benefits Enrollment Guide* and visit myRRDbenefits.com to review your vision and dental options, and visit the enrollment website to view your 2021 premiums.

Contribution Limit Increase for Health Savings Account

You are eligible for a Health Savings Account (HSA) if you enroll in the HSA Value or HSA Advantage medical option. Contributing to an HSA lets you save and pay for eligible health care costs tax-free. The IRS contribution limits for 2021 are:

- \$3,600 for employee only coverage (\$50 more than 2020)
- \$7,200 for family coverage (\$100 more than 2020)
- \$1,000 catch-up contribution if you are or will be age 55 or older in 2021 and not Medicare-eligible

Visit myRRDbenefits.com to learn how you can use an HSA to save and pay for eligible health care expenses tax-free.

Flexible Spending Account Contribution Limit Increases

You can save money when you use Flexible Spending Accounts (FSAs) to pay for eligible out-of-pocket health and dependent day care expenses with before-tax dollars. For 2021, you may contribute \$200 – \$2,750 to a Health Care FSA and \$200 – \$5,000¹ to a Dependent Day Care FSA.

IMPORTANT: To begin or continue participating in the FSA program in 2021, you must enroll during Annual Enrollment.

1. Lower maximums may apply, for example if your tax filing status is Married Filing Separately (in which case it is capped at \$2,500), or if your or your spouse's earned income is less than \$5,000 (in which case it is capped at your or your spouse's earned income). See the applicable SPD for more information.

New Life Insurance Carrier: MetLife

Life insurance — including company-provided basic employee life insurance and optional life insurance — will move to MetLife (from Prudential). There are no plan changes, and your beneficiaries designated with bswift will carry over. To designate or update your beneficiaries, go to the enrollment website (accessible from myRRDbenefits.com).

Opportunity to Elect Voluntary Legal Coverage

During Annual Enrollment, you will have the opportunity to enroll in voluntary legal insurance from MetLife Legal Plans. Your coverage will be effective January 1 – December 31, 2021.

New Employee Assistance Program: SupportLinc

SupportLinc, RRD's new Employee Assistance Program (EAP) provider, can provide you and your family members with support for a variety of life concerns, such as family/marital and relationship problems, caregiver support and dependent care issues, financial and legal issues, drug and alcohol abuse, grief and loss, stress-related concerns and more.

Starting January 1, 2021, you'll be able to access support from SupportLinc in a variety of ways, including phone, web, live mobile chat, text messaging, email and video. Visit myRRDbenefits.com to learn more.

Save on Prescription Medications with Rx Savings Solutions

When you enroll in an RRD national Medical Program option, you can potentially save money on your prescription medications with Rx Savings Solutions. Rx Savings Solutions is a confidential online tool that may be able to find lower-cost options for your prescribed medications — and it's free to you and your enrolled dependents. Learn more at myrxss.com or call **1-800-268-4476**.



Your enrollment checklist.

Annual Enrollment for your 2021 benefits starts Monday, November 2, and ends Friday, November 13, 2020. Here's what you need to do:



Read the enrollment materials and review your options.

Learn about your 2021 benefit options and the decisions you need to make in the 2021 *Benefits Enrollment Guide* and at myRRDbenefits.com. You can also review the Summary Plan Descriptions (SPDs) and any Summaries of Material Modifications (SMMs) at myRRDbenefits.com.



Get help to make informed decisions about your benefits.

On the enrollment website (accessible from myRRDbenefits.com), use the "Ask Emma" virtual assistant to view your rates, compare your options, and help you choose the option that's right for you and your situation. Emma will guide you through the enrollment process by asking you a few simple questions, and she'll suggest options based on your responses and individual needs.



Make your 2021 benefit elections November 2 - 13.

Go to myRRDbenefits.com to access the link to the enrollment website. Instructions on how to log in are listed on the enrollment site home page.

- The enrollment website will be available 24 hours a day, 7 days a week during the enrollment period. You may go back to the enrollment website to make changes as often as necessary before the deadline.
- If you don't have online access, you can enroll by phone starting November 2 at **1-877-RRD-4BEN (1-877-773-4236)**, Monday – Friday, 7 a.m. – 7 p.m. CT.
- Don't wait until the last minute! Phone enrollment ends November 13, 2020, 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.



Review/update your dependents.



Certify your tobacco status.

Your current tobacco status will carry over, so be sure to update it if it has changed. Tobacco users will pay an annual medical premium surcharge of \$500 per adult and \$250 per child.¹



Review/update your beneficiary designations.

- Life insurance on the enrollment website.
- RRD 401(k) Savings Plan at empower-retirement.com/participant
- HSA at HealthEquity.com



Confirm your elections.

After enrolling, review your confirmation statement and verify your elections, covered dependents and per-pay-period costs are correct. Print and keep a copy for your records. If you need to make changes or corrections, you may do so until November 13, 2020, on the enrollment website or by calling the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.

Choose Wisely

Your benefit elections will be in effect January 1 – December 31, 2021. You cannot make changes during the year unless you experience a life event or qualified status change (e.g., marriage, divorce, birth of a child). For more information, read the Qualified Status Changes SPD at myRRDbenefits.com.

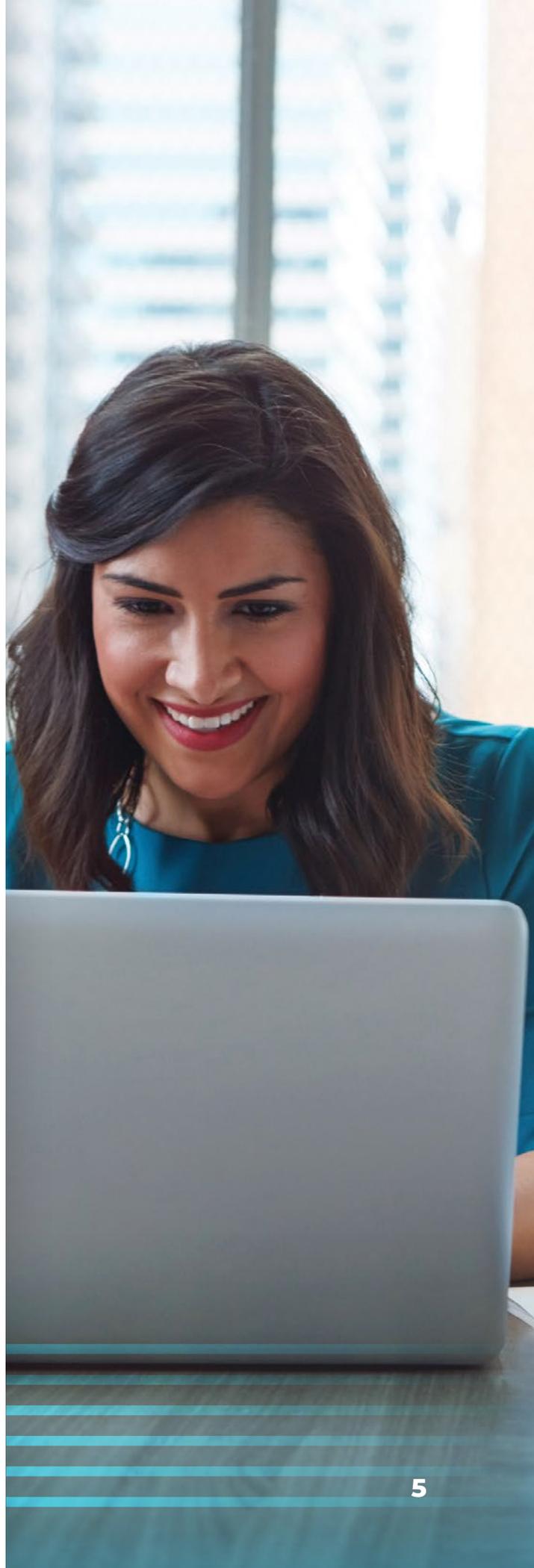
1. You and/or each of your enrolled dependents who are tobacco users may avoid the premium surcharge by participating in the tobacco cessation program during the Plan year. So long as the individual participates in the program by December 31, 2021, you will be refunded the tobacco medical plan surcharge 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 participation in the program. Contact UBreathe at **1-888-882-5462** to participate in the program. (Alternate cessation recommendations by your physician will be accommodated.)

If You Don't Enroll by November 13

Annual Enrollment is your once-a-year opportunity to enroll or change your benefit elections for the coming year (unless you have a qualifying life event).

If you don't take action:

Medical Coverage	<p>Your current election and coverage category (i.e., whom you cover) will carry over to 2021. If UHC is your current medical carrier, you will move to BCBSIL.</p> <p>Your 2020 Tobacco-free Pledge will also carry over to 2021.</p>
Dental Coverage	<p>Your current election and coverage category (i.e., whom you cover) will carry over to 2021.</p>
Vision Coverage	
HSA Contribution	<p>If you contributed to an HSA in 2020, your contribution amount will carry over to 2021.</p> <p>If you want to contribute up to the new 2021 maximums (\$3,600 for employee only coverage or \$7,200 for family coverage) or make any contribution changes, you must elect the new amount.</p> <p>You may change your HSA contribution at any time during the year.</p>
FSA Contributions	<p>FSA contributions do not carry over. You must enroll during Annual Enrollment to participate in an FSA in 2021.</p>
Supplemental Health Care Coverage	
Optional Life and Accidental Death and Disability (AD&D) Coverage	<p>Your current elections will carry over to 2021.</p>
Voluntary Legal Coverage	
Waived Coverage	<p>If you currently waive coverage, your coverage will continue to be waived.</p>



Important

The descriptions 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, and other materials summarizing the RR Donnelley Group Benefit Plan and the official Plan documents, the following documents will control:

- Where this document is intended to summarize the existing benefit provisions the SPDs, SMMs, any other materials summarizing the RR Donnelley Group Benefit Plan 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 RR Donnelley Group Benefit Plan and the official Plan documents, this document will control.

RRD reserves the right to amend or terminate the Plan or Programs at any time for any reason.

About This Guide

This guide describes the coverage RRD will offer for 2021 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 SPDs and SMMs online at myRRDbenefits.com.



rrd

Copyright © 2020. R.R. Donnelley
& Sons Company. All Rights Reserved.

(HPN)