



RRD BENEFITS
HEALTH | WEALTH | LIFE

Staying connected.

Leaving RRD
A Benefits Resource Guide



Leaving RRD.

No matter where life takes you, your health and well-being are key to living it well. That's why we've developed this resource guide. It's designed to help you understand how your benefits will work when you leave RRD. We encourage you to review it so your transition from RRD will be a smooth one.

If you have questions that aren't answered here, please refer to the list of contacts starting on page 6 or reach out to the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.

What's inside.



For your health.

Medical & Prescription Drug Coverage

RRD medical and prescription drug coverage for you and your eligible, covered family members will end on the last day of the month you leave the company. You have options to continue these benefits if you need them:

COBRA

You might be able to continue your current RRD medical coverage without a break in coverage through COBRA for up to 18 months. If you are eligible, a COBRA election notice will be mailed to you after your RRD coverage ends.

- You have 60 days* from the date your coverage ends or the date the written COBRA notice is sent – whichever is later – to elect coverage. Coverage will be retroactive to the date your medical coverage ended.
- If you elect COBRA, you are responsible for the full cost of the plan premium. You must make the first payment within 45 days of your election.

Health Insurance Marketplace

You might want to consider purchasing a plan through the Health Insurance Marketplace instead of electing COBRA. To explore your options and see how plan prices compare to your COBRA costs, visit [healthcare.gov](https://www.healthcare.gov).

Keep Your Cards!

If you elect COBRA for medical, dental and/or vision coverage, keep your current ID card; you will not receive a new one.

Dental & Vision Coverage



Your dental and vision coverage will end on the last day of the month you leave RRD.



You can continue dental and vision coverage under COBRA.



The COBRA terms and conditions for medical and prescription drug coverage described above also apply to dental and vision coverage.

* Certain Plan deadlines, including the 60-day deadline to elect COBRA, have been suspended from March 1, 2020, until 60 days after the announced end of the COVID-19 National Emergency, or such later date that may be announced by the IRS and U.S. Department of Labor (referred to as the "Outbreak Period"). See the 2020 SMMS available at myRRDbenefits.com for more information on this extension and other Plan provisions that have been modified during the Outbreak Period.

For your wealth.

Health Savings Account (HSA)

If you have an HSA, your account belongs to you — even when you leave RRD.

- You may continue to use your HSA to pay for eligible health care expenses after you leave RRD.
- You may continue to contribute to your HSA if you are enrolled in a qualified high-deductible health plan and do not have any disqualifying coverage.
- If you contribute to your HSA through RRD payroll deductions, your contributions will end with your last paycheck.
- If you haven't reached the IRS contribution limit for the year, you may make contributions directly to HealthEquity, RRD's HSA program administrator. You are responsible for ensuring you don't exceed the annual IRS limit, so be sure to track your contributions.
- After you leave RRD, you may continue to keep your account with HealthEquity or you may transfer your account to a bank of your choice.

For more information, please contact HealthEquity at **1-844-281-0928** or my.healthequity.com.

Keep Your Cards!

If you have an existing balance in your HSA or FSA, keep your current debit card; you will not receive a new one.

Flexible Spending Accounts (FSAs)

Health Care FSA & Limited-use Health Care FSA

- Your participation in the Health Care FSA or Limited-use Health Care FSA will end when your employment ends.
- You have until March 31 of the following calendar year to submit claims for eligible expenses you *incurred while you were a participant* in the Health Care FSA or Limited-use Health Care FSA. You will forfeit any unused/unclaimed funds.
- You may choose to continue your participation in the Health Care FSA or Limited-use Health Care FSA through COBRA through the end of the plan year, so long as your account is not overspent at the time of your separation. Please note that any FSA contributions through COBRA will be made after taxes, so you will lose the before-tax savings advantage, but the advantage of COBRA is that it allows you to spend down any remaining balance in your account.

Flexible Spending Accounts (FSAs)

Continued

Dependent Day Care FSA

- Your participation in the Dependent Day Care FSA will end when your employment ends.
- You cannot contribute to your Dependent Day Care FSA after your participation ends.
- If you have money in your Dependent Day Care FSA when your participation ends, you may request reimbursement for eligible expenses *you incurred while you were a participant* in the Dependent Day Care FSA and those incurred through the end of the calendar year in which you separate from employment, even if those eligible expenses are incurred after you leave RRD.
- Reimbursement requests must be submitted by March 31 of the year after the calendar year in which you participated. You will forfeit any unused/unclaimed funds.

For more information about the FSAs, please contact the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)** or rrd.bswift.com.

Supplemental Health Care Coverage

If you are enrolled in supplemental health care coverage through MetLife – hospitalization, accident and/or critical illness insurance – you may continue coverage after you leave RRD.

Please contact MetLife at **1-800-GET-MET8 (1-800-438-6388)** or metlife.com/mybenefits for more information.

Life & Accident Insurance

Basic life and AD&D insurance, as well as any optional life insurance coverage you may have elected for yourself and/or your dependents, will end on your last day of employment.

- You may be eligible to port your current coverage (i.e., keep your coverage even though you are no longer part of the group plan) if you are actively at work on the day prior to your separation.
- If portability is not available, you may be eligible to convert your coverage to an individual policy.
- You must complete your request to port or convert your coverage within 31 days after your coverage ends. Please contact MetLife at **1-800-638-6420** or mybenefits.com/metlife for more information.

Disability

Short-term and long-term disability coverage through RRD will end on your last day of active employment. Disability coverage cannot be converted to an individual policy.

If you are already disabled at the time of your separation, your disability benefits may continue while you remain disabled in accordance with the provisions of the Disability Program.

RRD Savings Plan

When you leave RRD, your contributions to your savings plan will end.

- You are entitled to receive all vested funds in your account when you leave RRD. You are 100% vested in your matching contributions once you complete three years of service or attain age 65.
- If you choose to receive a payout from your account, payment in cash or direct rollover will be made no sooner than 30 days after your employment ends.
- You may take a direct rollover distribution to another qualified retirement plan such as a 401(k), 403(a), 403(b) or 457 plan; or a direct rollover to a traditional Individual Retirement Account (IRA).
- After you leave RRD, Empower Retirement will mail a Separation of Notice to your address on file. The notice will provide information on your account, including any outstanding loans, distribution options related to your investments, and a special tax notice with information about the tax consequences of distributions and rollovers.
- If your account balance exceeds \$1,000, you can leave your account invested in the Savings Plan until your balance falls below \$1,000 or until the year after you turn age 70½. You may also have the option to receive installment distributions. If your account balance is \$1,000 or less, you will be required to take a distribution following separation.

For more information, please contact Empower Retirement at **1-844-243-4773** or empower-retirement.com/401kparticipant.

Pension Plan

The RR Donnelley Pension Plan was designed to provide eligible retirees with a source of income at retirement. To confirm your eligibility for pension benefits, contact the Pension Service Center.

The Pension Plan includes the following frozen pension plans:

- Retirement Benefit Plan of R.R. Donnelley & Sons Company
- Retirement Income Plan of Moore Wallace North America, Inc.
- Banta Corporation Employees Pension Plan
- Banta Hourly Pension Plan (i.e., Banta Book Group, Banta Danbury and Banta Specialty Converting)
- Haddon Craftsmen, Inc. Retirement Plan
- Bowne Pension Plan

If you're eligible for the Pension Plan, you can receive an unreduced retirement benefit, in most cases, at age 65. Oftentimes, you can receive a retirement benefit as early as age 55 if you have at least five years of vesting service. Your early retirement benefit will be reduced to reflect the fact that you will be receiving payments over a longer period.

For more information, please contact Milliman Benefits Pension Service Center at **1-866-767-1212** or millimanbenefits.com.

For your **life.**

Employee Assistance Program (EAP)

After your separation, your EAP coverage continues through COBRA automatically and free of charge.

Voluntary Benefits

Voluntary benefit options such as auto and home insurance, pet insurance, legal insurance and commuter benefits are not sponsored, maintained, subsidized or endorsed by RRD.

If you are enrolled in commuter benefits, you must contact Commuter Benefit Solutions by the 10th of the month to stop the deduction for the following month.

Please contact the vendors directly (see page 7 for contact information) to learn what happens to your coverage when you leave RRD.

Verify Your Contact Information

Make sure RRD has your correct address, phone number and email address on file so you receive important benefits information, tax forms, etc., in a timely manner. To verify or update your contact information, contact the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)** or rrd.bswift.com.



Useful Contacts.

General Benefits Information

RRD Benefits Center	1-877-RRD-4BEN (1-877-773-4236) , Monday – Friday, 7 a.m. – 7 p.m. CT	rrd.bswift.com
Benefits Information, including Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs)	N/A	myRRDbenefits.com

Medical & Prescription Drug Benefits

Blue Cross and Blue Shield of Illinois (BCBSIL)	1-800-537-9765 , Monday – Friday, 7 a.m. – 7 p.m. CT	bcbsil.com/rrd
CVS Caremark <i>Prescription Drug Benefits</i>	1-866-273-8402 , 24 hours a day, 7 days a week	caremark.com

Dental Benefits

Cigna	1-800-656-1691 , 24 hours a day, 7 days a week	mycigna.com
-------	---	--

Vision Benefits

EyeMed	1-866-723-0514 , Monday – Saturday, 6:30 a.m. – 10 p.m. CT; Sunday, 10 a.m. – 7 p.m. CT	eyemed.com
--------	---	--

Health Savings Account (HSA)

HealthEquity	1-844-281-0928 , 24 hours a day, 7 days a week	healthequity.com
--------------	---	--

Flexible Spending Accounts (FSAs)

HealthEquity	1-844-281-0928 , 24 hours a day, 7 days a week	healthequity.com
--------------	---	--

RRD Savings Plan

Empower Retirement™	1-844-243-4773 , Monday – Friday, 7 a.m. – 9 p.m. CT	empower-retirement.com/ 401kparticipant
----------------------------	---	--

Pension Plan Benefits

Milliman Benefits Pension Service Center	1-866-271-0744 , Monday – Friday, 8 a.m. – 8 p.m. CT	millimanbenefits.com
---	---	---

Life & Accident Insurance

MetLife	For conversion and portability, call 1-877-275-6387 . For claims, call 1-800-638-6420 .	mybenefits.com/metlife
----------------	--	---

Disability Benefits

The Hartford	1-866-271-0744 , Monday - Friday, 8 a.m. – 8 p.m. CT	abilityadvantage.thehartford.com
---------------------	---	---

Supplemental Health Care Benefits

MetLife	For plan questions, call 1-800-GETMET8 (1-800-438-6388) , Monday – Friday, 7 a.m. – 7 p.m. CT	metlife.com/mybenefits
----------------	---	---

Employee Assistance Program (EAP)

SupportLinc	1-888-881-LINC (1-888-881-5462) , 24 hours a day, 7 days a week	supportlinc.com Code: RRD
--------------------	---	--

Additional Voluntary Benefits

MetLife Legal Plans <i>Legal Insurance</i>	1-800-821-6400 , Monday – Thursday, 7 a.m. – 9 p.m. CT; Friday, 7 a.m. – 8 p.m. CT; Saturday, 8 a.m. – 3:30 p.m. CT	metlife.com/insurance/legal-plans
MetLife <i>Auto and Home Insurance; Pet Insurance</i>	1-800-GET-MET8 (1-800-438-6388) , Monday – Friday, 7 a.m. – 7 p.m. CT	metlife.com/mybenefits
Commuter Benefit Solutions	1-888-235-9223 , Monday - Friday, 7 a.m. – 7 p.m. CT	commutercheckdirect.com
Allstate Identity Protection	1-800-789-2720 , 24 hours a day, 7 days a week	myaip.com
WW <i>Formerly Weight Watchers</i>	1-866-204-2885 , Monday – Friday, 8 a.m. – 8 p.m. CT; Saturday, 8 a.m. – 4 p.m.	weightwatchers.com/us

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, any other materials summarizing the RR Donnelley Plan and the official Plan documents, the official Plan documents will control. RRD reserves the right to amend, change or terminate any or all of the benefit Plans it sponsors, including without limitation, the RR Donnelley Group Benefits Plan, the R.R. Donnelley & Sons Company Retiree Welfare Benefits Plan, the RR Donnelley Flexible Benefits Plan, the R.R. Donnelley & Sons Separation Pay Plan and the RR Donnelley Savings Plan in whole or in part, at any time.

About This Guide

This guide describes the coverage offered 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 any dependent child(ren). More details on benefits eligibility are available in the Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs) online at myRRDbenefits.com.



Copyright © 2021. R.R. Donnelley & Sons Company. All Rights Reserved.