



RRD BENEFITS
HEALTH | WEALTH | LIFE

Staying connected.

A guide to your
MetLife Voluntary Benefits



Enhance your **RRD** benefits.

Voluntary benefits let you customize and enhance your RRD benefits to fit your needs and your life. RRD has partnered with MetLife to offer you a variety of voluntary benefits at competitive group rates.

You may elect these voluntary benefits when you are a new hire, during Annual Enrollment or if you have a qualified change in status (e.g., marriage, divorce, loss of dependent status). You must be actively at work on the date the policy takes effect; otherwise, your coverage will not take effect until you return. You pay the full cost of these benefits through after-tax payroll deductions.

What's Inside

1 Supplemental Health Care

2 Accident Insurance

4 Critical Illness Insurance

6 Hospital Indemnity Insurance

8 Voluntary Legal Benefits

Supplemental Health Care.

Supplemental health care benefits can enhance your RRD health care coverage and provide financial protection for you and your family. Your options include accident, critical illness and hospital indemnity insurance with competitive rates and guaranteed coverage for you and your family members.

Questions?

For questions about the plans, visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call **1-800-GET-MET8 (1-800-438-6388)**, Monday – Friday, 7 a.m. – 10 p.m. CT.

For eligibility, deduction and general information, call the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**, Monday – Friday, 7 a.m. – 7 p.m. CT.



Accident Insurance

An accident can happen to anyone in the family — and with it can come unexpected expenses not covered by medical insurance. Accident Insurance:

- Covers your family for a wide variety of off-the-job accidental injuries, including broken bones, concussions, dislocations, and second- and third-degree burns.¹
- Provides a lump-sum payment when a covered person has medical services and treatments related to accidental injuries, such as certain doctor visits, ambulance transportation, medical testing and physical therapy.¹
- Is a valuable complement to your medical insurance.
- Can help pay for out-of-pocket costs such as deductibles and everyday living expenses that can increase as a result of an unexpected accident.
- Can protect your savings from unexpected expenses, which could be substantial.
- Provides a cash payment directly to you, which you can use any way you see fit.
- Offers convenient payroll deductions.
- Has no pre-existing condition limits.
- Offers guaranteed coverage without a medical exam.
- Can be taken with you if you leave the company or retire.²

1. Covered services/treatments must be the result of an accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

2. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.



MetLife offers a comprehensive off-the-job plan that provides payments in addition to any other insurance payments you may receive. Some of the events/services covered by the plan include the following:

Accident Insurance for Injuries	
Fractures ¹	\$200 - \$2,000
Concussions	\$200
Cuts/Lacerations	\$25 - \$400

Accident Insurance for Medical Services & Treatment	
Ambulance	\$150
Therapy <i>including physical therapy</i>	\$25
Inpatient Surgery	\$1,000

Accident Insurance for Hospital Coverage	
Admission	\$1,000 per accident
Non-ICU Confinement <i>up to 365 days</i>	\$200 a day, per accident
ICU Confinement <i>up to 30 days</i>	

1. Chip fractures are paid at 50% of fractures.

Accident Example

Carl is age 45 and enrolled in Employee Only coverage in the HSA Value medical option. During Annual Enrollment, he elected Accident Insurance. Carl pays \$1.91 per paycheck for this coverage, which totals about \$49.66 for the year.

Carl takes a fall down the stairs and fractures his ankle. He hasn't yet met his annual deductible, but because he has accident coverage, Carl has additional funds to pay his annual deductible and other out-of-pocket costs.

	Coverage
Biweekly Premium	\$1.91
Health Event	Fall on stairs, broken ankle
Medical/ Prescription Drug Bills	\$1,000
MetLife Benefit Payment	\$500
How It Helps	<p>Carl uses the \$500 to help pay his medical bills.</p> <p>He pays an additional \$500 to cover the difference.</p> <p>NOTE: Carl has now contributed \$1,000 toward his annual deductible, but he only paid \$500 out of his own pocket.</p>

This is only an example. Please contact MetLife or refer to plan documents for detailed information.

Critical Illness Insurance

Critical Illness Insurance pays a benefit if you or a covered family member is diagnosed with a serious illness on or after your coverage effective date. You receive a lump-sum payment of \$10,000, \$20,000 or \$30,000 when you or a covered family member is diagnosed with a covered health condition, such as cancer,¹ stroke,² kidney failure or heart attack.

If you or a covered family member suffers more than one covered condition, the total benefit amount available to you is five times the initial benefit amount (\$50,000, \$100,000 or \$150,000). The payment is yours to spend as you see fit and is in addition to any other insurance you might have. Critical Illness Insurance:

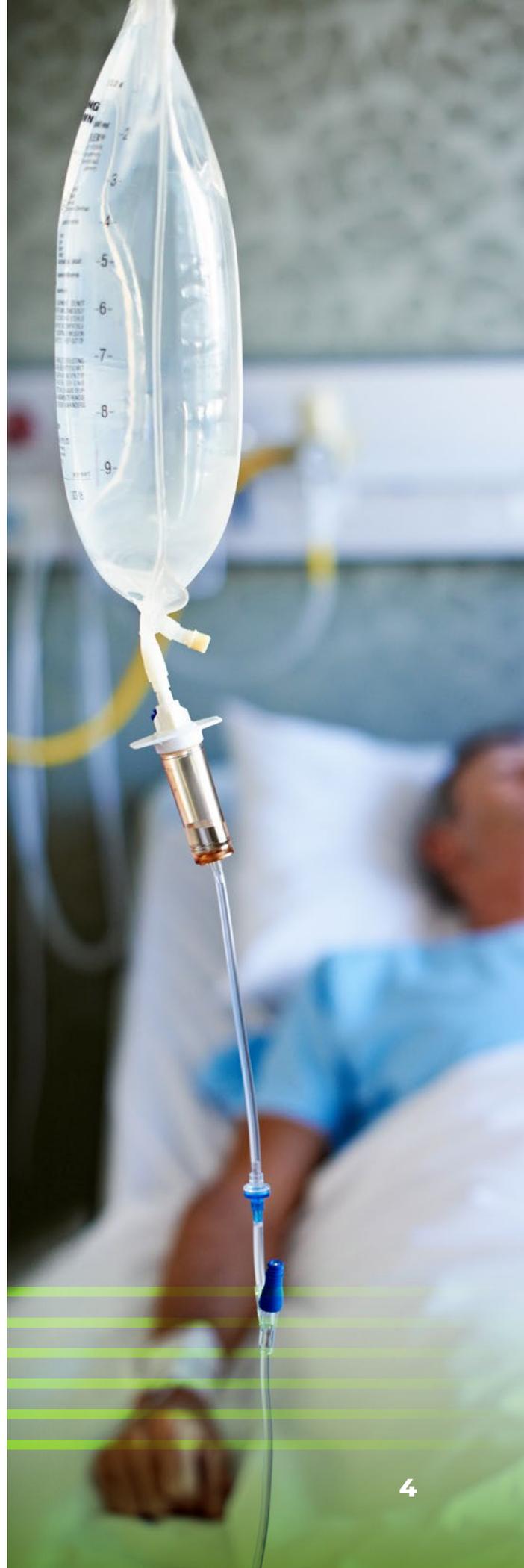
- Offers convenient payroll deductions.
- Offers guaranteed coverage without a medical exam.
- Covers specific conditions such as cancer, heart attack or stroke.
- Pays a cash benefit directly to you if you are diagnosed with a covered condition, which you can use any way you see fit.
- Can help pay for out-of-pocket costs such as deductibles and everyday living expenses that can increase as a result of a critical illness.
- Helps you focus on your recovery instead of your finances.
- Can be taken with you if you leave the company or retire.³

NOTE: If you have a current condition and you enroll in Critical Illness Insurance, be sure to review the full details regarding pre-existing conditions on [myRRDbenefits.com](https://www.metlife.com/myRRDbenefits.com).

1. The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer.

2. In certain states, the covered condition is Severe Stroke.

3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.



Employee

- **Initial Benefit:** \$10,000, \$20,000 or \$30,000
- **Requirements:** Coverage is guaranteed provided the employee is actively at work.¹

Spouse/Domestic Partner²

- **Initial Benefit:** 100% of the employee's initial benefit
- **Requirements:** Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate.¹

Dependent Child(ren)³

- **Initial Benefit:** 100% of the employee's initial benefit
- **Requirements:** Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate.¹

1. *Dependent coverage is guaranteed as long as the employee is actively at work and dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific instructions.*

2. *Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.*

3. *Dependent Child coverage varies by state. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information.*

Critical Illness Example

Shelly is age 50 and enrolled in Employee Only coverage in the Copay Value medical option. During Annual Enrollment, she enrolled in the \$20,000 Critical Illness coverage option. Shelly pays \$15.88 per paycheck for this coverage, which totals \$412.88 for the year.

Shelly is diagnosed with cancer. She hasn't yet met her annual deductible, but because she has Critical Illness coverage, Shelly has additional funds to pay her annual deductible and other out-of-pocket costs.

	Coverage
Biweekly Premium	\$15.88
Health Event	Cancer, requiring surgery and chemotherapy
Medical/ Prescription Drug Bills	\$17,000
MetLife Benefit Payment	\$20,000
How It Helps	Shelly uses \$6,900 to pay her medical and prescription drug bills and meet her annual out-of-pocket maximum. She has \$13,100 remaining to use as she chooses, which may include services not covered by the plan.

This is only an example. Please contact MetLife or refer to plan documents for detailed information.

Hospital Indemnity Insurance

Hospital Indemnity Insurance provides you with payments when you are admitted and when you are confined to a hospital¹ due to an accident or illness, as long as the policy and certificate requirements are met. Typically, you receive a flat amount for admission and a daily amount for each day of a hospital stay. You also receive extra benefits for admission to or confinement in an intensive care unit (ICU) and for other benefits and services.²

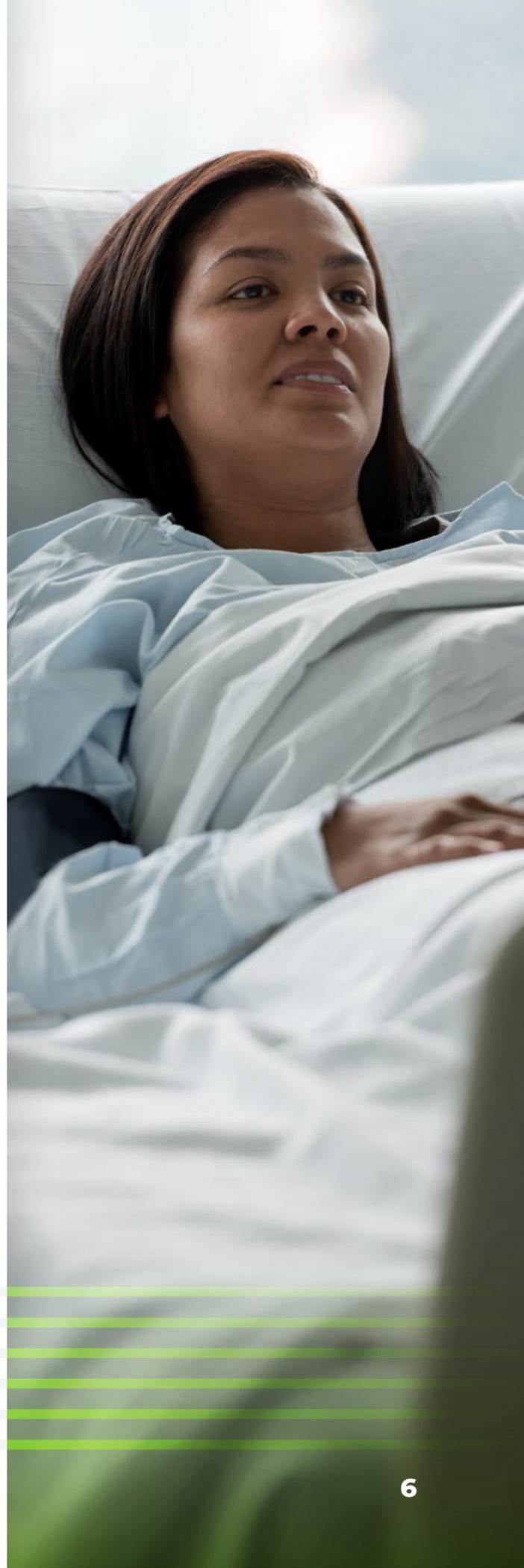
You can use Hospital Indemnity Insurance to help pay out-of-pocket costs, such as health insurance deductibles and copays, or any way you see fit if you or a covered family member is hospitalized due to a covered event. Hospital Indemnity Insurance:

- Offers convenient payroll deductions.
- Has no pre-existing condition limits.
- Offers guaranteed coverage without a medical exam.
- Pays a cash benefit directly to you (no reimbursement) and is in addition to any other insurance you may have.
- Can help pay your household bills, medical insurance deductible and more.
- Can be taken with you if you leave the company or retire.³

1. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

2. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.



Benefit Type ¹	Low Plan MetLife Hospital Indemnity Insurance Pays YOU
Hospital Coverage – Accident	
Hospital Admission Benefit <i>non-ICU or ICU admission must occur within 180 days after the accident</i>	\$250 one time per covered person per accident
Hospital Confinement Benefit <i>non-ICU or ICU admission must occur within 180 days after the accident</i>	\$250 per day, up to 30 days, per covered person per accident
Hospital Coverage – Sickness	
Hospital Admission Benefit <i>non-ICU or ICU</i>	\$250 one time per covered person per sickness and no more than two times per calendar year
Hospital Confinement Benefit <i>non-ICU or ICU</i>	\$250 per day, up to 30 days, per covered person per sickness

Benefit Type ¹	High Plan MetLife Hospital Indemnity Insurance Pays YOU
Hospital Coverage – Accident	
Hospital Admission Benefit <i>non-ICU or ICU admission must occur within 180 days after the accident</i>	\$450 one time per covered person per accident
Hospital Confinement Benefit <i>non-ICU or ICU admission must occur within 180 days after the accident</i>	\$300 per day, up to 30 days, per covered person per accident
Hospital Coverage – Sickness	
Hospital Admission Benefit <i>non-ICU or ICU</i>	\$450 one time per covered person per sickness and no more than two times per calendar year
Hospital Confinement Benefit <i>non-ICU or ICU</i>	\$300 per day, up to 30 days, per covered person per sickness

1. Covered services/treatments must be the result of an accident of sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

Hospital Indemnity Example

John is enrolled in Employee Only coverage in the HSA Advantage medical option. John elected the Hospital Indemnity High Plan during Annual Enrollment, and he pays \$8.44 per paycheck for the policy — a total of \$219.44 for the year. John has not yet met his annual deductible.

John wakes up in the middle of the night experiencing chest pain and calls an ambulance, which takes him to the emergency room (ER) at a local hospital. On arrival, the ER doctor examines John and advises that he requires immediate admission to the ICU for further evaluation and treatment. After one day in the ICU, John moves to a standard room and spends two more days recovering in the hospital. The MetLife Hospital Indemnity benefits pays John \$1,350. He chooses to use this money to help pay his medical bills.

	Coverage
Biweekly Premium	\$8.44
Health Event	Visit to ER for chest pain Immediate admission to ICU for further evaluation and treatment for one day Move to standard room; two additional days recovering
Medical/ Prescription Drug Bills	\$30,000
MetLife Benefit Payment	\$1,350 for: Admission: \$450 Confinement in ICU for one day: \$300 Confinement in non-ICU for two days: \$600
How It Helps	John uses the \$1,350 to help pay his medical bills. He pays an additional \$5,550 before meeting his annual out-of-pocket maximum of \$6,900.

This is only an example. Please contact MetLife or refer to plan documents for detailed information.

Voluntary Legal Benefits.

MetLife Legal Plans gives you access to experts who can assist you with a broad range of personal legal needs.

Questions?

To learn more, visit info.legalplans.com (code: RRD) or call **1-800-821-6400**, Monday – Friday, 7 a.m. – 7 p.m. CT.

Legal Benefits

Whether it's a planned event like buying a house or preparing a will, or an unexpected problem like identity theft or a speeding ticket, most people need legal counsel at some point. When you enroll in MetLife Legal Plans, you get convenient and affordable access to a qualified network of attorneys for everyday personal legal matters.

Key features include:

- A national network of more than 17,500 attorneys.
- In-person or over-the-phone counsel for the most common personal legal matters.
- No deductibles, claim forms, copays or waiting periods.
- Unlimited access to attorneys for legal matters covered under the plan.
- Out-of-network attorney option.

MetLife Legal Plans attorneys can help you with some of the most frequently needed personal legal matters, including:

- Preparation of wills, living wills and trusts.
- Purchase, sale and refinancing of a home.
- Debt collection and foreclosure defense.
- Identity theft defense.
- Rental issues.
- Civil litigation defense.
- Adoptions.
- Document review and preparation.

Personal Legal Matters & Costs Example

	Costs
Wills for Employee & Spouse	\$740
Medical Powers of Attorney	\$185
Home Refinancing	\$1,850
Total:	\$2,775
MetLife Legal Plans	\$204 per year
Potential Savings:	\$2,571

Important

These voluntary benefit options are not sponsored, maintained, subsidized or endorsed by RRD. You pay for some of these programs with before-tax dollars and with after-tax dollars for others. For all programs, you authorize deduction of your premium payments from your paycheck. In the event of a discrepancy between this information and program vendor plan policies/contracts, the vendor plan policies/contracts will govern.



rrd

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