

**2025 SUMMARY OF MATERIAL
MODIFICATIONS (SMM) FOR THE
R.R. DONNELLEY & SONS COMPANY
RETIREE WELFARE BENEFITS PLAN
(for Pre-65 Retirees and Dependents)**

May 2025



RRD BENEFITS
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INTRODUCTION

The material that follows is a legally required notice of benefit plan changes. It describes changes to certain benefit programs (“**Programs**”) provided under the R.R. Donnelley & Sons Company Retiree Welfare Benefits Plan (the “**Retiree Welfare Benefits Plan**”) and the RR Donnelley Group Benefits Plan (the “**Group Benefits Plan**,” and together with the Retiree Welfare Benefits Plan, the “**Plans**”). It applies to medical and prescription drug benefits for eligible retirees and/or their eligible dependent spouses who have not yet reached age 65 and who are not otherwise eligible for Medicare or for retiree medical benefits offered to certain grandfathered retirees of acquired companies and their subsidiaries.

The general rules related to each benefit Program are detailed in each Program’s Summary Plan Description (“**SPD**”), and any notices (such as this one) that constitute a Summary of Material Modifications (“**SMM**”) to that SPD, including but not limited to the annual Benefits Enrollment Guides. 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. A new SPD will be mailed to you under separate cover. You will also be able to access the new SPDs and SMMs at <http://myrrdbenefits.com>.

This SMM was prepared to explain certain changes to the Plans and Programs, which will go into effect on **May 1, 2025**. In particular, this SMM addresses important changes to the following Programs and Program options described in the Retiree Medical Benefit and Drug Benefit Programs Summary Plan Description:

- Medical Benefit Program (for pre-65 retirees and pre-65 dependents)
- Drug Benefit Program (for pre-65 retirees and pre-65 dependents)

SUMMARY OF MATERIAL MODIFICATIONS

RR Donnelley recently restructured its health and welfare benefit plans for employees and retirees. As described in more detail below, this restructuring involved the movement of certain Programs between plans, creating a new retiree plan, adding enhanced benefits for certain pre-65 retiree groups, and renaming some existing plans and their funding sources.

New Plan Name and Structure: The Group Medical Plan

Effective May 1, 2025, the Retiree Welfare Benefits Plan (Plan 512) will be renamed the “RR Donnelley Group Medical Plan” (the “**Group Medical Plan**”). The new name reflects the addition of the Active Group Health Program, which was previously part of the RR Donnelley Group Benefits Plan, to this plan.

The new Group Medical Plan will cover both:

- Actives:
 - active employees
 - eligible dependent spouses or domestic partners of active employees
 - eligible children of active employees, and
- Pre-65 Retirees:
 - eligible retirees who have not yet attained age 65
 - eligible dependent spouses of retirees (irrespective of the retiree's age) who have not attained age 65
 - who are not otherwise eligible for or covered by the Post-65 Retiree Plan

As a result of the Plan restructuring, certain Pre-65 retirees will have enhancements to medical benefits, as well as special enrollment rights, as further described below.

New Plan Number 513: The Post-65 Retiree Plan

Effective May 1, 2025, the following Programs and Program options will move from the Retiree Welfare Benefits Plan (Plan Number 512) to a newly-formed “RR Donnelley Post-65 Retiree Welfare Benefits Plan” (the “**Post-65 Retiree Plan**”) (Plan Number 513):

- Medical Benefit Program (for post-65 retirees and post-65 dependents)
 - Aetna post-65 Medicare Advantage options
- Drug Benefit Program (for post-65 retirees and post-65 dependents)
 - Aetna post-65 Medicare Advantage options
 - Collectively, the Medical Benefit Program and the Drug Benefit Program are now called the “**Group Health Program**.”
- Group Health Program options for certain grandfathered retirees of acquired companies and their subsidiaries:
 - Esselte Blue Cross and Blue Shield of Illinois (“**BCBSIL**”) options
 - For Boorum & Pease Division Retirees from Brooklyn and Syracuse only
 - With prescription drugs through Prime Therapeutics
 - Meredith Burda Wellmark Blue Cross and Blue Shield of Iowa (“**Wellmark**”) option
 - For Meredith Burda Post-65 Retirees (Retired by 12/31/1991) only
 - This option does not have prescription drug coverage
- Account-based Program options for certain grandfathered retirees of acquired companies and their subsidiaries:
 - Retiree Waive Credit Program (“**RWCP**”)
 - For Moore North America Retirees who retired between January 1, 1979 and March 31, 1994; and

- Wallace Subsidized Retirees who retired before 1997, at age 55 or older with five or more years of service at retirement, only
- Retiree Health Care Account Program (“**RHCA**”)
 - For Moore North America Retirees who retired prior to July 1, 1997; and
 - Moore North America Retirees who retired on or after July 1, 1997 who were, as of June 30, 1997:
 - Age 65 or older; or
 - Age 50 or older with 10 or more years of service; or
 - Age 45 with 20 or more years of service and employed with Moore as of December 31, 1997

Enhanced Benefits for Certain Pre-65 Retirees

Effective May 1, 2025, pre-65 retirees and dependents who are enrolled in the Group Medical Plan will gain certain enhanced benefits, such as eliminating the \$2 million lifetime limit on benefits that applied to the Retiree Welfare Benefits Plan, and additional coverage of some mental health services. Please refer to the enclosed Summary of Benefits and Coverage for further details.

As a result of these plan enhancements, all pre-65 retirees and dependents who are enrolled in the Group Medical Plan will have an enrollment period with the opportunity to change their pre-65 medical plan option until May 31, 2025. In other words, you may drop your coverage in your current pre-65 medical plan option and choose coverage in the other option any time during the month of May 2025. Instructions to change coverage have been sent under separate cover to eligible retirees.

To change medical options after May 2025, contact the RRD Benefits Center at 1-877-773-4236.

Special Enrollment Right for Certain Pre-65 Retirees

Pre-65 retirees who are enrolled in the Group Medical Plan and who marry or remarry on or after May 1, 2025 may enroll their new spouse in the Group Medical Plan if their spouse otherwise meets the Plan’s eligibility criteria.

This special enrollment right does not apply in the following situations:

- Retirees who waived medical coverage (through the former Retiree Welfare Benefits Plan) at retirement;
- Participants who married (or remarried) after retirement but prior to May 1, 2025;
- Participants who marry (or remarry) after losing eligibility for the Pre-65 Group Health Program (e.g., due to becoming eligible for Medicare);
- Participants who marry a spouse who is not eligible for coverage under the Group Medical Program (e.g., if your spouse is age 65 or older or otherwise eligible for Medicare);

- Participants who enter into a civil union or domestic partnership at any time; and
- Surviving spouses of a deceased RR Donnelley retiree who later remarry.

To enroll a new spouse, you must notify the RR Donnelley Benefits Center within **30 days following the date of marriage**.

If you have questions about these special enrollment rights, please call the RR Donnelley Benefits Center at 1-877-RRD-4BEN (1-877-773-4236).

Changes to Plan Funding Sources

Prior to May 1, 2025, the Active Group Health Program for active employees and their dependents was funded by RR Donnelley's unrestricted general assets and participant contributions.

Prior to May 1, 2025, the Retiree Welfare Benefits Plan was funded by the R.R. Donnelley & Sons Company Post-Retirement Medical Benefit Trust, a voluntary employees' beneficiary association qualified under Internal Revenue Code Section 501(c)(9) (the "VEBA"), as well as from RR Donnelley's unrestricted general assets and participant contributions.

Effective May 1, 2025, the VEBA is renamed the "RR Donnelley Medical Benefit Trust" to reflect that it now funds the Active Group Health Program, in addition to the Pre-65 Retiree Group Health Program, and the Post-65 Retiree Plan.

In other words, there is a new additional funding source for participants in the Active Group Health Program (previously part of the Group Benefits Plan and now part of the Group Medical Plan). With respect to the former Retiree Welfare Benefits Plan, there is merely a name-change for one of the funding sources for retirees (participants of but now in either the Pre-65 Retiree Group Health Program in the Group Medical Plan or the Post-65 Retiree Plan).

ADDITIONAL INFORMATION

As described more fully in the SPDs, the SPD program booklets and any appendices thereto, along with any SMMs (including this SMM), are intended to be a complete, accurate, and up-to-date description of your coverage under the Plans.

If there is any inconsistency between this SMM and the SPD program booklets, this SMM will control. However, if there is any discrepancy between this SMM and the insurance Certificates of Coverage, if any, the Certificates of Coverage govern.

Nothing in this SMM, the SPD program booklets or their appendices should be interpreted as an employment contract. This SMM merely describes the material changes to the coverages and benefits offered to eligible participants described in the applicable SPD. 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 SPDs. 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.

No employee or representative of the Company is authorized to make any oral or written promises to you about the Plans, or in any way alter the terms of any Plan or Program, except by formal written plan amendment. Complete details, terms, and conditions relating to each of the Plans and Programs referenced herein are contained in the relevant Plan documents and the SPDs/SMMs pertaining to each Plan or Program. If any provision here conflicts with these formal Plan documents, the formal Plan documents will govern.