



RRD BENEFITS
HEALTH | WEALTH | LIFE

Staying connected.

2021 Benefits Resource Guide



Live Life Well.

It's easier to take care of your health and well-being when you have the right tools. Your RRD benefits include a variety of programs and resources to help you do just that. This guide lists many of the resources available and how to access them so you can live life well.



Connect with your benefits

Make myRRDbenefits.com your first stop for benefits information, tips, tools, resources, vendor links, mobile apps and more.

NOTE: Programs and resources listed in this guide are generally available to benefits-eligible employees and, in most cases, only to those enrolled in coverage. For more information about these programs, visit myRRDbenefits.com or call the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.

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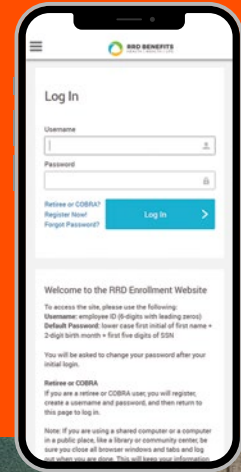
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RRD Benefits Center & Enrollment Website

The RRD Benefits Center and enrollment website at rrd.bswift.com is the place to enroll and make changes to your benefits, and to get personalized support throughout the year.



Secure, Single Sign-on to Your Benefit Vendors

Once you log in to rrd.bswift.com, you're just one click away from your RRD benefit vendors — no additional sign-on needed. Single sign-on is available for:

- Blue Cross and Blue Shield of Illinois
- CVS Caremark
- Cigna Dental
- EyeMed Vision
- HealthEquity (for your HSA and FSA)
- MetLife (for voluntary legal, auto, home and pet insurance)
- Empower Retirement (for your 401(k))

Support via Telephone & Online Chat

You can get personalized support and answers to your questions about your benefits via phone or online chat. Call **1-877-RRD-4BEN (1-877-773-4236)** or click "Live Chat" at the top of the home page at rrd.bswift.com. Customer service representatives are available Monday – Friday, 7 a.m. – 7 p.m. CT.

Sign Up for Text Alerts

Get important benefits information and announcements delivered straight to your phone. To opt in to receive text messages:

- 1 Log in to rrd.bswift.com and select "My Profile" at the top of the home page.
- 2 Click "Edit" next to Address Information.
- 3 Check the box next to Receive Text Messages.

Go Paperless in 3 Easy Steps!

Simplify your life and help the environment by electing to view RRD benefits information online. You can avoid receiving mounds of paper in the mail by choosing to be notified via email when new documents (e.g., Summary Plan Descriptions) are available online. Here's how to go paperless:

- 1 Log in to rrd.bswift.com and select "My Profile" at the top of the home page.
- 2 Click the "Edit" button next to Custom Demographic Information, Electronic Consent.
- 3 Click the dropdown for Electronic Consent, click "I agree to receive benefit information electronically," and then click "Save."

Make sure you've entered your email address and selected your preferred email (work or alternate).



bswift Mobile App

Download the bswift mobile app from the App Store or Google Play to quickly and easily find information about your benefits when you're on the go.

For your health.

BCBSIL Resources

Your Medical Program vendor, Blue Cross and Blue Shield of Illinois (BCBSIL), can help you and your family get the care you need and live a healthy life.

These programs are available to you and your dependents enrolled in one of the four national medical options from BCBSIL, BCBSIL Copay Value Select or the BCBS McKay medical option.

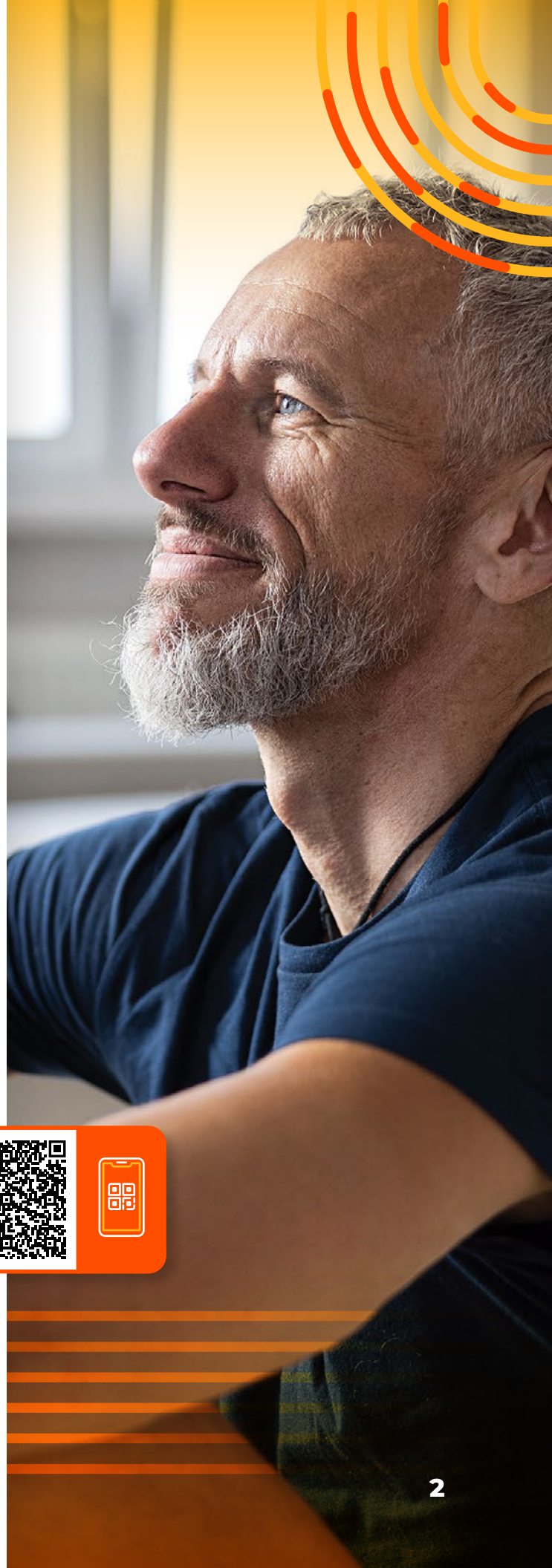
Health Advocacy Solutions

Get the most from your benefits with Health Advocacy Solutions, a concierge service from BCBSIL included with your RRD medical coverage at **NO ADDITIONAL COST**. Teams of specialists, including registered nurses, social workers, and health and behavioral advocates, work together to coordinate your complex care needs, help schedule 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.

To learn more about Health Advocacy Solutions, visit bcbsil.com/rrd/health-advocate.

To reach a health advocate, call **1-800-537-9765**.



Member Rewards Program

Member Rewards lets you earn cash for being a smart health care shopper. When you shop and compare costs for health care procedures and services, you could earn a cash Member Award. Here's how it works:

- When a doctor suggests a medical procedure or service, log in to Blue Access for Members at bcbsil.com.
- Click the "Doctors and Hospitals" tab, then "Find a Doctor or Hospital." Search to compare your choices and select a reward-eligible location.
- Have the procedure or service at your selected reward-eligible location. Once the claim is paid, you will receive a check in the mail.

Hinge Health

Hinge Health is an innovative digital program designed to help reduce your chronic back, hip or knee pain. With the program app installed on your provided tablet, you'll use wearable sensors for personalized exercise therapy that is shown to reduce chronic pain. The program also includes unlimited one-on-one coaching. Call **1-800-537-9765** to learn more.

MyEvoke

Organize your health benefits with MyEvoke, your personal online health hub. MyEvoke makes it easy to find, organize and use your RRD health benefits, including pharmacy, dental and vision. You'll get personal care reminders, custom health alerts and more sent to your email or mobile device. Call the number on the back of your BCBSIL member ID card to learn more.



Personalized Support for Your Pregnancy

Whether you are planning to get pregnant or are already pregnant, BCBSIL has tools to help you – all at **NO EXTRA COST** to you.

Take advantage of apps from Ovia Health to guide you through fertility, pregnancy and parenting. Download the Ovia Fertility, Ovia Pregnancy and Ovia Parenting apps in the App Store or Google Play.

You can also access self-guided courses about pregnancy at Well onTarget, with topics covering nutrition, body changes, labor and more. If your pregnancy is high-risk, you can get support from maternity specialists to help you care for yourself and your baby.

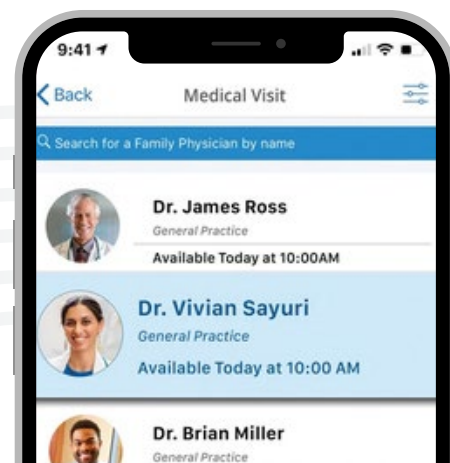
Call **1-888-421-7781** or visit wellontarget.com to learn more.



Virtual Care

Virtual visits are a convenient and cost-effective option when you need care for a non-emergency medical condition (flu, allergies, sore throat, infections, etc.).

- Call the 24/7 Nurseline at **1-800-537-9765** to talk to a registered nurse who can help answer your health questions, provide advice, and help you determine if you should see your doctor or go to urgent care or the ER.
- See a doctor from your mobile device or computer anytime and anywhere without an appointment via MDLIVE. Register at MDLIVE.com/bcbsil, call **1-888-676-4204**, or download the MDLIVE mobile app from the App Store or Google Play.



Well onTarget

Well onTarget is designed to help you make healthy choices and reach your wellness goals. Through Well onTarget, you can:

- Check your health status by taking a health assessment.
- Access videos, podcasts, self-directed courses and other tools to improve your health and well-being.
- Work with a coach to set and reach goals, like losing weight, improving your blood pressure and quitting tobacco.
- Track your progress with built-in tracking tools.
- Earn Blue Points when you take a health assessment, link a fitness device, complete a self-directed course or work with a health coach. You can redeem your points for books, music, sporting goods, etc.
- Get unlimited access to a nationwide network of fitness centers at discounted rates.
- And more!

Learn more and get started at [wellontarget.com](https://www.wellontarget.com).

Blue365

for Discounts on Health and Wellness Products and Services

Save money on health care products and services with Blue365. Blue365 offers health and wellness discounts at top retailers, and it's **FREE** to join. Visit blue365deals.com/bcbsil for deals on fitness products, gym memberships, healthy eating and more.

More Tools & Resources from BCBSIL

Blue Access for Members – Sign up for Blue Access for Members to find in-network providers, view and pay claims, find and estimate costs, and more. Go to bcbsil.com/rrd, click “Log In,” and use the information on your member ID card to sign up.

Blue Distinction Specialty Care – Blue Distinction hospitals and medical facilities meet specific quality standards and demonstrate a commitment to quality care, resulting in better overall outcomes for patients. To search for a Blue Distinction Center, go to bcbsil.com/rrd and click the Provider Network tab.

The screenshot shows the BlueCross BlueShield of Illinois website. At the top right, there are links for "[+] Feedback" and "Language Assistance". The main navigation bar includes: Home, Coverage and Benefits, Doctors and Hospitals, Health Advocacy, Health and Wellbeing, Tools and Services, Contact Us, and Log In. The main content area features a large blue banner with the text "Introducing, Health Advocacy Solutions" and a sub-headline "Beginning January 1, 2021, you will have access to a health advocate to help navigate your healthcare journey." Below this is a button that says "Click here to learn more". Underneath the banner are three service cards: "Go Digital" (Email and text options for health benefits), "Find a Doctor or Hospital" (Access to a wide network of contracting doctors and hospitals), and "Online Tools and Services" (Blue Access for Members as an online resource for managing health care coverage). Each card has a corresponding button at the bottom: "Update your preferences", "Find a doctor or hospital", and "Learn about other tools and services".

Livongo for Diabetes & Hypertension



Livongo offers programs to make living with diabetes and high blood pressure easier.



If you've been diagnosed with type 1 or type 2 diabetes, the Livongo for Diabetes program gives you:

- Unlimited strips and lancets,
- An advanced blood glucose meter that automatically uploads readings to your private account and gives instant insights, and
- Expert advice from certified diabetes instructors.



If you have high blood pressure, the Livongo for Hypertension program provides you with:

- A blood pressure cuff,
- An exclusive FDA-approved touchscreen meter,
- Personalized reports and health coaching, and
- Access to a mobile app to view and track your readings.

These programs are available at **NO COST** to you and your dependents enrolled in an RRD national medical option through BCBSIL, BCBSIL Copay Value Select or the BCBS McKay medical option. To learn more and get started, call **1-800-945-4355** or go to get.livongo.com/RRD/now.

The Livongo mobile app provides tools, support and guidance to help you understand and manage diabetes and high blood pressure. Download it from the App Store or Google Play.

Take Care of Your Mental Health

Your mental health is just as important as your physical health. That's why your RRD medical option includes behavioral health benefits. You and your covered dependents can get care for alcohol and drug use, stress, depression, eating disorders, anxiety, autism and other issues. Log in to bcbsil.com/rrd to find a mental health provider near you.

Access Your Health Plan on the Go

Download the BCBSIL mobile app to easily access your health plan and member resources, find in-network providers, view claims details, and more. Search for BCBSIL in the App Store or Google Play, or text **BCBSILAPP** to **33633**.

Did You Know?

Chronic conditions such as heart disease, cancer and diabetes are responsible for seven of every 10 deaths among Americans each year and account for 75% of the nation's health care spending. Chronic conditions are also among the most preventable of all health problems.

UBreathe Tobacco Cessation

If you're thinking about quitting tobacco, the UBreathe Tobacco Cessation program can help you.

UBreathe is a proven approach to tobacco cessation – 66% of participants quit using tobacco upon program completion. It's available to you and your family members (spouse/domestic partner and dependent children ages 18 – 25) at **NO COST** as part of RRD's Employee Assistance Program (EAP).

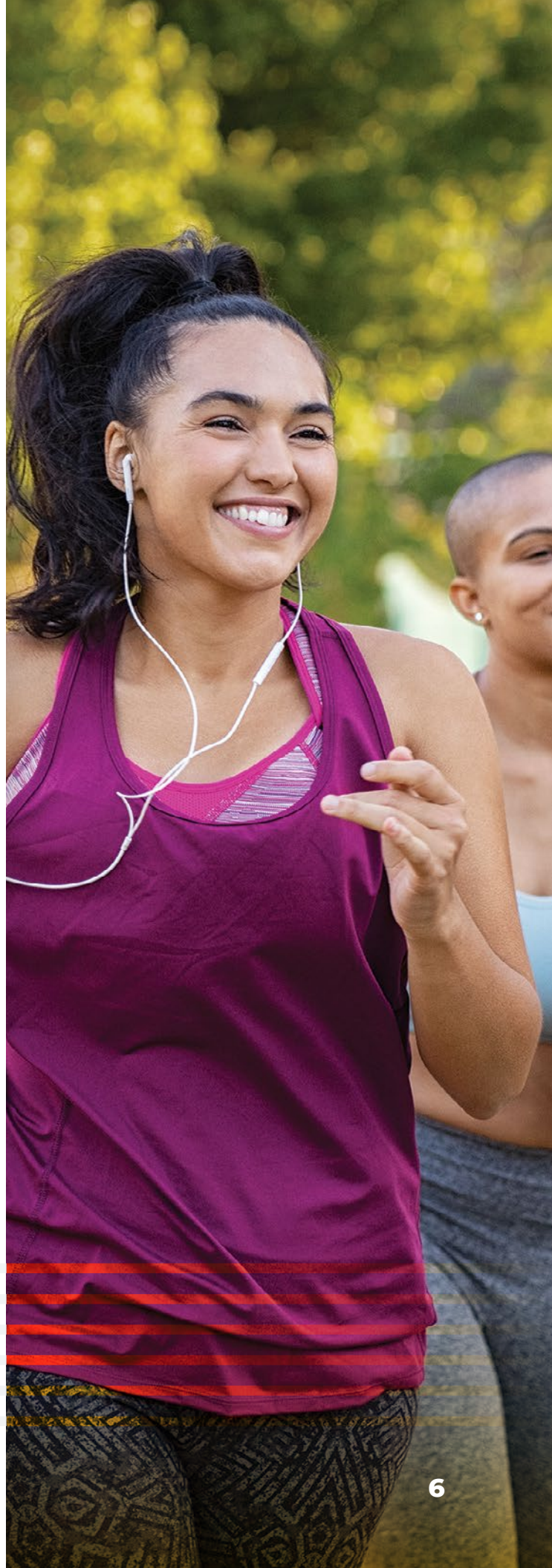
When you enroll, a certified tobacco cessation specialist will help you learn where you are in your readiness to quit tobacco and provide you with ongoing support, information, resources and accountability to help you quit.

Learn more and enroll by calling **1-888-882-LINC (5462)** or emailing coaching@mywellportal.com.

Weight-Loss Support

WW (formerly Weight Watchers) offers a proven weight-loss approach and powerful group support to help you change your relationship with food.

In-person meetings and online options are available. You may enroll in this voluntary benefit at any time. Contact WW at **1-866-204-2885** or [weightwatchers.com/us/rrd](https://www.weightwatchers.com/us/rrd) (Access ID: 10138494).



Prescription Drug Resources

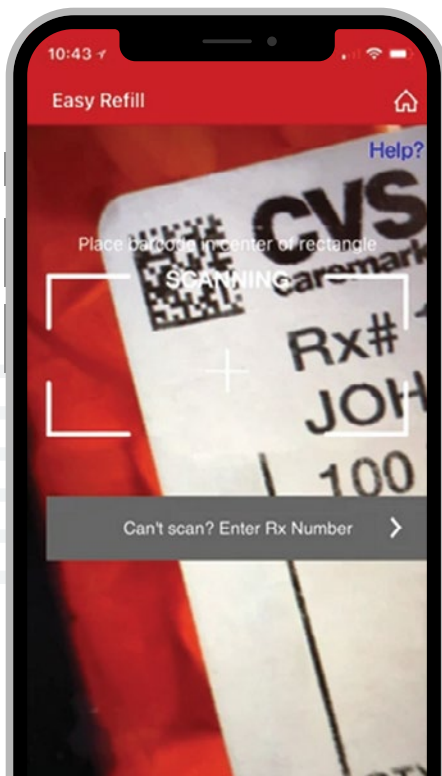


Manage Your Prescriptions

If you're enrolled in an RRD national Medical Program option, your prescription drug coverage is provided through CVS Caremark. You can access CVS Caremark services anytime and anywhere to:

- Find ways to save money,
- Get new prescriptions and refills,
- Sign up for mail delivery,
- Compare prescription costs,
- Find local pharmacies in your network,
- View an updated drug formulary,
- Monitor your pharmacy spending,
- Stay on track with medication reminders, and
- Understand your prescription drug benefits.

Contact CVS Caremark (for the national medical options) at **1-866-273-8402** or [caremark.com](https://www.caremark.com). Download the CVS Caremark mobile app from the App Store or Google Play.



Save Money with Rx Savings Solutions

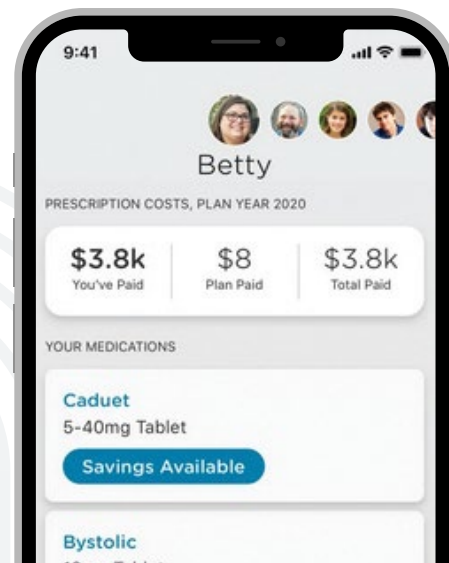
You and your dependents enrolled in an RRD national Medical Program option through BCBSIL, BCBSIL Copay Value Select or the BCBS McKay medical option have access to Rx Savings Solutions — a **FREE**, online tool that shows you ways to save money on your prescription medications.

When you register for Rx Savings Solutions, you'll be automatically alerted via text or email (depending on your preference) whenever you have a savings opportunity. Savings opportunities could include:

- Generic forms of brand name drugs,
- Better prices at different pharmacies,
- Different forms of the same medication (like switching from a capsule to a tablet), and
- Lower-cost medications that treat the same conditions.

Rx Savings Solutions' Pharmacy Support team is staffed with certified pharmacy technicians who are ready to assist you. They can even help you change your prescription to a lower-cost option.

Contact Rx Savings Solutions at **1-800-268-4476**, [myrxs.com](https://www.myrxs.com) or info@rxsavingsolutions.com. For on-the-go access, download the Rx Savings Solutions mobile app from the App Store or Google Play.



Dental Resources

See Your Dentist

RRD's dental options through Cigna include two preventive care visits a year at no cost to you.

For dental tips, online tools to identify potential dental health risks, and more information about the benefits of regular preventive dental care, visit cigna.com/healthwellness/dental-health-resources.

Find a Network Provider

Choosing and using an in-network dentist saves you money. If you are enrolled in the Dental PPO or Dental PPO Plus option, you can choose any dentist, but you will pay less when you use participating network dentists. With the Dental HMO option, you must choose an in-network dentist.

To find an in-network dentist, go to cigna.com and click "Find a Doctor, Dentist or Facility." Follow the prompts on screen and when asked to choose your plan:

- **Cigna Dental PPO Network**
Select "DPPO/EPO > Total Cigna DPPO"
- **Cigna Dental HMO Network**
Select "CIGNA DENTAL CARE DHMO > Cigna Dental Care Access"

Contact Cigna at **1-800-656-1691** or mycigna.com.



Vision & Hearing Resources

Take Care of Your Eyes

In addition to checking your vision, eye exams can detect eye health problems like glaucoma or cataracts. They can also detect early signs of diseases such as high blood pressure, diabetes and high cholesterol. RRD's vision options through EyeMed include a routine exam every 12 months.

Learn more about your vision benefits and how to use them, find a network provider, get tips to keep your eyes healthy and more at eyemed.com and eyesiteonwellness.com.



Find a Network Provider

You'll save money when you choose and use a network provider. To find an EyeMed provider, visit eyemed.com and look for the Vision Care Program network. Click "Find an eye doctor," enter your ZIP code, choose the Select network, and click "Get Results."

Contact EyeMed at **1-866-723-0514**, Monday – Saturday, 6:30 a.m. – 10 p.m. CT, and Sunday, 10 a.m. – 7 p.m. CT, or eyemed.com. Download the EyeMed mobile app from the App Store or Google Play.

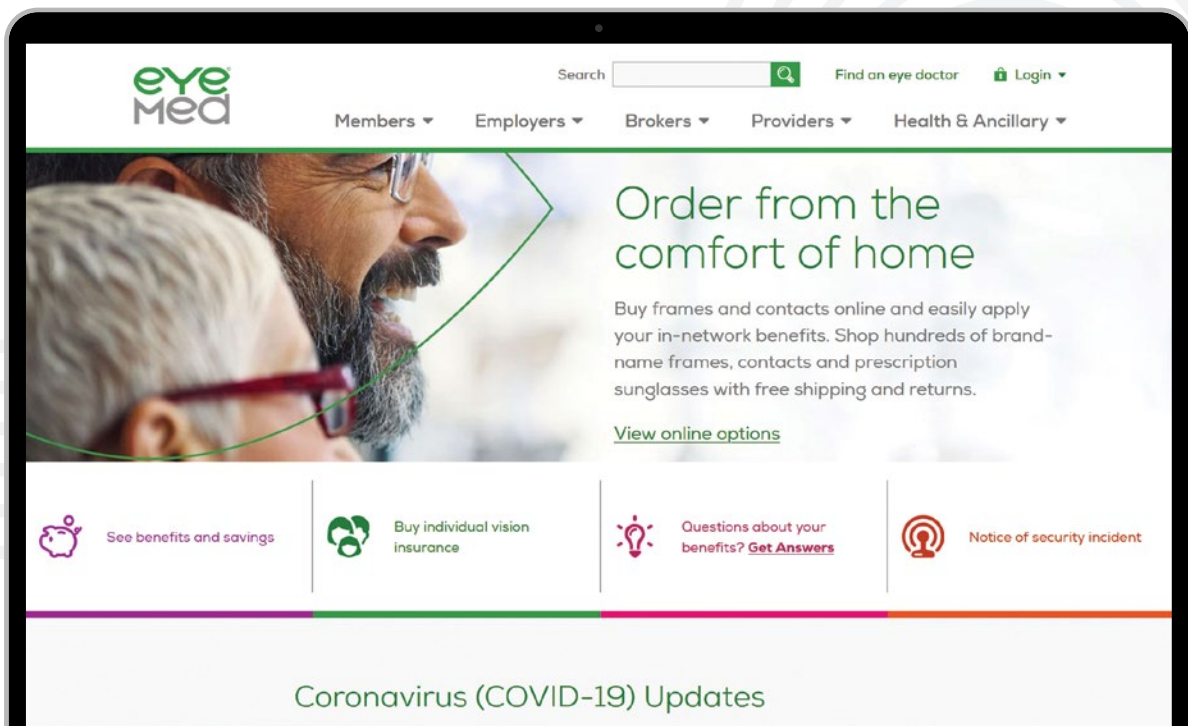
Get Hearing Care Discounts

Hearing loss affects one in nine Americans, but 95% of hearing loss can be easily treated with hearing aids. As part of your EyeMed benefits, you have access to affordable hearing care discounts through Amplifon, the nation's largest independent hearing discount network.

Your hearing discounts through Amplifon include:

- 40% off hearing exams at thousands of locations nationwide,
- Discounted, set pricing on hearing aids,
- A low-price guarantee – if you find the same product at a lower price elsewhere, Amplifon will beat it by 5%,
- 60-day hearing aid trial period with no restocking fees,
- Free batteries for two years with initial purchase, and
- Three-year warranty plus loss and damage coverage.

Call Amplifon at **1-877-203-0675** to find a hearing care provider near you and to schedule an exam.



For your wealth.

Health Savings Account (HSA)

An HSA is a tax-free account you can use to help pay for eligible health care expenses. You are eligible for an HSA if you enroll in RRD's HSA Value, HSA Advantage or Kaiser HSA medical option and you don't have any disqualifying medical coverage.

Health
Equity

You can use an HSA to:



Help pay your deductible

Save and pay for your eligible health care expenses tax-free.



Save on taxes

Reduce your taxable income by contributing tax-free dollars, grow your account by earning tax-free interest and investment returns, and use tax-free dollars from your account to pay for eligible health care expenses.



Invest in your future

Your unused HSA balance rolls over from year to year, and money in your account is always yours, even if you leave the company or retire.

HealthEquity administers your HSA

Through HealthEquity, you can:

- Check your balance and monitor your contributions 24/7,
- Replace a lost debit card,
- Get answers to your HSA questions, and
- Access HealthEquity's HSA Optimizer tool, which can help you get the most out of your HSA by reviewing your account and identifying steps you can take to improve its performance and maximize your savings.

Contact HealthEquity at **1-844-281-0928** or [healthequity.com](https://www.healthequity.com). Download the HealthEquity mobile app from the App Store or Google Play.

Visit [rrd.bswift.com](https://www.rrd.bswift.com) or contact the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)** to begin or change your HSA contribution at any time during the year.

Visit [myRRDbenefits.com](https://www.myRRDbenefits.com) to access additional information, including *A Guide to Your Health Savings Account*.

HealthEquity

For Individuals For Business Products Insights About

Open Account Login

Attention Employers: COVID relief is now available. See the latest FSA and DCFS rule changes and take action →

CONNECTING HEALTH AND WEALTH

By bringing together intuitive technology and remarkable service we empower millions to achieve a better future.

Flexible Spending Accounts (FSAs)

FSAs allow you to set aside before-tax dollars to pay for eligible out-of-pocket health care and dependent day care expenses. By using an FSA, you can lower your taxable income and pay for qualified expenses with tax-free dollars. Enrolling in an FSA is a once-a-year opportunity, either during Annual Enrollment or when you are newly eligible.

Your FSA options include:

Full-Use Health Care FSA

If you are enrolled in a medical option that does not qualify for an HSA.

Funds from a full-use Health Care FSA can be used for qualified expenses for medical, dental and vision, including deductibles, copays and/or coinsurance. For a full list of qualified expenses allowed by the IRS, see Publication 502. With the full-use Health Care FSA, the entire elected amount is available to you on the first day of the health plan year. You don't have to wait for your payroll contributions to accumulate before paying expenses with your FSA.

Limited-Use Health Care FSA

If you are enrolled in a medical option with an HSA.

Used in conjunction with an HSA, a limited-use Health Care FSA allows you to contribute additional pre-tax dollars to use for dental and/or vision expenses until you meet your medical and prescription drug deductible. Once you meet your deductible, you may also use your limited-use FSA to pay for medical and prescription drug expenses (in addition to eligible dental and vision expenses).

Dependent Day Care FSA

The Dependent Day Care FSA allows you to set aside pre-tax dollars to pay for qualified dependent care expenses. Funds can be used to pay for day care, preschool, elderly care or other dependent care. To qualify for a Dependent Day Care FSA, the IRS requires that the dependent care is necessary for you or your spouse to work, look for work or attend school full-time.

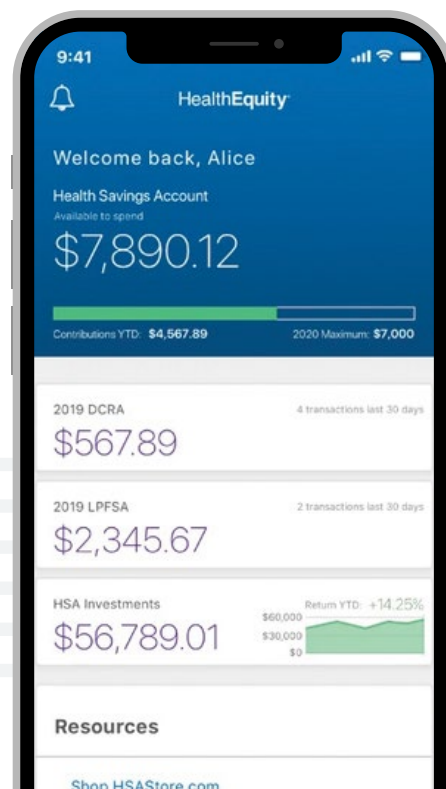
Health
Equity

HealthEquity administers the FSAs

Use the online member portal at myHealthEquity.com to:

- Access account management features,
- View a database of qualified expenses,
- Check your balance and review your transactions,
- View insurance claims,
- Invest in mutual funds,
- Pay providers and submit for reimbursement online, and
- Keep track of your documentation and archive items for later access.

Contact HealthEquity at **1-844-281-0928** or healthequity.com. Download the HealthEquity mobile app from the App Store or Google Play.



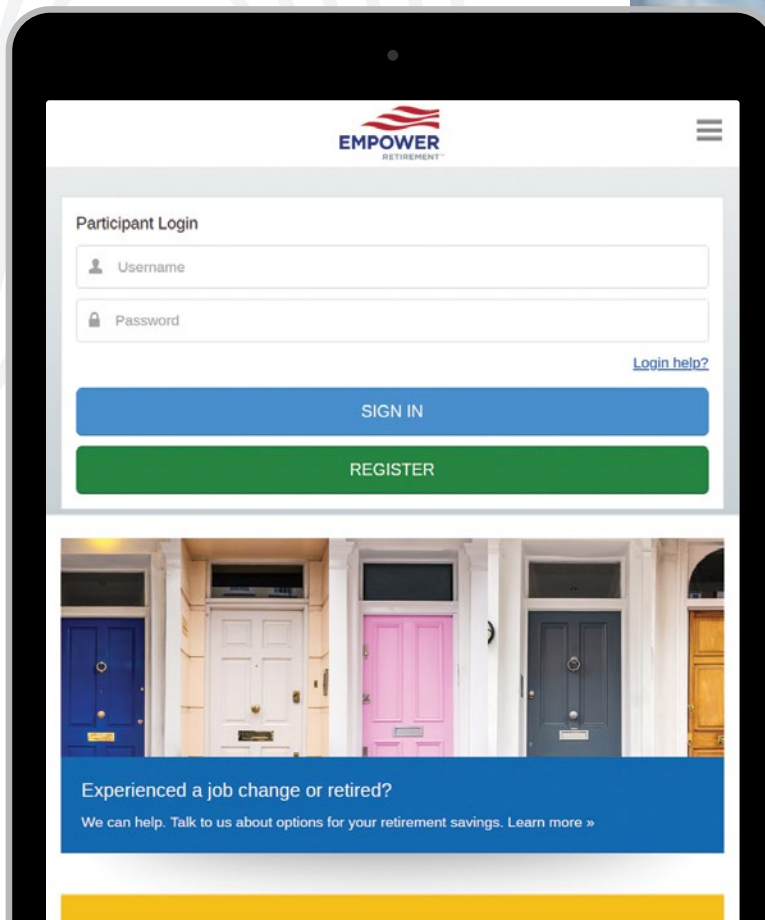
RRD 401(k) Savings Plan

The RRD 401(k) Savings Plan (also known as the RR Donnelley Savings Plan) helps you save money for your retirement on a tax-advantaged basis.

If you're eligible to participate in the Plan, you may set aside and invest pre-tax, Roth 401(k) and/or after-tax money for your future.

You can get help to plan and save for retirement with services and resources offered by Empower Retirement, RRD's 401(k) Plan administrator.

Contact Empower Retirement at **1-844-243-4773**, Monday – Friday, 7 a.m. – 9 p.m. CT, or empower.com.



For your life.

Employee Assistance Program (EAP)

Your EAP from SupportLinc is available 24/7 to help you and your immediate family members manage life's challenges.

SupportLinc offers you:

- Professional referrals and up to five sessions of face-to-face counseling for a wide variety of concerns, such as anxiety, depression, marriage and relationship problems, grief and loss, substance abuse, anger management, work-related pressures, and stress.
- Access to licensed counselors via text, phone, live chat, video or in-person meetings.
- Guidance and referrals to expert resources, including:
 - Legal Assist for free telephonic or face-to-face consultation;
 - Financial Assist for financial planning and consultation; and
 - Family Assist for everyday issues, such as dependent care, auto repair, pet care, home improvement and more.
- Online tools, resources and on-demand education.

Contact SupportLinc 24/7 at **1-888-881-LINC (5462)**, supportlinc.com (username: rrd), or text "SUPPORT" to 51230.

Download SupportLinc mobile apps:

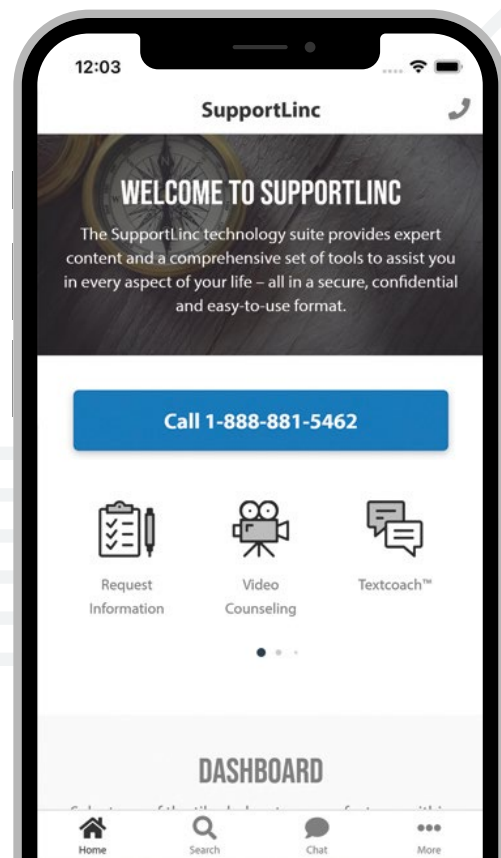
eConnect

Get on-the-go access to a licensed counselor.



Textcoach

Exchange text messages, voice notes and resources with a licensed counselor.



SoFi Student Loan Refinancing

Save on your student loans.

SoFi, the market leader in student loan refinancing, can help you save by consolidating and refinancing your federal and private student loans. SoFi borrowers save, on average, \$22,258 over the life of their loan.

Contact SoFi at **1-855-456-7634**, Monday – Thursday, 6 a.m. – 11 p.m. CT, and Friday – Sunday, 6 a.m. – 7 p.m. CT, or sofi.com/rrd.

MetLife Legal Plans

Get help with personal legal matters.

MetLife Legal Plans offers easy and cost-effective access to a network of experienced attorneys for common legal issues – from estate planning and money matters to court appearances and debt collection.

When you enroll in this voluntary benefit, you receive unlimited access to attorneys in person, by phone or email for all legal matters covered under the plan. You also get access to digital tools to complete wills, living wills, durable power of attorney documents, and more.

Contact MetLife at **1-800-821-6400** or metlife.com/insurance/legal-plans.

MetLife Pet Insurance

MetLife pet insurance offers policies to help cover a wide range of veterinary services, from illnesses and accidents to emergencies and routine care.

You may enroll in this voluntary benefit at any time.

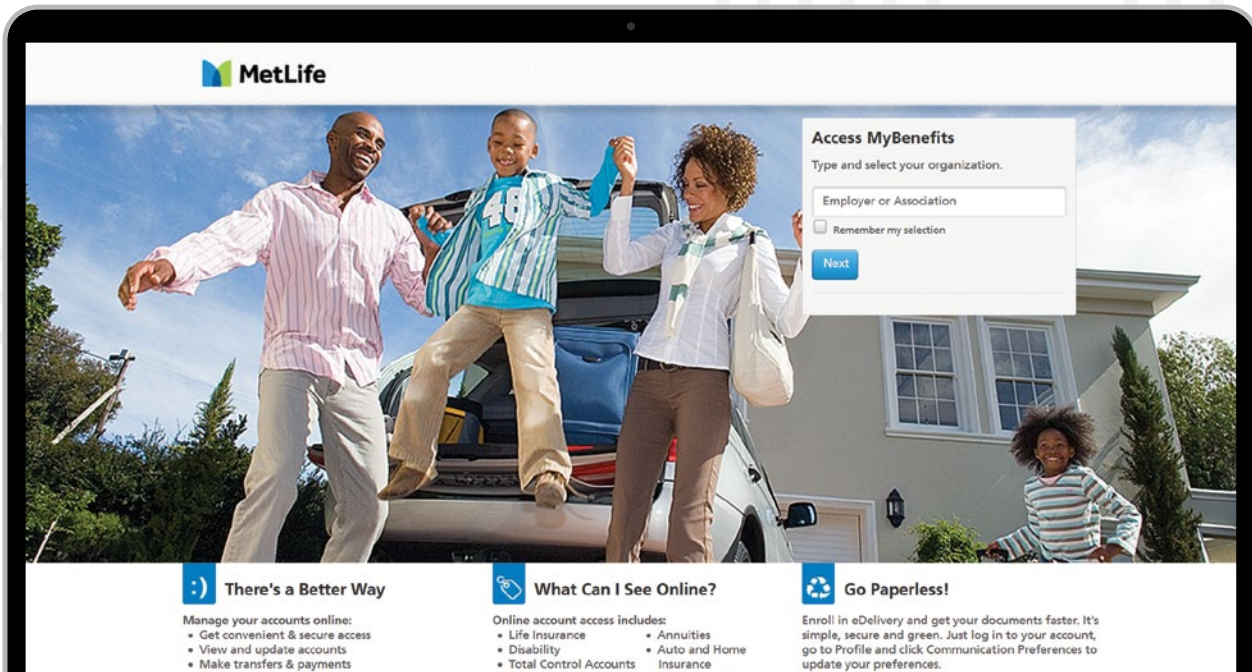
Contact MetLife Pet Insurance at **1-800-GET-MET8 (1-800-438-6388)** or metlife.com/mybenefits.

MetLife Auto & Home Insurance

As an RRD employee, you can purchase auto and home insurance from MetLife at group discounts.

A variety of policies are available, including auto, home, renters, condo, boat and RV insurance. You may enroll in this voluntary benefit at any time.

Contact MetLife Auto & Home Insurance at **1-800-GET-MET8 (1-800-438-6388)** or metlife.com/mybenefits.



The image shows a screenshot of the MetLife website. At the top left is the MetLife logo. The main content area features a photograph of a family (a man, a woman, and two children) standing in front of a white SUV. Overlaid on the right side of the image is a white login box titled "Access MyBenefits". The box contains the text "Type and select your organization." followed by a text input field labeled "Employer or Association". Below the input field is a checkbox labeled "Remember my selection" and a blue "Next" button. At the bottom of the screenshot, there are three blue icons with corresponding text: a smiley face icon for "There's a Better Way", a magnifying glass icon for "What Can I See Online?", and a recycling icon for "Go Paperless!".

There's a Better Way

Manage your accounts online:

- Get convenient & secure access
- View and update accounts
- Make transfers & payments

What Can I See Online?

Online account access includes:

- Life Insurance
- Disability
- Total Control Accounts
- Annuities
- Auto and Home Insurance

Go Paperless!

Enroll in eDelivery and get your documents faster. It's simple, secure and green. Just log in to your account, go to Profile and click: Communication Preferences to update your preferences.



Purchasing Power

Sign up with Purchasing Power to shop and save on thousands of brand-name products.

Pay over time, right from your paycheck with zero interest. You may enroll in this voluntary benefit at any time.

Contact Purchasing Power at **1-866-670-3479**, Monday – Friday, 7 a.m. – 9 p.m. CT, and Saturday, 8 a.m. – 5 p.m. CT, or [purchasingpower.com](https://www.purchasingpower.com).

Commuter Benefit Solutions

Save on public transit and parking used for your work commute.

Commuter Benefit Solutions is a before-tax benefit account used to pay for public transit (including train, subway, bus, ferry and eligible vanpool) and qualified parking as part of your daily commute to work. You may enroll in this voluntary benefit at any time.

Contact Commuter Benefit Solutions at **1-888-235-9223**, Monday – Friday, 7 a.m. – 7 p.m. CT, or [commuterbenefits.com](https://www.commuterbenefits.com).



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