



**RRD BENEFITS**  
HEALTH | WEALTH | LIFE

# 2023 Benefits Highlights

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**RRD BENEFITS,  
EVERY STEP OF THE WAY.**

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Choose your 2023 benefits  
October 31 – November 11, 2022





# BENEFITS AT EVERY STEP

Wherever you are in life,  
your RRD benefits are there  
when you need them.

RRD is proud to offer you and your family a complete benefits package to support your physical, financial and personal health. For 2023, we are excited to announce several **enhancements to your benefits**, including **new programs** to support your overall well-being and save you money.



## That's just the beginning!

For more good news about what's in store for 2023 scan the code or visit [myRRDbenefits.com](https://myRRDbenefits.com).

We know inflation and rising costs are a strain on everyone's budgets, so we are doing our best to hold the line on what you pay for your RRD benefits. For 2023, there will be **no increase in premiums** for medical, dental and vision options, and **significantly lower deductibles** for the National Medical options.

RRD continually strives to improve the benefits we offer you and your family. Thanks to your hard work and commitment, our business is doing well, which has enabled us to add the 401(k) savings plan match (announced earlier this year) and now to make improvements to our health care plans to support you and your family so you can live life well.



## Choose Your 2023 Benefits October 31 – November 11

Benefits Annual Enrollment is the time to choose your benefits for the year ahead. Please review this guide carefully so you understand what's new and changing for 2023. You'll find additional information and a link to the enrollment website at [myRRDbenefits.com](https://myRRDbenefits.com).

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### [myRRDbenefits.com](https://myRRDbenefits.com)

Find everything you need to know  
about your RRD benefits

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



# GREAT NEWS!

There's a lot of great news about your 2023 RRD benefits. Here's an overview of what's new and different effective January 1, 2023.

For additional information, visit [myRRDbenefits.com](https://myRRDbenefits.com).

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## No Increase to Medical, Dental or Vision Premiums!

Premiums (the amount you pay from your paycheck for your RRD medical, dental and vision options) won't change. That's a big deal at a time when many employers are seeing huge increases in the cost of their benefits due to inflation and increased utilization.

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## Big Reduction in Deductibles for National Medical Options!

If you enroll in one of the National Medical options, your annual deductible (the amount you pay out of pocket for eligible health care costs before your medical option starts to pay) will be significantly lower in 2023: \$400 less for employee-only coverage, \$800 less for other coverage tiers.



### Ask Emma

During Annual Enrollment, review your options carefully to make sure you have the coverage that's right for your needs and budget. Use the "Ask Emma" tool to help you compare your options and costs.



**NEW!** **Manage or Reverse Diabetes with the Transform Diabetes Care Program from CVS or Twin Health**

As part of your medical coverage for 2023, you and your covered family members who have or are at risk of developing diabetes have a choice between two new programs to help you live a healthier life: Transform Diabetes Care from CVS or Twin Health.

Both programs are completely voluntary and available at no cost to you as part of your coverage under the National Medical Program options. You're allowed to participate in only one of the two programs, so please review both programs carefully so you can choose the one that best fits your health needs and goals.

For help to control your diabetes and stay on track with your prescribed treatment plan, Transform Diabetes Care might be the right choice for you. If you have Type 1 diabetes, this is the program for you. You get:

- Personalized support to help prevent diabetes-related complications,
- Help to manage your medication and to monitor and control your blood glucose,
- Access to personalized coaching with Certified Diabetes Educators, and more.

If you're ready to reverse your type 2 diabetes, consider participating in Twin Health. Twin Health uses sensors and other technology to build your digital replica, and then delivers precise, individualized guidance on nutrition, activity, sleep and breath techniques to heal your underlying cause of type 2 diabetes. Over time and under the supervision of your health care provider, you might be able to safely reduce or eliminate medication.

**Livongo for Diabetes will be discontinued in 2023.** Livongo for Hypertension will still be offered; however, if you have hypertension and diabetes, support for both conditions will be provided through Transform Diabetes Care.

**NEW!** **PrudentRx Program Included with All National Medical Program Options**

Effective January 1, 2023, PrudentRx will be available to everyone enrolled in an RRD National Medical Program option. (Currently the program is available only to those enrolled in a Copay medical option.) This free program can save you hundreds or even thousands of dollars by reducing your cost to \$0 for covered specialty medications filled at CVS Specialty Pharmacy. If you enroll in an HSA National Medical Program option, you must meet your deductible before PrudentRx benefits begin.

**NEW!** **Coverage for Fertility Treatment**

To help you grow your family (and reduce some of the stress you might be feeling), RRD is adding a \$2,000 fertility benefit to the National Medical Program options.

**NEW!** **Paytient — A Smart Way to Pay for Health Care**

Starting November 1, 2022, all benefits-eligible employees have a new way to pay for out-of-pocket health care expenses. Paytient is a no-fee, no-interest credit card you can use to pay for medical, pharmacy, mental health, dental, vision and even veterinary expenses. Your Paytient credit card has a \$1,000 limit. You can pay back money you borrow through payroll deduction or your HSA, FSA or bank account. (You cannot use your HSA without incurring a penalty or your FSA to pay back money you borrow for veterinary expenses.)

**More Money for Your Health Savings Account**

You're eligible for a Health Savings Account (HSA) if you enroll in HSA Value, HSA Advantage, HSA Select or a Kaiser HSA medical option. Contributing to an HSA lets you save and pay for eligible health care costs tax-free.

For 2023, you can contribute even more to your HSA: \$3,850 for employee-only coverage and \$7,750 for family coverage. If you're age 55 or older in 2023, you can contribute up to \$1,000 more in catch-up contributions. The money in your HSA is always yours to use when you need it — now and in the future.

**Flexible Spending Account Increase**

You can pay for eligible out-of-pocket health and dependent day care expenses tax-free when you enroll in Flexible Spending Accounts (FSAs). For 2023, you may contribute \$200 – \$2,850 to a Health Care FSA (if you are enrolled in one of the Copay medical options) or Limited-Use Health Care FSA (if you are enrolled in one of the HSA medical options), and \$200 – \$5,000 to a Dependent Day Care FSA (\$2,500 if your tax status is married filing separately).

**ACTION REQUIRED**

To begin or continue participating in the FSA program in 2023, you must enroll during Annual Enrollment. Your current elections won't carry over.

**Lower Rates for Optional Life Insurance**

If you elect optional employee life insurance, your premiums will be slightly lower. The amount will vary depending on the coverage you elect.

**Enhanced Hospital Indemnity Insurance**

If you elect Hospital Indemnity Insurance, you'll receive a larger payout if you or a covered family member is hospitalized due to a covered event. There's no change to the rate you pay for coverage.

## 2023 Benefits Enrollment Checklist

# WHAT YOU NEED TO DO

### 1 Review your benefits.

Visit [myRRDbenefits.com](https://myRRDbenefits.com) to access the 2023 Benefits Enrollment Guide. You can also review Summary Plan Descriptions (SPDs) and any Summaries of Material Modifications (SMMs).

### 2 Ask Emma for help to make informed decisions about your benefits.

On the enrollment website (accessible from [myRRDbenefits.com](https://myRRDbenefits.com)), use the "Ask Emma" virtual assistant to view costs, compare options, and help you choose the benefits that are right for your situation.

### 3 Choose your 2023 benefits October 31 – November 11, 2022.

Go to [myRRDbenefits.com](https://myRRDbenefits.com) to link to the enrollment website.

- The enrollment website will be available 24/7 during Annual Enrollment. You may go back to make changes as often as needed before the deadline.
- If you don't have online access, you can enroll by phone starting October 31 at **1-877-RRD-4BEN (1-877-773-4236)**, Mon – Fri, 7 a.m. – 7 p.m. CT.
- **Don't wait until the last minute!** Phone enrollment ends November 11, 2022, 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.

If you don't enroll or update your benefits by the deadline, your current elections (and whom you cover) will carry over to 2023 – except for FSA contributions; **you must enroll if you want to participate in an FSA in 2023.**

### 4 Review/update your dependents on the enrollment website.

\* 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, 2023, you will be refunded the tobacco surcharge for that individual. If you're 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.

### 5 Certify your tobacco status on the enrollment website.

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

### 6 Review/update your beneficiary designations.

Protect your family and your money by making sure your beneficiary information is up to date for you:

- Life insurance and supplemental health care coverage on the enrollment website ([rrd.bswift.com](https://rrd.bswift.com))
- RRD 401(k) Savings Plan via secure sign-on to Empower Retirement from the enrollment website ([rrd.bswift.com](https://rrd.bswift.com))
- HSA at [HealthEquity.com](https://HealthEquity.com)

### 7 Confirm your elections.

After enrolling, review your confirmation statement to verify your elections, covered dependents and per-pay-period costs are correct. Print and keep a copy for your records. You may make changes or corrections until November 11, 2022, on the enrollment website or by calling the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.

### YOUR BENEFIT ELECTIONS WILL BE IN EFFECT JANUARY 1 – DECEMBER 31, 2023.

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](https://myRRDbenefits.com).

# IMPORTANT NOTICES & DISCLOSURES

## HIPAA Privacy Notice

As a participant in the Plan or the RR Donnelley Flexible Benefits Plan, you are entitled to receive the HIPAA Privacy Notice for the Plan. You may view a copy of the HIPAA Privacy Notice on [myRRDBenefits.com](https://myRRDBenefits.com), or you may request a copy from the HIPAA Privacy Official for the Plan by writing to:

**R.R. Donnelley & Sons Company**  
c/o HIPAA Privacy Official  
4101 Winfield Road  
Warrenville, IL 60555

## Changing Your Elections During the Year

If you do not enroll by the deadline, the only way you may be able to enroll or change an election during the calendar year is if you experience certain life events or changes in status (referred to as "qualifying life events"). Keep in mind, new dependents are not automatically covered by the Plan; you must enroll them for coverage. For dependents who are no longer eligible for coverage under the Plan, you are required to call the Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)** or go online to [rrd.bswift.com](https://rrd.bswift.com) to remove them from coverage under the Plan.

You may change your elections during the year if you experience a qualifying life event in one of the categories described in the Plan Administration Information Booklet (which is found in the Summary Plan Descriptions (SPDs) section of [myRRDBenefits.com](https://myRRDBenefits.com)), including a Special Enrollment Period (described below). Generally, such election changes must be made no later than 30 days from the date of the qualifying life event (except in the case of certain special enrollment events described below or as otherwise set forth in the applicable insurance certificate for the medical program you are enrolled in). You are responsible for making the changes through the RRD Benefits Center. You can make a new election or change an existing election in response to a qualifying life event only if the election is a result of and consistent with the life event. Not all qualifying life events apply to all Plan options. For a full list of qualifying life events, go to [myRRDBenefits.com](https://myRRDBenefits.com) to view the Plan Administration Information booklet.

## Special Enrollment Period for Group Health Coverage

If you decline Medical Program coverage for yourself or your dependents because you/your dependents have other coverage and you/your dependents later lose that other coverage (or if the employer stops contributing toward your or your dependent's other coverage), you may qualify for special enrollment in health coverage under the Plan. Your loss of other health coverage qualifies for special enrollment treatment only if both of the following apply:

- You/your dependents were covered under another group health care plan or health insurance coverage at the time you were offered coverage under the RR Donnelley Group Benefits Plan.
- You/your dependents lost the other coverage because you/they exhausted your/their right to COBRA continuation coverage, you/they were no longer eligible under that plan, or an employer's contributions for coverage terminated.

You must enroll within 30 days after your/your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

You may also be able to enroll if you/your dependents lose eligibility for coverage under Medicaid or a state Children's Health Insurance Plan (CHIP) and enroll within 60 days of losing Medicaid or CHIP. Also, you may be able to enroll if you/your dependents become eligible for premium assistance from Medicaid or CHIP toward the cost of the group health plan, and enroll within 60 days of eligibility for state premium assistance.

If you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents for coverage under the Plan. Generally, you must enroll within 30 days after such event. (Note: If you are adding a newborn child, a newly adopted child, or a child newly placed with you for adoption, you have up to 60 days (except where the deadline is extended based on the COVID National Emergency described below) to report such event to the Benefits Center under the Plan's more generous policy.) To request special enrollment or if you have questions regarding special enrollment rights, please contact the Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.

**IMPORTANT NOTE:** As a result of the COVID-19 pandemic, certain plan deadlines have been extended or suspended. If your special enrollment event occurs during the COVID-19 "Outbreak Period," then your time limit to request special enrollment will not start to run until after the end of the Outbreak Period. The Outbreak Period began March 1, 2021, and ends on the earlier of (i) 60 days following the end of the declared COVID-19 National Emergency (or other date specified by the Internal Revenue Service and Department of Labor), or (ii) 12 months after the original deadline for the special enrollment event. For example, if you experience a special enrollment event on September 1, 2022 (during the Outbreak Period) that normally has a deadline of 30 days to request enrollment, you would have until October 1, 2022 (30 days after the date of the qualifying event) to request special enrollment in the plan. However, because the COVID-19 National Emergency is ongoing, the deadline for you to request special enrollment is the earlier of October 1, 2023 (12 months from October 1, 2022) or the end of the Outbreak Period. If the COVID-19 National Emergency were to end on February 15, 2023, the Outbreak Period would end 60 days later on April 16, 2023. Your deadline to request special enrollment would be April 16, 2023 (which is earlier than October 1, 2023).

## Right to Choose a Primary Care Provider

Depending on where you live, you might be eligible for a Regional HMO Medical Program option in addition to the National Medical Program options. If you are eligible, you will receive additional information about the Regional HMO for which you are eligible, including contact information.

The Regional HMOs generally require the designation of a primary care provider (but the National Medical Program options do not). You have the right to designate any primary care provider who participates in the Regional HMO network and is available to accept you or your family members. For information on how to select a primary care provider and a list of participating primary care providers, contact the Regional HMO directly at the number or website included in your enrollment materials. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from the Regional HMO or from any other person (including a primary care provider) to obtain access to obstetrical or gynecological care from a health care professional in the network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Regional HMO directly at the number or website provided in the enrollment materials.

## Women's Health & Cancer Rights Act

Important information about benefits that may be available to women who have had or are going to have a mastectomy: If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prosthesis; and
- Treatment of physical complications of the mastectomy, including lymphedema.

Such coverage is subject to all Plan provisions, limitations and requirements applicable to other medical and surgical benefits provided under the Medical Program, including any annual deductible and coinsurance limitations, outlined in the Summary of Benefits and Coverage (SBC), your SPD, and any related SMMs. If you would like more information, visit [myRRDBenefits.com](https://myRRDBenefits.com) or call the Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.



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## ABOUT THIS GUIDE

This guide describes the coverage RRD will offer for 2023 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 Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs) online at [myRRDbenefits.com](https://myRRDbenefits.com).

## IMPORTANT

The descriptions provided 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 Group Benefit Plan and the official Plan documents, the official Plan documents will control. RRD reserves the right to amend or terminate the Plan or Programs at any time for any reason.



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