



WITH YOU ON LIFE'S JOURNEY

2026 Enrollment Guide
Regional Medical Options
October 29 – November 12, 2025



REGIONAL MEDICAL OPTIONS

WITH YOU ON LIFE'S JOURNEY

Annual Enrollment for your 2026 benefits is October 29 – November 12, 2025. This is your once-a-year opportunity to review and choose the benefits that best fit your needs for the coming year.

You are eligible for the benefits described in the **2026 Benefits Enrollment Guide** (available at myRRDbenefits.com) effective January 1, 2026. Based on where you live, you will also be offered one or more of the Regional Medical Options highlighted in this guide.

Starting October 29, the enrollment site at rrd.bswift.com will list the option(s) available to you, as well as your rates for 2026. If you have questions, please contact the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**, Mon. – Fri., 7 a.m. – 7 p.m. CT.

This is a high-level summary. For more details, see the full Summary of Benefits and Coverage (SBC) for each Regional Medical Program option at myRRDbenefits.com. Copies are also available through the enrollment website. To request free paper copies, call **1-877-RRD-4BEN (1-877-773-4236)**.

myRRDbenefits.com

Everything you need to know —
in one place

- 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!

What's Inside

IMPORTANT INFORMATION

Prescription Drug Coverage

If you elect a Regional Medical Option described in this guide, prescription drug coverage is provided through the medical vendor — **not** CVS Caremark. Descriptions in the [2026 Benefits Enrollment Guide](#) regarding pharmacy coverage (e.g., free generic blood pressure and cholesterol medication, diabetes supplies and insulin) do **not** apply to these Regional Medical Options. If you have questions about prescription drug coverage, please contact the applicable medical vendor.

Right to Choose a Primary Care Provider

The Regional Medical Options require the designation of a primary care provider. You have the right to designate any primary care provider who participates in the Regional Medical Option 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 Medical Option carrier directly at the number or website listed in this booklet. For children, you may designate a pediatrician as the primary care provider. Until you make this designation, the Regional HMO will designate a primary care provider for you.

You do not need prior authorization from the Regional Medical Option carrier 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 Medical Option carrier directly at the number or website listed in this booklet.



DEAN HEALTH PLAN

This medical option is offered only in Wisconsin based on a select Dean Health service area. There are no plan design changes for 2026.

For More Information

Call Dean Health member services at **1-800-279-1301**, Mon. – Fri., 7:30 a.m. – 5 p.m. CT or visit deancare.com.

If you are currently enrolled, your coverage will carry over for 2026. If you wish to enroll in this option, you must take action during Annual Enrollment.

If you are in the service area that includes Green Bay and surrounding areas, and you need to find a provider, go online to prevea360.com, click on *For Members > Find a Provider/Doctor* in the drop-down menu. Then scroll down the page to *Select Your Health Plan > Network (HMO) Plan*.

MEDICAL	You Pay
Annual Deductible	\$500 You Only; \$1,000 Family
Annual Out-of-Pocket Maximum	\$3,000 You Only; \$6,000 Family
Office Visit	10% after deductible
Specialty Care Visit	10% after deductible
Preventive Care as defined in Certificate of Coverage	No charge (100% covered)
Emergency Room	\$75 copay (waived if admitted) + 10% after deductible
Urgent Care Center	10% after deductible
Outpatient Surgery not in the physician's office	10% after deductible
Hospitalization	10% after deductible

PRESCRIPTION DRUG	Retail (Up to 30-day supply)	Mail Order (Up to 90-day supply)
Generic	\$10	\$20
Brand Formulary	30% (\$75 maximum copay up to \$1,500 maximum – then \$10 copay per script)	30% (\$150 maximum copay up to \$3,000 maximum – then \$20 copay per script)
Brand Non-Formulary & Specialty	50% (\$50 minimum copay; \$150 maximum copay)	50% (\$150 minimum copay; \$450 maximum copay)

KAISER HSA

The Kaiser HSA is available in select California locations, the Mid-Atlantic region (Washington, D.C., and surrounding Maryland and Virginia counties), Oregon and Washington.

For More Information

Call Kaiser at the number for your region or go online to kp.org. For more information about an HSA, see the [2026 Benefits Enrollment Guide](#) or [Ways to Save & Pay for Care](#) at myRRDbenefits.com.

The Kaiser HSA is similar to the national HSA Value option described in your [2026 Benefits Enrollment Guide](#). Plan design varies by location, so carefully review the charts below. **You pay the amounts and percentages shown after you meet your deductible, and the Plan covers the rest.**

California

[Northern California](#) | [Southern California](#)

1-800-464-4000, 24/7, except major holidays

Oregon

kp.org/northwest

- **Portland:** 503-813-2000
- **Outside Portland:** 1-800-813-2000
- **SW Washington:** 1-800-813-2000

8 a.m. – 6 p.m. PT, 7 days a week
(except major holidays)

Mid-Atlantic Region

kp.org/mid-atlantic

- **DC Metro:** 301-468-6000
- **Outside DC Metro:** 1-800-777-7902

Mon. – Fri., 7:30 a.m. – 5:30 p.m. ET

Washington

kp.org/wa

1-888-901-4636, Mon. – Fri., 8 a.m. – 5 p.m. PT

Kaiser HSA: California

General Information		
Deductible	\$4,500 Individual \$9,000 Family	
Out-of-Pocket	\$6,250 Individual \$12,500 Family*	
Coinsurance	40%	
Physician Care Office Visits		
PCP	\$40 after deductible	
Specialist	\$50 after deductible	
Preventive Care	0%	
General Hospital Services		
Lab, X-Ray & Diagnostic	40% after deductible	
Hospital Services		
Inpatient & Outpatient	40% after deductible	
Emergency Services		
Emergency Room	\$250 after deductible	
Urgent Care	\$40 after deductible	
Mental Health/Substance Abuse		
Inpatient	40% after deductible	
Office Visit	\$40 after deductible	
PRESCRIPTION DRUG	Retail	Mail Order
Deductible	Combined Deductible	
Generic	\$15	\$30
Formulary	\$35	\$70
Non-Formulary	\$35	\$70
Specialty	30% up to \$250	N/A

NOTE: Coinsurance is listed as a percentage, while Copay is a dollar amount.

* Family members have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.

Kaiser HSA: Mid-Atlantic

General Information	
Deductible	\$4,500 Individual \$9,000 Family
Out-of-Pocket	\$6,250 Individual \$12,500 Family*
Coinsurance	40%
Physician Care Office Visits	
PCP	\$50 after deductible
Specialist	\$50 after deductible
Preventive Care	0%
General Hospital Services	
Lab, X-Ray & Diagnostic	40% after deductible
Hospital Services	
Inpatient & Outpatient	40% after deductible
Emergency Services	
Emergency Room	\$250 after deductible
Urgent Care	\$50 after deductible
Mental Health/Substance Abuse	
Inpatient	40% after deductible
Office Visit	\$50 after deductible

PRESCRIPTION DRUG	Retail	Mail Order
Deductible	Combined Deductible	
Generic	\$20	\$40
Formulary	\$50	\$100
Non-Formulary	50%	50%
Specialty	50% up to \$150	N/A

NOTE: Coinsurance is listed as a percentage, while Copay is a dollar amount.

* Family members have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.

Kaiser HSA: Oregon

General Information		
Deductible	\$4,000 Individual \$8,000 Family	
Out-of-Pocket	\$6,650 Individual \$13,300 Family*	
Coinsurance	40%	
Physician Care Office Visits		
PCP	40% after deductible	
Specialist	40% after deductible	
Preventive Care	0%	
General Hospital Services		
Lab, X-Ray & Diagnostic	40% after deductible	
Hospital Services		
Inpatient & Outpatient	40% after deductible	
Emergency Services		
Emergency Room	40% after deductible	
Urgent Care	40% after deductible	
Mental Health/Substance Abuse		
Inpatient	40% after deductible	
Office Visit	40% after deductible	
PRESCRIPTION DRUG	Retail	Mail Order
Deductible	Combined Deductible	
Generic	\$15	\$30
Formulary	\$30	\$60
Non-Formulary	\$50	\$100
Specialty	50%	N/A

NOTE: Coinsurance is listed as a percentage, while Copay is a dollar amount.

* Family members have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.

Kaiser HSA: Washington

General Information		
Deductible	\$4,500 Individual \$7,350 Family	
Out-of-Pocket	\$6,000 Individual \$7,350 Family	
Coinsurance	30%	
Physician Care Office Visits		
PCP	30% after deductible	
Specialist	30% after deductible	
Preventive Care	0%	
General Hospital Services		
Lab, X-Ray & Diagnostic	30% after deductible	
Hospital Services		
Inpatient & Outpatient	30% after deductible	
Emergency Services		
Emergency Room	\$75/visit after deductible	
Urgent Care	30% after deductible	
Mental Health/Substance Abuse		
Inpatient	30% after deductible	
Office Visit	30% after deductible	
PRESCRIPTION DRUG	Retail	Mail Order
Deductible	Combined Deductible	
Generic	\$15	\$45
Formulary	\$30	\$90
Non-Formulary	N/A	N/A
Specialty	Contact Kaiser	N/A

NOTE: Coinsurance is listed as a percentage, while Copay is a dollar amount.

KAISER HEALTHY RESOURCES

Manage Your Care Online

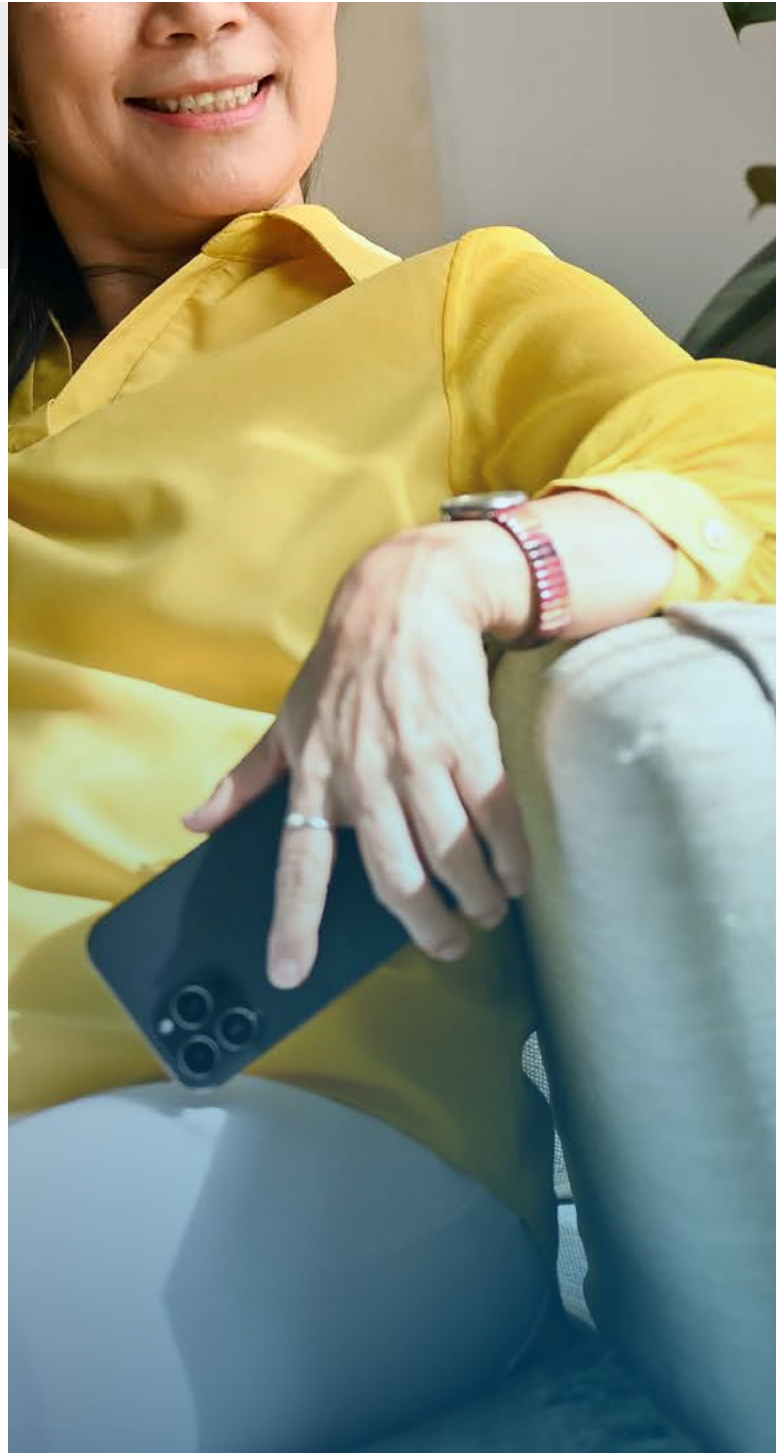
Great health and great care are just a click away. When you register for an online account, you can access time-saving tools and tips for healthy living anytime and anywhere to:

- View most lab test results
- Refill most prescriptions
- Choose your doctor based on what's important to you, and change anytime
- Email your Kaiser Permanente doctor's office with non-urgent questions
- Schedule and cancel routine appointments, including telehealth visits
- Print vaccination records for school, sports and camp
- And more

Register online at kp.org/register or on the Kaiser Permanente mobile app. Just follow the sign-on instructions. You'll need your health/medical record number, which you can find on your Kaiser Permanente ID card.

Get the Kaiser Permanente App

Use the Kaiser Permanente mobile app to register for an online account, message your doctor's office with non-urgent questions, find doctors and location, view upcoming appointments and more.



Kaiser Healthy Resources

Your Kaiser coverage includes extra perks — from personal health coaching to reduced rates on health-related products and services.

Healthy Lifestyle Program

Get advice, encouragement and tools to help you create positive changes in your life. These free programs can help you:

- Lose weight
- Eat healthier
- Quit smoking
- Reduce stress
- Manage ongoing health conditions like diabetes or depression

Start with a Total Health Assessment, a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor.

Wellness Coaching

For a little extra support, Kaiser offers Wellness Coaching by Phone at no cost. You'll work one-on-one with a personal coach to make a plan to help you reach your health goals.

Health Classes

There's something for everyone with health classes and support groups offered at Kaiser facilities. Classes vary at each location, and some may require a fee.

Discounts on Health-Related Products & Services

Save with the ChooseHealthy® program, which includes:

- Active&Fit Direct — Members pay \$25 per month (plus a one-time \$25 enrollment fee) for access to a national network of more than 10,000 fitness centers.
- Up to 25% off a contracted provider's regular rates for acupuncture, chiropractic care and massage therapy.

Virtual Care & Telehealth

Connect to your own Kaiser provider team. E-visit, phone appointments, email, video visits, and mail order pharmacy programs are available at kp.org or the KP mobile app.

KP members can access a broad range of no-cost tools to support mental health and wellness, including the myStrength and Calm apps.

About This Guide

This guide describes key changes to the Regional Medical Options RRD will offer for 2026 to employees who live in certain geographic regions and constitutes a Summary of Material Modifications (SMM) under the RR Donnelley Group Medical Plan and the RR Donnelley Flexible Benefits Plan (the “Plans”). Your home address will determine the precise 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), prior SMMs, and Certificates of Insurance at 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, SBCs, SMMs, any other materials summarizing the Plans and the official Plan documents, the following documents will control:

- Where this document is intended to summarize existing benefit provisions, the SPDs, SMMs, any other materials summarizing the Plans and the official Plan documents, the official Plan documents will control.
- Where this document is intended to communicate a change to the SPDs, SMMs, any other materials summarizing the Plans and the official Plan documents, this document will control.

RRD reserves the right to amend or terminate the Plans or Programs at any time for any reason.

