



WITH YOU ON LIFE'S JOURNEY

Ways to Save & Pay for Care
2026 Guide to Your HSA, Paytient and FSAs



WAYS TO SAVE & PAY FOR CARE

WITH YOU ON LIFE'S JOURNEY

Take advantage of all the ways you can save and pay for care, including a Health Savings Account (HSA), Paytient, and Flexible Spending Accounts (FSAs). This guide explains each of these options and the benefits they offer.

myRRDbenefits.com // Everything you need to know — in one place

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

What's Inside

HEALTH SAVINGS ACCOUNT (HSA)

Eligibility

You can contribute to an HSA if you enroll in an HSA-eligible Medical Program option (HSA Value, HSA Advantage or Kaiser HSA) and you don't have any disqualifying medical coverage.

Disqualifying Medical Coverage

You cannot contribute to an HSA if you have other medical coverage, including:

- Medicare (Parts A, B, C and/or D)
- TRICARE
- Full-use Health Care Flexible Spending Account (FSA), including a spouse's FSA
- Health Reimbursement Account (HRA), including a spouse's HRA

Limited-use FSAs and HRAs (for dental, vision and post-deductible medical expenses) will not disqualify you from contributing to an HSA.

Having access to another employer's onsite medical clinic that provides significant medical care before your Medical Program deductible is met may disqualify you from HSA eligibility.

Receipt of Veterans Administration (VA) benefits or Indian Health Services (IHS) benefits may also disqualify you from making HSA contributions for the next three months, except where the benefits are preventive in nature, are for dental or vision care, or (in the case of VA benefits) are received for a service-connected disability.

If you are making HSA contributions through payroll, you must notify the RRD Benefits Center if you acquire any disqualifying coverage during the year, so your HSA contributions may be stopped.



Medicare and Your HSA

Once you enroll in Medicare (generally at age 65), you can no longer contribute to your HSA.* However, you may continue to use the existing balance in your HSA to pay for eligible out-of-pocket health care expenses, tax-free. This includes premiums, deductibles, copays and coinsurance under Medicare. This does not include MediGap premiums.

Eligible Dependents

Eligible dependents for the HSA are different than for the RR Donnelley Group Medical Plan ("Medical Program") or FSA. Under the HSA, you generally can submit claims only for a child who is a tax dependent on your federal income tax return, which means a child under age 19 (or age 24 if a full-time student), except:

- Children of divorced parents are considered a child of both parents for the HSA, and
- Restrictions on a child's income that may prevent you from claiming the child as a dependent on your income tax return don't apply to the HSA.

Likewise, your domestic partner (or your domestic partner's children) generally must be considered your federal tax dependents in order for their health care expenses to be eligible for reimbursement from your HSA.

As with other non-qualified HSA expenses, if you submit a claim for an ineligible dependent, the distribution will be subject to income taxes and possibly a 20% penalty tax.

Adult children and domestic partners who are enrolled as dependents in your HSA-eligible option through the Medical Program, but are not your tax dependents, may be able to contribute to their own HSA up to the \$8,750 maximum that applies to coverage levels other than Employee Only.

* This occurs even if just the automatic Medicare Part A coverage goes into effect when you start collecting Social Security retirement benefits. So, unless you delay receiving Social Security retirement benefits and Medicare, you need to stop any HSA contributions you may be making to avoid any tax consequences. When you do later enroll in Medicare, be aware your coverage may go back retroactively up to six months from when you sign up. So you may need to stop making contributions to your HSA six months before you enroll in Part A and Part B (or apply for Social Security benefits, if you want to collect retirement benefits before you stop working). Please contact the Benefits Center at 1-877-RRD-4BEN (1-877-773-4236) for questions or assistance.

Set Up Your HSA

Go to rrd.bswift.com or call the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)** to authorize RRD to deposit part of your paycheck into your HSA. (This automatically opens your HSA.)

1

Choose Your Contribution Amount

The amount you choose to contribute is deducted evenly from your paychecks for the year. You will receive a welcome kit from HealthEquity with more information about your account.

2

Designate a Beneficiary

Log in to rrd.bswift.com and select *Update Beneficiary* under the *Common Actions* section. You can also find a **Beneficiary Designation Form** by visiting healthequity.com.

3

Return the Beneficiary Designation Form

- **Mail:** PO Box 14374, Lexington, KY 40512
- **Fax:** 1-801-727-1005

HealthEquity

Although RRD has arranged for HealthEquity to accept HSA contributions made through RRD payroll, RRD does not endorse HealthEquity and the HSA Program is not an RRD benefit plan. You may establish an HSA with any HSA custodian you choose. (See *Ways to Contribute* on [page 6](#) for more information on making contributions outside of RRD payroll.)



Contribute to Your HSA

The IRS sets limits for how much you can contribute, and those limits may change each year. Special HSA contribution limit rules apply if you are married or are covering another adult on your medical plan.

Employee Only:

\$4,400 **\$100 more than 2025**

Other Coverage Categories:

\$8,750 **\$200 more than 2025**

Catch-Up Contribution:

\$1,000 (If you're age 55 or older in 2026 and not enrolled in Medicare)

Contribute as much as you can to your HSA, up to IRS limits. The money rolls over each year and is always yours. If you participated in an HSA during 2025, your same HSA contribution amount will automatically continue in 2026. If you want to contribute the new maximum, you will need to increase your 2026 contribution accordingly. You may change your HSA contribution at any time during the year, even without a Qualified Status Change.

Track Your Contributions

You are responsible for ensuring you don't exceed the **annual IRS limit**, so track your contributions regularly. If your annual contributions exceed the permitted limits, you may have to pay a 10% penalty tax on the excess contributions. An additional 6% excise tax will be imposed for each year the excess contribution remains in the HSA.

To avoid the tax penalties, excess contributions (and earnings) must be removed by the HSA custodian and reported to the IRS on **Form 1099-SA**. Contact HealthEquity for more information.

Contribution Rules for Married Couples

If both you and your spouse are eligible for an HSA, you may each set up your own accounts. The total annual contribution for those two accounts can't exceed \$8,750 (unless one or both of you qualify to make age-based catch-up contributions). This is true even if both of you work for RRD and have separate coverage.

There is another special rule for married individuals so that if either spouse has family coverage, both spouses are treated as if they have family coverage. For example, if you have Employee Only HSA-eligible coverage and your spouse has Employee Plus Child(ren) HSA-eligible coverage, your two accounts combined cannot exceed the \$8,750 HSA contribution maximum for family coverage, and you can divide that limit between the two of you however you like. If you both have Employee Only coverage, then you can both contribute the single limit of \$4,400 to your HSA (even though that exceeds the family contribution limit of \$8,750).

Any catch-up contributions for your spouse age 55 or older must be made to his or her own HSA and cannot be made to your HSA. Please see [IRS Publication 969](#) for more information about contribution limits.

Contribution Rules for Domestic Partners

If you are enrolled in Employee plus Domestic Partner coverage and neither of you is considered a tax dependent of the other, you and your Domestic Partner can both contribute up to the family maximum to your own HSAs. That means both of you could contribute up to \$8,750 for the 2026 tax year.

However, you are not allowed to pay for your Domestic Partner's eligible medical expenses with your HSA. If one partner is a tax dependent of the other partner, and both are covered by a family health plan, then only the partner who is not the tax dependent of the other can open an HSA and only that HSA can be funded.

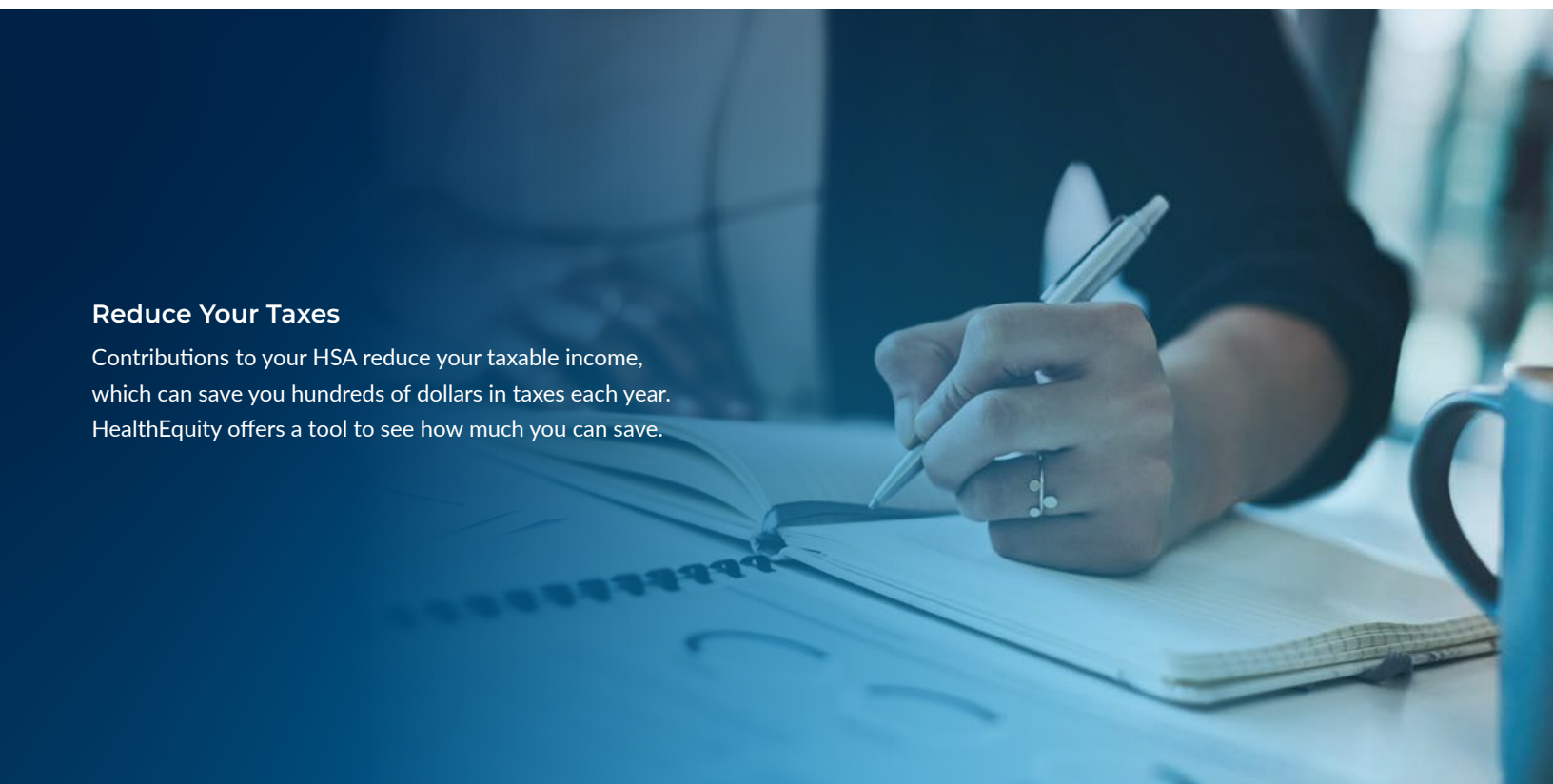
The partners could contribute the family annual maximum to that one HSA, currently \$8,750, and the account holder could pay for the tax-dependent Domestic Partner's eligible medical expenses with it, but the tax-dependent partner could not contribute to his or her own separate HSA.

Contribution Rules for Adult Children

Rules similar to the Domestic Partner rules apply to adult children.

Reduce Your Taxes

Contributions to your HSA reduce your taxable income, which can save you hundreds of dollars in taxes each year. HealthEquity offers a tool to see how much you can save.



Ways to Contribute

Contributing to your HSA is easy — and flexible. You can contribute on a pre-tax basis through RRD payroll to an account with HealthEquity, and/or you can make direct contributions on your own to an account with HealthEquity or any other HSA custodian, and claim a deduction for those contributions on your income taxes.

The easiest way to contribute to your HSA for the 2026 tax year is through payroll deduction. You can also contribute in other ways (until April 15, 2027):



Auto-deposit from your paycheck

Go to rrd.bswift.com or call the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)** to authorize RRD to deposit part of your paycheck into your HSA. This payroll deduction will be spread evenly across your paychecks throughout the year.



Electronic Fund Transfer (EFT)*

You can set up an EFT between an account at another bank and HealthEquity with an **Electronic Transfer of Funds Form** (or set up one-time or automatic ongoing contributions at healthequity.com/login > *Contribute*).



Via mail or fax

Send a check and **Contribution Form** to HealthEquity:

- **Mail:** PO Box 14374, Lexington, KY 40512
- **Fax the form:** 1-801-727-1005

* You may also be able to make a contribution by transferring funds from an IRA or another HSA. Note that special rules apply in that case. For example, you can transfer ("roll over") funds from an IRA to your HealthEquity HSA only once per lifetime; you can also roll over funds from another HSA to your HealthEquity HSA on your own once per year. Or if you arrange for a direct trustee-to-trustee transfer, you may transfer funds between HSAs an unlimited number of times per year. Contact HealthEquity at 1-866-346-5800 to learn more about transferring funds.

Changing Your Contribution

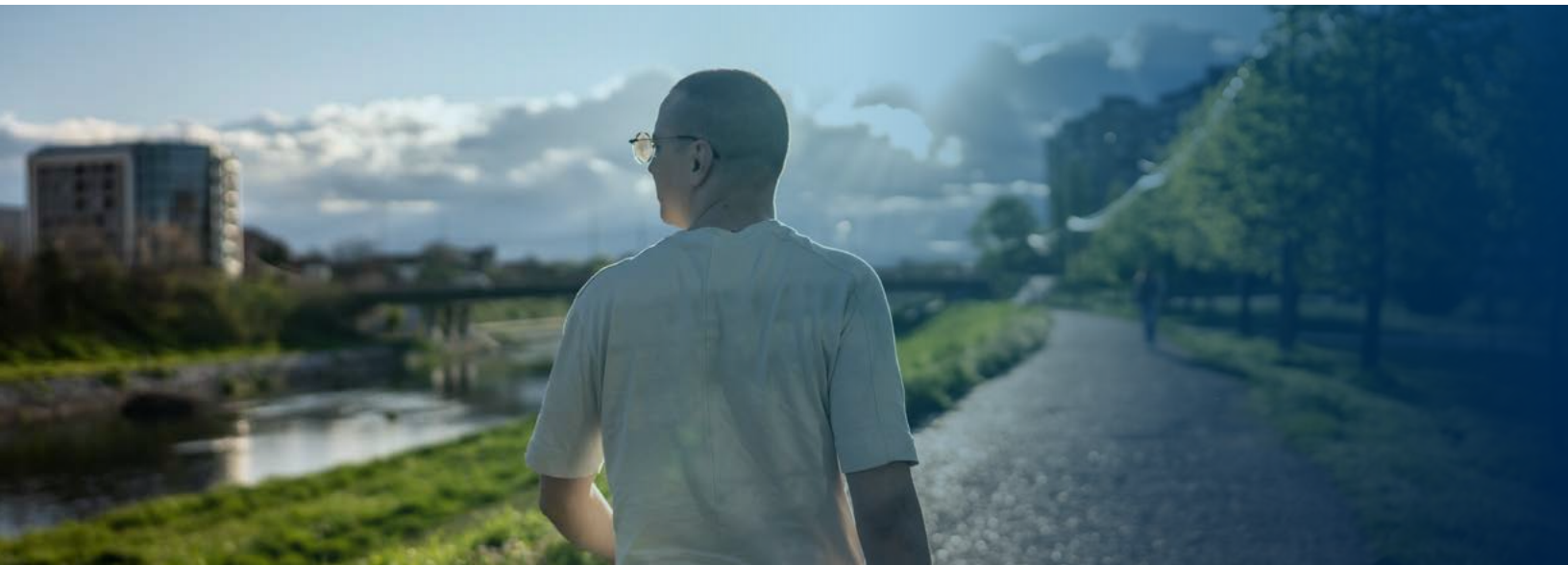
You may change your HSA contribution amount at any time during the year. Contact the Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)** or go to rrd.bswift.com. (Look under Common Actions on the main page.) Please note, although you may make changes to your HSA contributions at any time during the year, any changes made will be reflected on your payroll check as soon as administratively possible.

Not enough money in your HSA?

If you don't have enough money in your HSA to cover your eligible expenses, you can pay the expenses out of pocket. You can reimburse yourself once funds are available in your HSA.

You also have the option to use Paytient, an interest- and fee-free \$1,200 line of credit for health care expenses. Learn more on [page 11](#).





Use Your HSA

Once you have opened your account and saved money in your HSA, you can use it to pay for eligible health care expenses for yourself, your spouse and your eligible dependents incurred on or after the date your HSA was established, even if you haven't elected Medical Program coverage for them. (See [page 2](#) for information on eligible dependents.)

Expenses incurred prior to establishing your HSA are not eligible. You'll receive a VISA® HSA Debit Card from HealthEquity you can use to pay for eligible expenses. You also have the option to save the money in your HSA for future expenses, including eligible health care services when you retire.

Qualified Health Care Expenses

The IRS defines which expenses you can pay with an HSA. Eligible expenses include most medical care and services, prescription drugs and over-the-counter medications with a doctor's prescription, non-cosmetic dental care, vision care, orthodontia, COBRA coverage premiums, qualified long-term care policy premiums, health insurance premiums for individuals receiving unemployment compensation, and Medicare and retiree health insurance premiums for those age 65 or older (but not Medigap premiums).

Coordinating with a Flexible Spending Account

You can pay for eligible out-of-pocket health care expenses tax-free when you enroll in a Health Care FSA. For 2026, you may contribute \$200 – \$3,300 to a Health Care FSA. The full amount you elect to contribute to a Health Care FSA for the year is immediately available for eligible expenses, even if it exceeds the amount of your payroll contribution that has been deducted from your pay and deposited into your account at the time you submit a claim.

Certain rules apply if you are enrolled in HSA Advantage or HSA Value. In that case, you will only be permitted to participate in a Limited-Use Health Care FSA. In a Limited-Use Health Care FSA:

- You can use your Health Care FSA for eligible out-of-pocket dental and vision expenses at any time.
- You can use your Health Care FSA for eligible medical and prescription drug expenses after you've met a legally required minimum portion of your Medical Program deductible in 2026 (\$1,700 for Employee Only coverage and \$3,400 for Employee + Spouse, Employee + Child(ren), and Family).
- You can't be reimbursed by both accounts (HSA and FSA) for the same expense.

For more information on how becoming eligible for Medicare affects your HSA benefits, see [Welcome to 65: What You Need to Know about Your Benefits](#).

How Enrolling in Medicare Affects Your HSA

Enrolling in Medicare when you have an HSA

If you enroll in Medicare Part A and/or B, you can no longer contribute to your HSA. This is because to contribute to an HSA for any month, you cannot have any health insurance other than an HDHP for that month. As soon as your Medicare coverage begins, you must change your contribution to your HSA to zero, as described below. However, you may continue to withdraw money from your HSA after you enroll in Medicare to help pay for medical expenses, such as deductibles, RRD plan premiums, premiums for Medicare Parts B, C or D (but not MediGap premiums), copayments, and coinsurances. If you use the account for qualified medical expenses, its funds will continue to be tax-free.

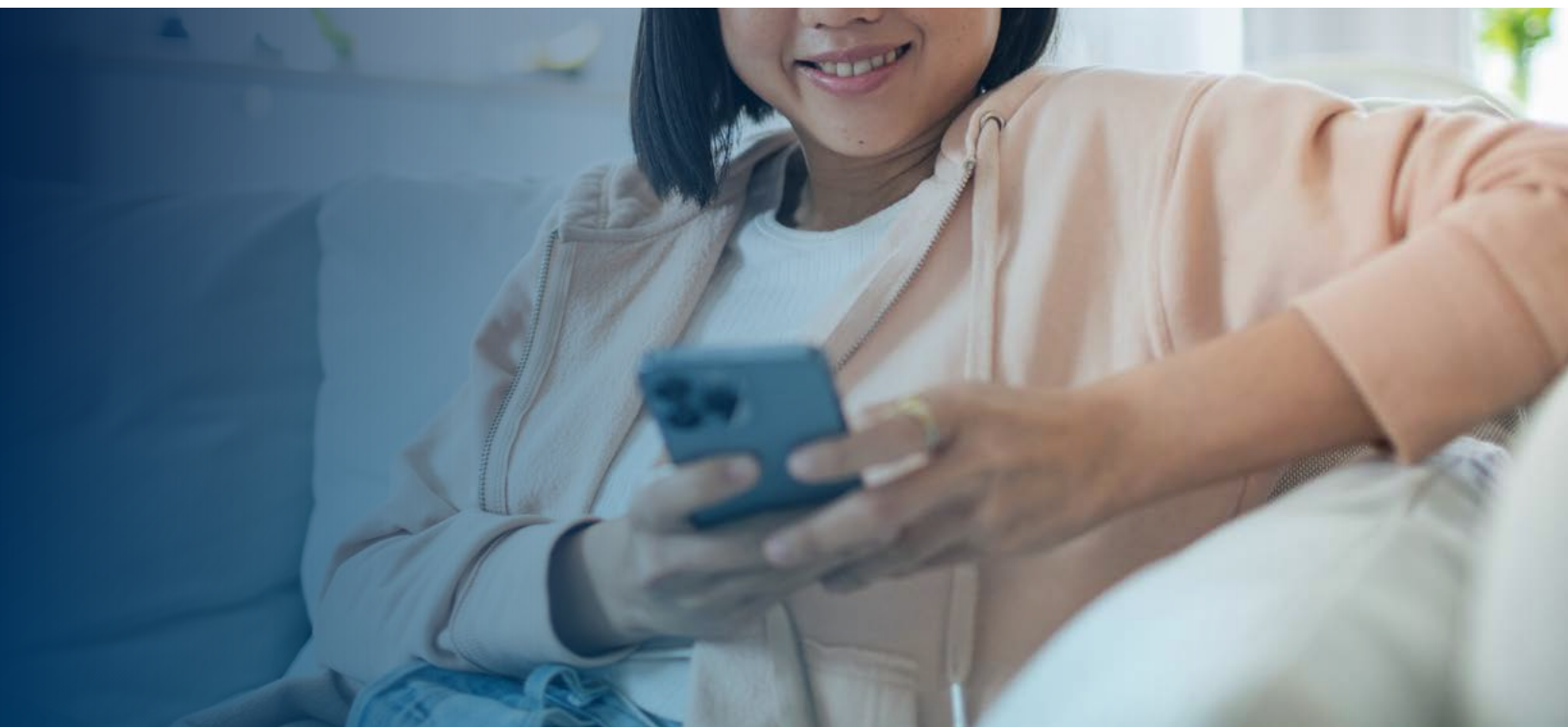
What happens if I contribute funds to an HSA while enrolled in Medicare?

Medicare beneficiaries who continue to contribute funds to a HSA may face IRS penalties including excise taxes and additional income taxes.

How much can I contribute to my HSA during the year that I enroll in Medicare?

Once you are enrolled in Medicare, you must pro-rate any HSA contributions for the year the Medicare coverage begins (you are allowed to contribute 1/12 of the annual contribution amount for each month you did not have Medicare coverage). Unless you postpone enrollment, Medicare coverage begins on the first of the month in which you turn 65 (except if your birthday is on the first, then Medicare coverage begins on the first day of the month prior to your birthday). Note that collecting Social Security retirement benefits automatically enrolls you in Medicare Part A if you are age 65 or older, and the Medicare enrollment can be retroactive up to six months prior to signing up for Social Security. Check on the date of your Medicare enrollment and prorate your annual HSA contributions accordingly.

NOTE: You can make an HSA contribution after you enroll in Medicare if you did not maximize your contribution for your last full year of HSA eligibility. You have until the tax filing date of the year following the tax year you lose HSA eligibility to make HSA contributions. You can do this even if you are no longer eligible for an HSA as long as you are making a contribution for a period when you were eligible.



Invest Your HSA

In addition to maintaining a standard interest-bearing cash account, you have the option to participate in an investment program once your HSA balance reaches \$1,000.

You can decide to invest anything over that amount in a variety of mutual funds. You must maintain a minimum balance of \$1,000 to continue investing your money.

Any investment earnings are free from federal taxes, but state taxes may apply. Check with your tax adviser. To learn more, go to healthequity.com and click on Investment Dashboard or check out the [HealthEquity HSA Investment Guide](#).

NOTE: Different HSA custodians may offer different investment options. RRD does not endorse HealthEquity and does not oversee its investment offerings. You are free to establish an HSA with any custodian you choose, and you may even request a trustee-to-trustee transfer to move funds from HealthEquity to another HSA custodian if you prefer their investment options.

Watch for these forms in the mail:

- **W-2:** from RRD, arriving around January 31
- **IRS Form 1099-SA:** from HealthEquity, arriving after January 31 (issued only if you have received distributions from your HSA)
- **IRS Form 5498-SA:** from HealthEquity, arriving after April 15

Need your forms sooner?

You can find your Forms 1099-SA and 5498-SA at healthequity.com the second week of January. You can get your payroll contributions from your W-2. Form 5498-SA includes additional contributions you make through April 15.

Report Your HSA

You don't pay taxes when you use your HSA to pay for eligible health care expenses, but you do have to report your HSA contributions and distributions when you file your federal income taxes each year.

Report Your HSA Contributions

Your Form W-2 from RRD will show the amount you contributed to your HSA via payroll deductions. If you made contributions outside of payroll and don't have a record of them, contact HealthEquity.

HealthEquity will send you IRS Form 5498-SA. It will include your total HSA contributions — payroll deductions plus other contributions — you make to your HealthEquity HSA. (You can contribute to your HSA for the current tax year through ways other than payroll deductions until April 15 of the following year.)

Calculate Your HSA Deduction

IRS Form 8889 lists the steps to calculate your deduction.

Report Your HSA Use

Your distributions from your HealthEquity HSA will be listed on IRS Form 1099-SA, which HealthEquity will send you after January 31. You must keep records showing how you've used your HSA distributions, but you don't send those records with your tax returns.



Manage Your HSA

Online Member Portal

Use the online member portal at healthequity.com to check your balance, review transactions, invest in mutual funds, pay providers and submit for reimbursement. The HealthEquity member portal home page is an interactive dashboard that gives you all the information you need to manage and build your health savings.

Maximize Your HSA

Use HealthEquity's tools to review your account and identify ways to improve its performance and maximize your savings.

Quick Tips

Begin or change your contribution

Go online to rrd.bswift.com or contact the RRD Benefits Center at 1-877-RRD-4BEN (1-877-773-4236).

See how much you can save in taxes

Use the [HealthEquity HSA Contribution Calculator](#).

Designate a beneficiary

Fill out the [HealthEquity Beneficiary Designation Form](#) or call 1-866-346-5800. Return the completed form to HealthEquity at PO Box 14374, Lexington, KY 40512 or fax it to 1-801-727-1005.

Get a list of qualified health care expenses

Refer to [IRS Publication 502](#) or a list of [HSA Qualified Medical Expenses \(QME\)](#) from HealthEquity.

Check your balance and monitor your contributions 24/7

- Customer Service at 1-866-346-5800
- HealthEquity at healthequity.com

Replace a lost debit card

Contact HealthEquity (healthequity.com | 1-866-346-5800)

Get easy, on-the-go access

Download the [HealthEquity mobile app](#) for free.

Get help from member services

Call 1-866-346-5800.

Get information about investing your HSA

Read the [HealthEquity HSA Investment Guide](#).

Find forms and information to help you prepare your tax return

Refer to [IRS Publication 969](#) and [Form 8889](#). See [page 9](#) for more information about reporting your HSA contributions and distributions.

Coordinate your HSA with an FSA

Contact the RRD Benefits Center at 1-877-RRD-4BEN (1-877-773-4236).

PAYTIENT HEALTH PAYMENT ACCOUNT

Pay for health care expenses on your terms — interest- and fee-free.

Need help?

Chat with a Paytient team member via the [mobile app](#) or [paytient.com/start](#).

You can also email questions to hello@paytient.com.

How it Works

Paytient is a benefit referred to as a Health Payment Account (HPA) that can help you access and afford care. With Paytient, you have access to an interest- and fee-free \$1,200 line of credit to pay for medical, dental, vision, pharmacy, mental health and veterinary expenses.

Once you create your account (it takes less than a minute), you'll have instant access to your virtual card, and you'll receive a physical card by mail shortly thereafter. You can use your Paytient card to pay for care at the doctor, pharmacy, eye doctor, dentist — even at the vet!

Paytient pays your providers upfront, while you can create your preferred payment plan. Payments are processed automatically via payroll deduction or the payment method of your choice. You pay \$0 in interest and fees!



Are you eligible?

If you're eligible for RRD benefits, you're eligible to use Paytient. No credit check is required.



1 Set up your Paytient account

Create your account on [paytient.com/rrd](#) or the [mobile app](#). If you're eligible, you'll already have an account waiting for you to access.



2 Use it

- Pay for any out-of-pocket health care expense by swiping your Paytient health care card or paying with your virtual card at checkout.
- Click the notification that appears on your device.
- Choose your way to pay.



3 Pay it

Choose the interest-free and fee-free payment plan that works for your budget. You can set your own custom payment plan for each individual transaction.

Automatic payments are set up to be withheld via payroll deduction. You can also set up payments to be made from a debit card, HSA or FSA card, or a bank account. If you are using your HSA or FSA card, be sure the expense qualifies for reimbursement first. (Veterinary expenses do not qualify.)



Paytient & BCBS Coupe PPO:

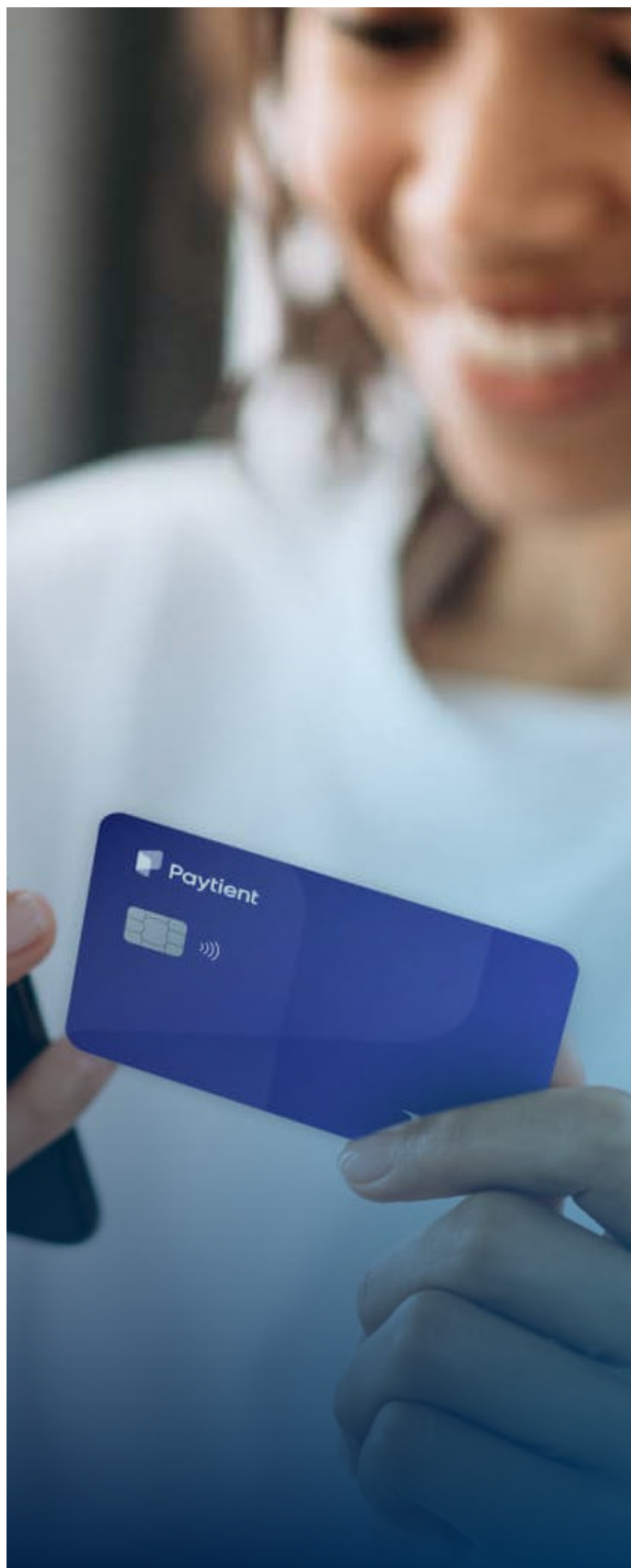
New Higher Revolving Credit Limit on Paytient Financing Card For BCBS Coupe PPO Participants

BCBS Coupe PPO participants have the option to receive a health care financing card from Paytient with a higher revolving credit limit. This new option is exclusively for BCBS Coupe PPO participants, and will have up to a \$3,000 revolving credit limit (\$1,800 higher than the standard Paytient credit limit); just swipe and pay your copay expenses directly to your health care providers at the time of service.

To receive this new Paytient card, answer “yes” to the question on the enrollment website asking if you would like health care financing when you enroll in BCBS Coupe PPO as your medical program option, and additional information will be sent to you. Once you create your Paytient account, you’ll have instant access to your virtual card, and you’ll receive a physical card by mail shortly thereafter. If you already have a Paytient card, you’ll have a single card but your limit will be increased.

Paytient pays your BCBS Coupe PPO providers upfront, while you can create your preferred payment plan on the back end. Payments are processed automatically via payroll deduction or the payment method of your choice. You pay \$0 in interest and fees.

IMPORTANT! You must actively enroll and request financing through the enrollment website to get access to the special Paytient financing for BCBS Coupe PPO participants. You cannot sign up for Paytient financing after enrollment ends.



FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs (administered by [HealthEquity](#)) allow you to pay for eligible health care or dependent day care expenses on a before-tax basis through payroll deductions.

Plan carefully — use it or lose it!

Per IRS rules, you forfeit any money remaining in your FSAs at the end of the Plan year. You have until March 31 of the following year to submit claims for services incurred during the current Plan year.

Use the [“Ask Emma”](#) tool to calculate expenses and help you determine the amount to contribute to an FSA.

Eligibility & Plan Limits

RRD offers three types of FSAs. Which ones you can use and what expenses they cover varies depending on which Medical Program option you enroll in (for the Health Care FSA) and whether you have eligible dependents (for the Dependent Day Care FSA):

	Full-Use Health Care FSA	Limited-Use Health Care FSA	Dependent Day Care FSA
Eligibility	Benefits-eligible employees <u>not</u> enrolled in an HSA-eligible Medical Program option	Benefits-eligible employees enrolled in an HSA-eligible Medical Program option	Benefits-eligible employees with eligible dependents
Annual Contribution Limits	Up to \$3,300	Up to \$3,300	Up to \$7,500 for individuals or married couples filing joint tax returns; up to \$3,750 if you are married and file separate tax returns; up to your spouse's annual income if it is less than \$7,500
Eligible Expenses	Medical, prescription drug, dental and vision expenses not paid by your insurance; see IRS Publication 502 for a complete list	Only dental and vision expenses until you meet a legally required minimum portion of your Medical Program deductible in 2026: Employee Only coverage \$1,700 All other coverage levels \$3,400 After that, funds may also be used for medical and prescription drug expenses	Day care, preschool and after-school care for a dependent child under age 13 or for a tax dependent who is physically or mentally incapable of self-care; see IRS Publication 503 for a complete list

Eligible Dependents

Health Care FSAs

Eligible dependents for the Health Care FSAs are different than for the Medical Program or HSA. Under a Health Care FSA, you can submit claims for a child incurred through the last day of the calendar year in which the child turns age 26, regardless of whether the child is your tax dependent or a full-time student. Children of divorced parents are an eligible dependent of both parents. Children over age 26 may remain eligible if they are disabled and dependent on you for support.

Similar to the HSA, you can only use the account for expenses of your domestic partner (or your domestic partner's children) if they are considered your federal tax dependents, except restrictions on their income that may prevent you from claiming them as dependents on your income tax return don't apply to Health Care FSA eligibility.

Dependent Day Care FSA

Eligible dependents for the Dependent Day Care FSA include the following individuals who have the same principal residence as you for more than half the year and who are:

- Your tax dependent child under age 13;
- Your spouse who is mentally or physically incapable of self-care, and regularly spends at least eight hours per day in your home; or
- Another individual (such as a parent whom you support) who is physically or mentally incapable of self-care, regularly spends at least eight hours per day in your home, and either:
 - is your tax dependent or
 - could have been your tax dependent except he or she has gross income that equals or exceeds the permitted amount, or files a joint return, or you (or your spouse, if filing jointly) could have been claimed as a dependent on another taxpayer's return.

If you are divorced or legally separated, you may use the Dependent Day Care FSA for child care expenses only if you have custody of your child during more of the year than the child's other parent; it does not matter which parent claims the child as a dependent on their income tax return.



Reasons to Choose an FSA

Health Care FSAs

If you are enrolled in a non-HSA eligible Medical Program option, such as Copay Advantage, BCBS Coupe PPO or certain HMO options, you cannot contribute to an HSA. The Full-Use Health Care FSA lets you utilize a tax-advantaged account to help pay your Medical Program deductible, coinsurance or copays, as well as any dental, vision or prescription drug costs.

If you are enrolled in an HSA-eligible Medical Program option, such as HSA Value, HSA Advantage or Kaiser HSA, you cannot contribute to a Full-Use Health Care FSA. However, you may contribute to a Limited-Use Health Care FSA, which you can use for eligible dental and vision expenses at any time. After you have met a legally required minimum portion of your Medical Program deductible in 2026 (**Employee Only coverage** \$1,700; **all other coverage levels** \$3,400), you can also use this FSA to pay for medical expenses like coinsurance or copays, as well as prescription drug costs. This allows you to save more money by paying for even more expenses on a before-tax basis than you could if you had an HSA alone.

The Big Advantage to a Health Care FSA

The amount you choose to allocate for the year is available to pay your health-related expenses on January 1 of that year, even if you have not yet made any payroll contributions. You don't need to wait until you have made the payroll contributions to access the total annual amount you elected to contribute to your account.

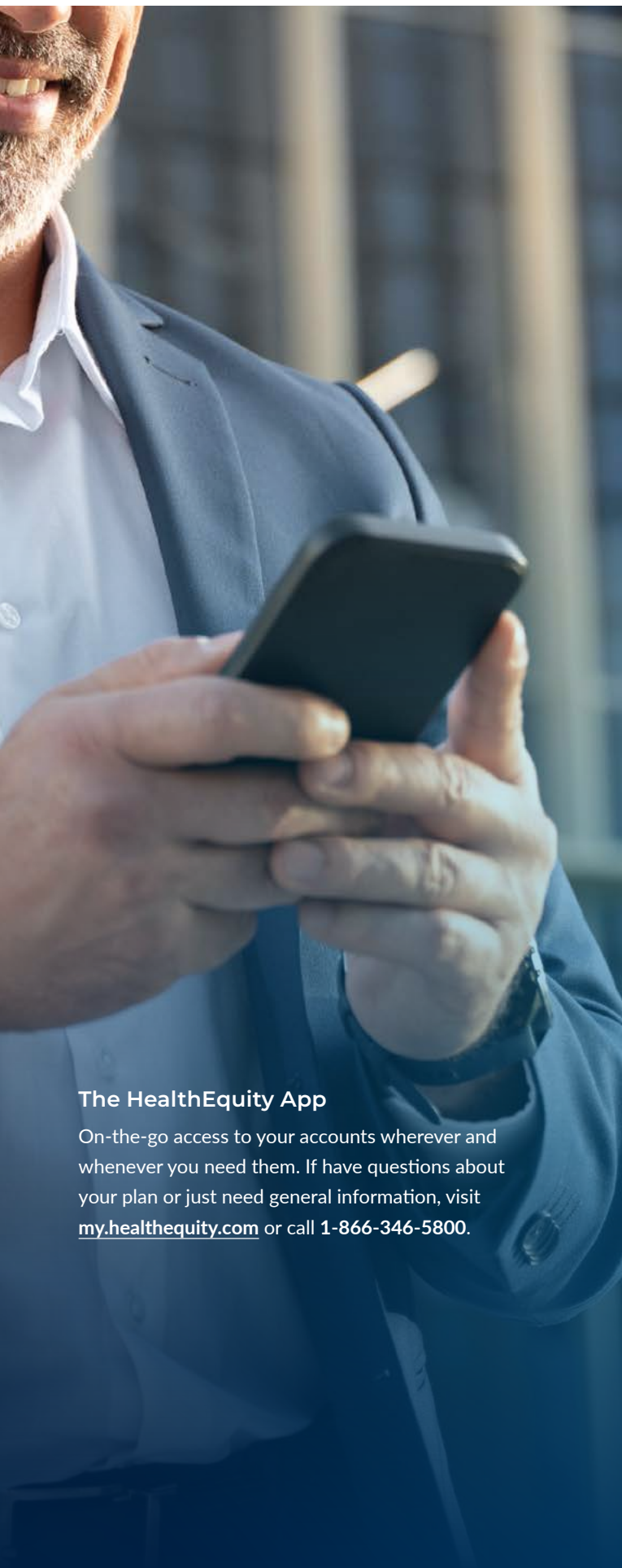
Dependent Day Care FSA

If you have any eligible dependents in need of day care services, you can save money by using this account to help pay your day care costs on a before-tax basis.

Your contributions will be deducted from your paycheck in equal installments on a before-tax basis during the Plan year. You and your spouse must both work (or be a full-time student or active duty military) for expenses to be eligible. You cannot pay an older dependent child as your care provider. In the case of divorced parents, only the parent who has primary custody is eligible to use a Dependent Day Care FSA.

Unlike the Health Care FSAs, Dependent Day Care FSA funds are only available to you after you have made enough payroll contributions to your account to cover all or a portion of the expense. For example, if you have made \$250 in payroll contributions to your Dependent Day Care FSA and submit an expense reimbursement for \$500, you may be reimbursed immediately for the \$250 in your account, but you will not be reimbursed for the remaining \$250 until you make additional payroll contributions in at least that amount.





The HealthEquity App

On-the-go access to your accounts wherever and whenever you need them. If have questions about your plan or just need general information, visit my.healthequity.com or call 1-866-346-5800.

Set Up Your FSA

You must enroll each year during Annual Enrollment to begin or continue participating in the FSA Programs. Your contributions will be deducted from your paycheck in equal installments on a before-tax basis during the Plan year. Once you make an election for the year, you cannot change it during the year unless you experience a **Qualified Status Change**, such as marriage, divorce, birth of a child or loss of dependent status.

Use Your FSA

To use the Limited-Use Health Care or Dependent Day Care FSAs, you pay for eligible expenses up front, and then submit a claim for reimbursement with HealthEquity at my.healthequity.com or through the HealthEquity Mobile App. You may also complete a claim form and return it with the required documentation (i.e., receipt from the provider) to HealthEquity at the address on the form. After your claim is processed, you will be reimbursed by a check mailed to your home address or via direct deposit, depending on your preference.

If you elect the Full-Use Health Care FSA, you can also pay for eligible health care expenses with an FSA debit card. In many but not all cases, your claim can be substantiated without the need for you to submit additional documentation. Here are a few tips for using this card:

Separate eligible health care items (e.g., prescriptions, reading glasses, contact lenses) from ineligible items (e.g., magazines, cosmetics) before using your FSA debit card. Ineligible items must be purchased with another form of payment. Save all itemized receipts in case supporting documentation is requested. You cannot use your card to pay for dependent care expenses.

About This Guide

The descriptions in this document are to provide information and resources. RRD cannot provide tax, investment or legal advice. Federal and state tax regulations are subject to change. If tax, investment or legal advice is required, please seek the services of a licensed professional.

Important

The descriptions provided in this document 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, RR Donnelley Group Medical Plan, RR Donnelley Flexible Benefits Plan, 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 RR Donnelley Group Benefit Plan, RR Donnelley Group Medical Plan, RR Donnelley Flexible Benefits Plan, 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 RR Donnelley Group Benefit Plan, RR Donnelley Group Medical Plan, RR Donnelley Flexible Benefits Plan, and the official Plan documents, this document will control.

RRD reserves the right to amend or terminate the RR Donnelley Group Benefit Plan, RR Donnelley Group Medical Plan, RR Donnelley Flexible Benefits Plan, or Programs at any time for any reason. The HSA is not an employee benefit plan subject to the Employee Retirement Income Security Act (ERISA), although pre-tax contributions to the HSA are provided for under the RR Donnelley Flexible Benefits Plan.

