



# WITH YOU ON LIFE'S JOURNEY

Welcome to 65

What You Need to Know  
About Your Benefits



WELCOME TO 65

# WITH YOU ON LIFE'S JOURNEY

Whether you're planning to continue working past age 65 or thinking about retirement, you've got a lot on your mind. Things can get complicated with Medicare, Social Security and so on.

To help you plan and prepare, we've developed this guide. While it's not intended to be all-inclusive, it provides an overview of some things you should know if you're thinking about working for RRD after you are Medicare-eligible and what happens to your RRD benefits when you retire. It also includes a list of useful contacts and resources.

We hope you find this information helpful. If you have additional questions after reading this guide, please contact the Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**.

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



# WORKING PAST AGE 65

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# Medical & Prescription Drug Coverage

If you are Medicare-eligible and continue working, you can either continue or drop your coverage under the RR Donnelley Group Benefits Plan for active employees.

## If You Continue Your Current RRD Coverage

If you continue your current RRD medical coverage, it will be primary over any Medicare coverage you or your spouse also may have (but this is not the case for a domestic partner). This means your RRD coverage will pay covered claims first.

Your RRD coverage is considered “creditable coverage” and, as a result, you can decide not to enroll in Medicare Part B\* (“Medical”) or Part D (“Drug”) coverage and not incur a penalty for late enrollment. In this case, you will receive a notice each year (usually in October or November) confirming your coverage for the year has been creditable for purposes of Part D coverage.

It is important to save these notices because, when you later choose to enroll in Medicare, you will need to provide proof that you have had creditable coverage since you were Medicare eligible to avoid late-enrollment penalties.

Visit [medicare.gov](https://www.medicare.gov) to learn more about these penalties and other important information if you delay your Medicare enrollment.

If you elect an HSA-eligible medical option, please see [page 4](#) regarding the impact of Medicare.

## If You Enroll in Medicare and Drop Your Current RRD Coverage

If you enroll in Medicare, this will be considered a qualifying event, and you will be allowed to drop your RRD medical coverage. If you choose to do so, you need to have it processed through the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**. You need to report your qualifying event within 30 days of the date your Medicare coverage becomes effective.

It is important to start the Medicare enrollment process early (at least 90 days in advance of your target enrollment date) because it can take considerable time for your enrollment to be processed by the Centers for Medicare and Medicaid Services (CMS).

**NOTE:** You can't report a qualifying life event prior to the effective date. You must wait until your Medicare coverage takes effect to drop your RRD coverage through a qualifying life event, and you only have 30 days from your Medicare enrollment date to report this qualifying life event.

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\* For Part B, this is the case for you and your spouse, but not for a domestic partner. Domestic partners who are eligible for Medicare Part B should enroll at their first opportunity. Otherwise, they may face Part B premium penalties, breaks in coverage, and significantly reduced benefits under the Active Group Health Program.

## Health Savings Account (HSA)

Once you're enrolled in Medicare (even if you are auto-enrolled in Part A due to collecting Social Security benefits), you are no longer eligible to contribute to an HSA. If you delay collecting Social Security benefits and enrollment in Part A, you may continue contributing to an HSA past age 65.

However, when you do later enroll in Part A, be aware that your coverage may go back retroactively up to six months from when you sign up. So, you should 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). To do so, please contact the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)** or go to [rrd.bswift.com](http://rrd.bswift.com).

**NOTE:** You are responsible for any tax consequences if you do not take action to stop HSA contributions.

### After You Reach Age 65

You may continue to use the funds already in your HSA for eligible medical expenses, including certain premiums, deductibles, copays and coinsurance. For details on eligible expenses, consult [IRS Publication 502](#).

You can also use your HSA to pay for things other than qualified medical expenses, even a new car, although federal and in some instances state income taxes would apply. Also note that some states tax HSA account earnings. Please consult your tax advisor for details, including the tax rules that may be applicable in your state.

### IMPORTANT!

## Navigate Medicare with Confidence

While you are still actively employed, if you and/or your eligible dependents might be eligible for Medicare (e.g., because you are 65 or receiving Social Security Disability Insurance) or Medicaid, you can use **Allsup Benefit Advisory Services** to help you understand your medical coverage options. At no cost to you, Allsup will help you compare and evaluate your medical coverage options and provide analysis regarding eligibility for Medicare or Medicaid. In some cases, you may find these government plan options provide benefits comparable to the RRD medical coverage at the same or lower cost to you. Learn more at [allsup.help/healthinsurance](http://allsup.help/healthinsurance) or call **1-888-271-1173**.

Another resource if you are becoming eligible for Medicare is **Fidelity Medicare Services**. They can help you understand your options, compare plans, and choose coverage that fits your needs and budget. Learn more at [medicare.fidelity.com/home](http://medicare.fidelity.com/home) or call **1-833-886-0033**.

**NOTE:** These services are not intended to incentivize or persuade you to drop RRD medical coverage in favor of Medicare or Medicaid but instead are solely intended to provide you with education regarding your medical coverage options. Although you have the right to accept or waive RRD's medical coverage if you enroll in Medicare or Medicaid, if you waive RRD's medical coverage, the RRD plans will not provide or pay for benefits secondary to Medicare or Medicaid coverage.

## When will you start collecting Social Security benefits?

If you start to receive benefits while you are still working, your Social Security benefits will be reduced if your earnings exceed certain limits for the months before you reach full retirement age.

Your earnings after you reach full retirement age, however, won't reduce your benefits. Learn more at [ssa.gov](https://ssa.gov).

## What about Medicare?

If you start receiving Social Security benefits, you are automatically enrolled in Medicare Part A (and cannot opt out), so it's important to learn how Medicare coordinates with your active medical coverage through RRD.

If you are enrolled in Medicare before you retire, you may continue your active medical coverage under COBRA after you retire until the end of your qualifying COBRA coverage period. Medicare generally will be secondary to your or your spouse's coverage under the Active Group Health Program during COBRA, and the Active Group Health Program requires you to be enrolled in and paying for Medicare Part B after your retirement date.

## Have more questions?

- If you have questions about your benefits and eligibility, please call the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**, Mon. – Fri., 7 a.m. – 7 p.m. CT.
- For guidance on working past age 65, contact the Social Security Administration at **1-800-772-1213**.
- Learn more about what happens if you start [Social Security](#) while still working.

## RRD Savings Plan

Once you reach age 59½, you can take a full distribution of your vested balance from the RRD Savings Plan or begin installment payments. You may also choose to leave your money in the RRD Savings Plan unless your account balance is less than \$1,000 or until the year after you reach age 73. Beginning on April 1 following attainment of age 73, you will begin to receive required minimum distributions from your account, per IRS regulations.

If you have any questions, please contact Fidelity at **1-800-835-5095**, Mon. – Fri., 7:30 a.m. – 11 p.m. CT.

## Pension Plan

If you are pension-eligible and work past age 65, you cannot receive your pension benefit while you are actively employed. You will receive a notice explaining these rules. For specific rules based on your plan, contact the Milliman Pension Service Center at **1-866-767-1212**, Mon. – Fri., 7 a.m. – 7 p.m. CT.

## Life Insurance

The amount of life insurance for active employees age 65 and older is subject to annual age reductions in accordance with the Plan. For more information, please see the [Life and Accident Insurance Program Booklet](#). See [page 16](#) to read about life and AD&D insurance after you retire.

| Basic Life — Age Reduction Rules                                      |                                  |
|---|----------------------------------|
| Your insurance amount will be a percentage of your Basic Life amount. |                                  |
| Age   | Insurance Amount <sup>1</sup>    |
| 65  | 92%                              |
| 66  | 85%                              |
| 67  | 78%                              |
| 68  | 72%                              |
| 69  | 66%                              |
| 70  | 63%                              |
| 71  | 59%                              |
| 72  | 57%                              |
| 73  | 54%                              |
| 74  | 51%                              |
| 75  | 49%                              |
| 76  | 48%                              |
| 77  | 47%                              |
| 78  | 45%                              |
| 79  | 44%                              |
| 80 and over   | Coverage will reduce 1% per year |

1. This is based on the amount of Basic Life insurance you would have been eligible for on the day prior to the first day of the month in which you attain age 65.

2. SSNRA, or Social Security Normal Retirement Age, as figured by the 1983 amendment to the Social Security Act and any subsequent amendments and providers.

## Long-Term Disability

The maximum duration for which benefits may be paid if you become disabled reduces annually if you become disabled after age 60. For more information, please see the [Long-Term Disability Benefits Booklet](#).

| Maximum Duration of Benefits |  |
|------------------------------|--|
| Age at Disabled              | Maximum Benefits Period  |
| Less than age 60             | Greater of SSNRA <sup>2</sup> or to age 65 (but not less than 5 years) |
| 60                           | 60 months  |
| 61                           | 48 months  |
| 62                           | 42 months  |
| 63                           | 36 months  |
| 64                           | 30 months  |
| 65                           | 24 months  |
| 66                           | 21 months  |
| 67                           | 18 months  |
| 68                           | 15 months  |
| 69 and over                  | 12 months  |

| Social Security Normal Retirement Age |                       |
|---------------------------------------|-----------------------|
| Year of Birth                         | Normal Retirement Age |
| Before 1938                           | 65                    |
| 1938                                  | 65 and 2 months       |
| 1939                                  | 65 and 4 months       |
| 1940                                  | 65 and 6 months       |
| 1941                                  | 65 and 8 months       |
| 1942                                  | 65 and 10 months      |
| 1943 - 1954                           | 66                    |
| 1955                                  | 66 and 2 months       |
| 1956                                  | 66 and 4 months       |
| 1957                                  | 66 and 6 months       |
| 1958                                  | 66 and 8 months       |
| 1959                                  | 66 and 10 months      |
| 1960 and after                        | 67                    |

# YOUR BENEFITS AT RETIREMENT

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## Medical & Prescription Drug Coverage

Active medical coverage for you and your eligible covered dependents ends on the last day of the month in which you retire.

However, you, your spouse or covered dependents may continue coverage under COBRA until the end of your qualifying COBRA period, which is generally 18 months after you leave the company. If you enrolled in Medicare during the 18-month period prior to your retirement, then the qualifying COBRA period may be further extended for your spouse and dependents to 36 months from your Medicare enrollment date.

**NOTE:** Your medical coverage as an active employee is considered creditable coverage for Medicare Parts B<sup>1</sup> and D, so you will not face any penalties when you sign up for Medicare as long as you don't have a break in coverage between leaving the active plan and starting Medicare coverage.

If you are Medicare-eligible when you leave RRD but you do not enroll in Medicare during your Special Enrollment Period<sup>2</sup>, then you will need to wait until the next Medicare General Enrollment Period to enroll, and you will have to pay a Medicare late-enrollment penalty.

If you are under age 65 (and not otherwise Medicare-eligible) when you retire, you may want to explore the coverage available through the individual market or the public health insurance exchange ([healthcare.gov](https://www.healthcare.gov)). You might find an option that better fits your budget and coverage needs, and you might be eligible for a tax credit subsidy from the exchange.

1. For Part B, this is the case for you and your spouse, but not for a domestic partner. Domestic partners who are eligible for Medicare Part B should enroll at their first opportunity. Otherwise, they may face Part B premium penalties, breaks in coverage, and significantly reduced benefits under the Active Group Health Program.

2. The special enrollment period for Part B is generally the eight-month period after the month your active coverage ends (unless you are in your initial Medicare enrollment period, which ends three months after the month you turn 65). The special enrollment period for Part D is the two-month period after the month your active coverage ends.

## COBRA & Medicare Coverage

You should know how Medicare and COBRA coverage are coordinated under federal law and the medical plan.

When a person has COBRA coverage and is also enrolled in Medicare, typically Medicare is primarily responsible for medical claims, and the COBRA coverage will pay certain expenses that aren't paid by Medicare (i.e., COBRA coverage is secondary to Medicare). COBRA coverage offered through the medical plan presumes you will enroll in Medicare if you are eligible. This means your COBRA coverage won't pay expenses Medicare is primarily responsible for under federal law, regardless of whether you have actually enrolled in Medicare (if you're eligible).

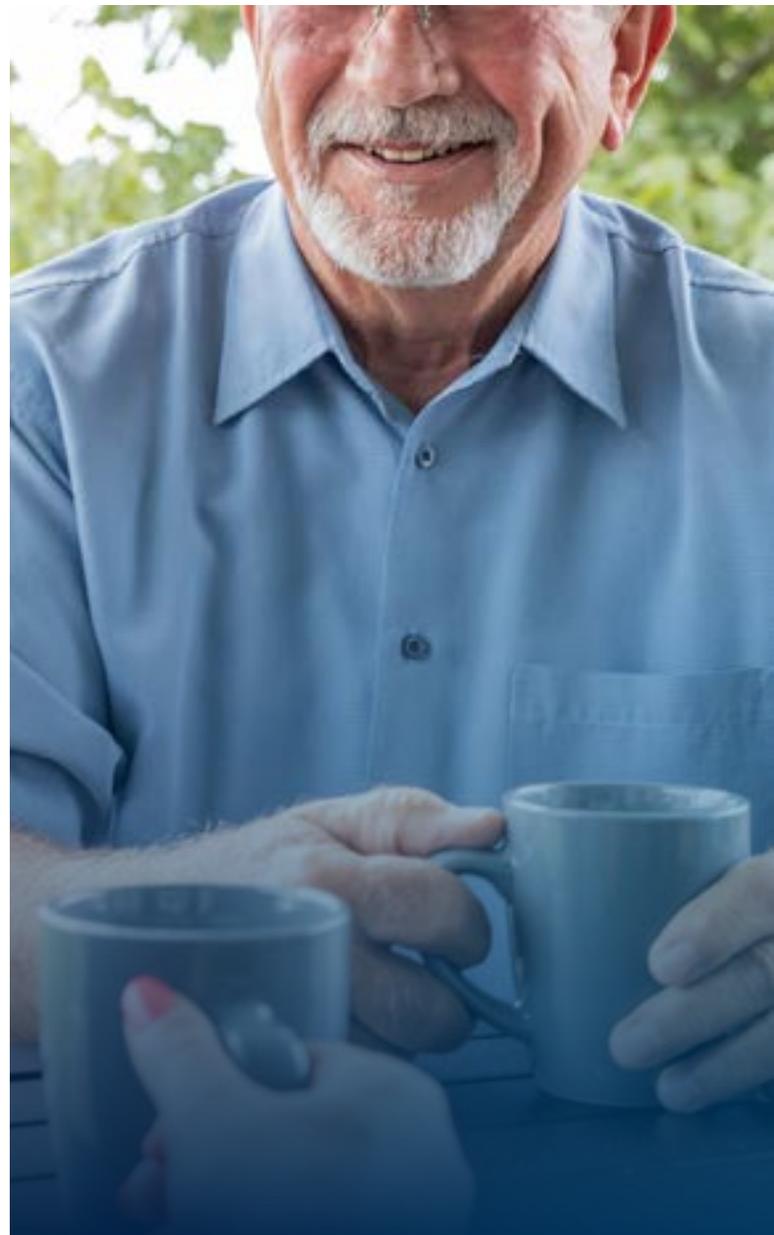
Certain other rules differ depending on whether you are enrolled in Medicare prior to, or following, the occurrence of a COBRA-qualifying event and/or COBRA election, as described below.

### If you're already enrolled in Medicare at the time of your COBRA qualifying event

If you're already enrolled in Medicare when you experience a COBRA-qualifying event, you may enroll in COBRA coverage and continue it for the full COBRA coverage period (18 or 36 months, depending on the qualifying event). Depending on the qualifying event and when you enrolled in Medicare, your dependents may be eligible for an extension of COBRA benefits.

If the qualifying event is the end of employment or reduction in work hours, and you become enrolled in Medicare less than 18 months before the qualifying event, COBRA coverage for qualified beneficiaries other than yourself lasts until 36 months after the date of Medicare enrollment.

**FOR EXAMPLE:** If you enroll in Medicare eight months before the date on which your employment terminates, COBRA coverage for your spouse and children can last up to 36 months after the date you enrolled in Medicare, which is equal to 28 months after the date of the qualifying event (36 months minus eight months).



## If you're not already enrolled in Medicare when you elect COBRA

If you're eligible for but not already enrolled in Medicare when you experience a COBRA-qualifying event, there are a number of reasons you should consider enrolling for Medicare as soon as you lose active coverage (or if you become eligible for Medicare while on COBRA, why you should enroll in Medicare as soon as you become eligible).

First, you'll pay a Medicare Part B premium penalty if you're eligible for Medicare but delay your Medicare Part B enrollment and elect COBRA instead. The penalty is generally equal to 10% of the Medicare Part B base premium for every full 12-month period you were eligible for Part B but enrolled in COBRA instead.

**FOR EXAMPLE:** If you are Medicare-eligible when you lose active coverage, and you wait 18 months after enrolling in COBRA to join Medicare Part B, you'll pay a 10% late enrollment premium penalty because you delayed your enrollment by more than 12 but less than 24 months after losing active employee coverage.

Also, if you don't enroll for Medicare Part B during your Medicare special enrollment period (generally within eight months of your COBRA-qualifying event date), you may need to wait until the next Medicare Part B general enrollment period (January 1 – March 31 each year, for coverage starting July 1) before you will be allowed to enroll in Medicare Part B. This could leave you with a gap in medical coverage after COBRA runs out and before the next Medicare Part B enrollment date.

You should know, however, that if you enroll in Medicare after you elect COBRA coverage, your COBRA coverage will be terminated when you become enrolled in Medicare. However, the COBRA coverage will only terminate for the person who became enrolled in Medicare – not for other dependents covered by COBRA. For example, if John, his wife and son all have COBRA coverage and John later becomes enrolled in Medicare, then John will lose his COBRA coverage, but his wife and son will not.

You may also need to enroll in Medicare to prevent incurring large uncovered medical expenses. This is because the COBRA coverage offered through the medical plan requires that you enroll in Medicare if you are eligible. This means your COBRA coverage won't pay expenses for which Medicare is primarily responsible under federal law, regardless of whether you have actually enrolled in Medicare. If you keep your COBRA coverage and don't enroll in Medicare, you likely will only have secondary coverage and will be left without any primary coverage, which could be very costly to you.



## What Does Medicare Cover?

Medicare is health insurance for people age 65 or older, or under age 65 with certain disabilities. If you aren't enrolled automatically, you should enroll three months before your 65th birthday. See below for details on the different Medicare Parts.

|                        |  |
|------------------------|--|
| <b>Parts A &amp; B</b> | <p><b>Medicare Part A</b> (Hospital Insurance) is usually free and covers inpatient hospital care. If you or your spouse meet certain conditions, it also covers skilled nursing facilities, hospice and home health care.</p> <p><b>Medicare Part B</b> (Medical Insurance) requires a premium and covers medically necessary services like doctors' office visits and outpatient care. It also covers some preventive services.</p> <p>You must be enrolled in Medicare Part A and enrolled in and paying for Part B to sign up for a Medicare Part C/Medicare Advantage Plan.</p> |
| <b>Part C</b>          | <p><b>Medicare Part C</b> plans (or Medicare Advantage Plans) combine Part A, Part B and, sometimes, Part D coverage.</p>  |
| <b>Part D</b>          | <p><b>Medicare Part D</b> plans provide prescription drug benefits.</p>  |

Once you are eligible for Medicare, you will receive information from insurance companies encouraging you to enroll in their Part C and/or Part D plans. You may wish to review their plan information, but keep in mind Medicare will not allow you to be enrolled in more than one Medicare Part C or Part D plan. You can find more detailed information about Medicare coverage at [medicare.gov](https://www.medicare.gov).

## Retiree Medical (COBRA/Medicare) Coverage Checklist

Use this checklist in the months leading up to your retirement to be sure you understand your medical coverage options and have the coverage you need.

### Two to three months before your retirement date if you are turning age 65 or you are over age 65:

- 1 Learn about the benefits provided through Medicare (Parts A, B, C and D) and how they coordinate with any coverage you may choose to purchase through another medical program (e.g., AARP, supplemental program, etc.).
- 2 Learn about HSAs and how a remaining balance in your HSA may coordinate with any coverage you elect.
- 3 Consult with your financial planner to make sure you are addressing potential health care costs during your retirement.

### Two to three months before your retirement date if you are under age 64½

- 1 Learn about your options through COBRA, the pricing, months of eligibility and eligibility for your dependents.
- 2 Explore the coverage available through the individual market or the public health insurance exchange ([healthcare.gov](https://www.healthcare.gov)).
- 3 Learn about HSAs and how a remaining balance in your HSA may coordinate with any coverage you elect.
- 4 Consult with your financial planner to make sure you are addressing potential health care costs during your retirement.

## Dental & Vision Coverage

Coverage for you and your eligible covered dependents ends on the last day of the month in which you retire. However, you may choose to continue coverage under COBRA, generally for 18 months after you separate from the company.

## Health Savings Account (HSA)

Money in your HSA is always yours — even when you retire. Although you can't contribute to your HSA after you attain age 65 if you are enrolled in Medicare, you can continue to use the money in your account to pay for eligible medical expenses tax-free — including Medicare premiums, deductibles, copays and coinsurance under any part of Medicare.

**NOTE:** You cannot use HSA dollars to purchase a Medicare supplemental insurance (“Medigap”) policy. After you reach age 65, you can use your HSA to pay for things other than medical expenses. If you take this route, the amount you withdraw will be treated as taxable income, but it will not be subject to other penalties. (If you are under age 65 and you use your HSA for non-medical expenses, the dollars you withdraw are possibly subject to regular income tax plus a 20% additional tax on the amount withdrawn.)

For more details about your HSA, visit [healthequity.com](https://www.healthequity.com).

## Flexible Spending Accounts (FSAs)

FSAs allow you to set aside before-tax dollars to pay for eligible out-of-pocket health and dependent day care expenses.

### Health Care FSA

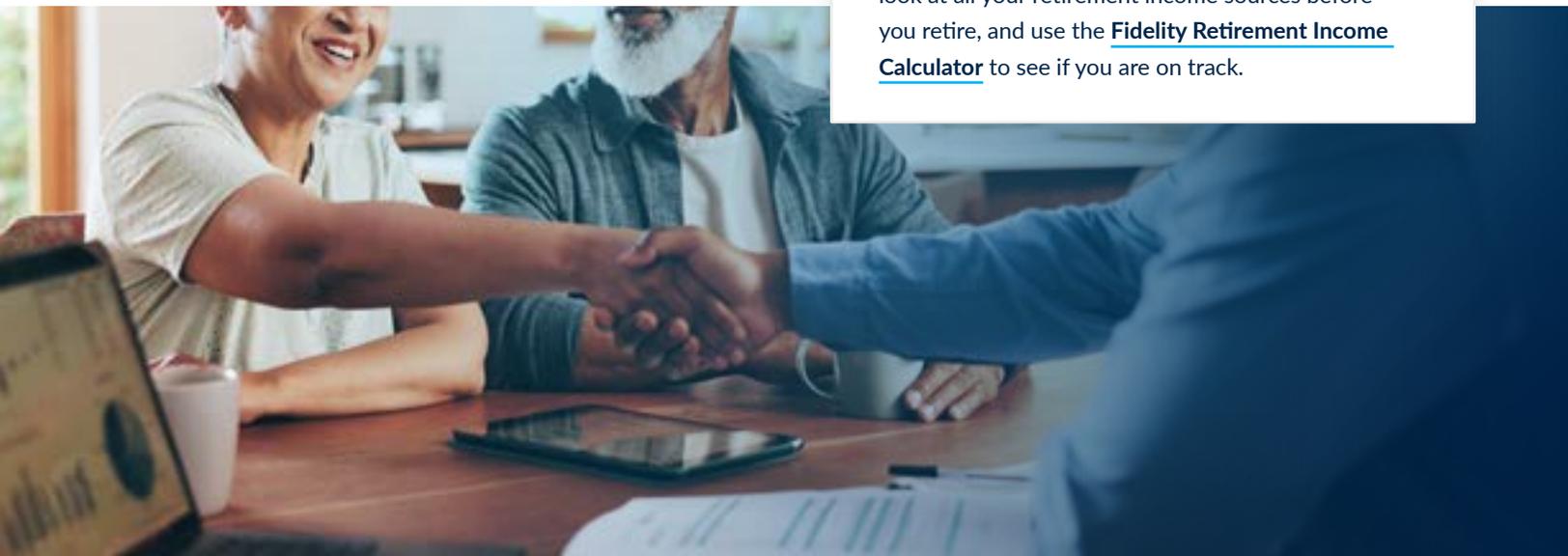
If you are enrolled in the Health Care FSA, you can request reimbursement for eligible expenses incurred up to your separation date if submitted by the deadline (March 31 of the year after the calendar year in which you participated). If you elect COBRA, you may continue contributions post-tax if you want to be reimbursed for expenses incurred after your separation date.

### Dependent Day Care FSA

If you are enrolled in the Dependent Day Care FSA, you can request reimbursement for eligible expenses incurred through the end of the calendar year that includes your separation date if submitted by the deadline (March 31 of the year after the calendar year in which you participated).

#### Are you saving enough?

Your financial wellness is important to RRD. To make sure you are saving enough for retirement, take a look at all your retirement income sources before you retire, and use the [Fidelity Retirement Income Calculator](#) to see if you are on track.



## RRD Savings Plan

The RR Donnelley Savings Plan helps you set aside and invest pre-tax, Roth 401(k), and/or after-tax money for your future.

When you retire, you can request a distribution of your entire account balance. Your account will be distributed in a single-sum payment; as a direct rollover distribution to another qualified retirement plan such as a 401(k), 403(a), 403(b) or 457 plan; or a direct rollover to a traditional Individual Retirement Account (IRA).

If your account balance exceeds \$1,000, you can leave your account invested in the Savings Plan until your balance falls below \$1,000 or until the year after you turn age 73. You also have the option to receive installment distributions. If you elect to receive a distribution, payment is made no sooner than 30 days after you retire from RRD. If your account balance is \$1,000 or less, you will be required to take a distribution following separation.

The trustee is required to withhold 20% for federal income taxes from the taxable portion of your distribution. If you are younger than age 59½, a 10% tax penalty may also apply to a distribution; you pay this penalty when you file your annual income tax return. If you elect a rollover, taxes on your distribution are deferred until you later take distributions, and there is no withholding.

For more information, contact Fidelity. (See [page 19](#) for contact information.)

### Stay on Track

Visit the Fidelity website at [netbenefits.com](https://netbenefits.com) for tools and resources to help you get and stay on track to your retirement savings goals.

## 401(k) Checklist



### When you reach age 50

Consider making catch-up contributions to your 401(k) account. Check the [IRS contribution limits](#) for up-to-date 401(k) information.



### Within five or even 10 years of your expected retirement date

You may want to review your contribution and investment strategy with an independent financial planner. If you decide to change your contributions or investment allocation, contact Fidelity.



### Within 30 – 60 days after your retirement date

If you are participating in the Savings Plan when you retire, you will receive a kit at your home address. The kit will include information about your distribution options and consent requirements, plus a notice of important tax withholding information.

# Pension Plan

The RR Donnelley Pension Plan was designed to provide eligible retirees with a source of income at retirement. To confirm your eligibility for pension benefits, contact the Pension Service Center. (See [page 19](#) for contact information.)

The Pension Plan includes the following frozen pension component plans:

- Retirement Benefit Plan of R.R. Donnelley & Sons Company
- Retirement Income Plan of Moore Wallace North America, Inc.
- Banta Corporation Employees Pension Plan
- Banta Hourly Pension Plan (i.e., Banta Book Group, Banta Danbury and Banta Specialty Converting) allows early retirement at age 60 with 10 years of vesting service
- Haddon Craftsmen, Inc. Retirement Plan
- Bowne Pension Plan

If you're eligible for the Pension Plan, you can receive an unreduced retirement benefit, in most cases, at age 65. Oftentimes, you can receive a retirement benefit as early as age 55 if you have at least five years of vesting service. Your early retirement benefit will be reduced to reflect the fact that you will be receiving payments over a longer period.

Optional forms of payment vary from plan to plan. For specific payment options available under your plan, contact the Pension Service Center. Some common payment options available under most plans include but are not limited to the following:

## Single Life Annuity

Provides monthly payments for your lifetime with no survivor benefits.

## Joint & Survivor Annuity

Provides a reduced monthly benefit amount so that payments can continue to your beneficiary when you die. You choose the percentage of your monthly benefit you want to have paid to your beneficiary upon your death – 25%, 50%, 75% or 100%. The greater the percentage you choose for your beneficiary, the smaller your monthly pension benefit amount will be.

## Single-Sum Payment Option

*Only available if you have a cash balance account or a pension equity benefit*

Allows you to elect to receive the value of your cash balance or pension equity benefit distributed in a single-sum payment that is payable to you or transferred directly to an individual retirement account (IRA), another qualified retirement plan, a not-for-profit employer's 403(b) plan, or a governmental 457 plan that accepts rollovers.

**NOTE:** Your cash balance benefit can also be paid as an annuity, although different rules apply if you receive your benefit before age 55 or on or after age 55. See your [SPD](#) for details.

### IMPORTANT!

#### Information About the Pension Plan

- The plans have been frozen to new entrants since 2012.
- Other payment options may be available depending on the value of your benefit at retirement and your participation in prior Pension Plans sponsored by the company or an acquired company. In addition, if you are married, you need to follow the plan's spousal consent rules to elect certain forms of payment.

## When Your Pension Benefit Begins

The date your pension benefit begins depends on:

- How quickly you return your completed paperwork;
- The form of payment you elect (a lump sum, if available, or monthly payments);
- How much time has elapsed since you separated from RRD; and
- The payment start date (see example below).

**If you elect to receive a monthly payment, AND the Pension Service Center has received your completed paperwork, AND Human Resources has processed your termination:**



### By the 10<sup>th</sup> of the month:

You will receive your first monthly payment one month later, on the first day of the month.

**FOR EXAMPLE:** *If all of the above is completed by April 10, your first monthly payment would be May 1.*



### After the 10<sup>th</sup> but on or before the 15<sup>th</sup> of the month:

You will receive your first monthly payment two months later, on the first day of the month. (Your benefit still begins effective one month later, but you won't get your first payment until two months later, and your first payment will be a double payment.)

**FOR EXAMPLE:** *If all of the above is completed between April 11 and April 16, your first monthly payment would be June 1, but that initial payment would include two months of payments for May and June.*



### After the 15<sup>th</sup> of the month:

You will receive your first monthly payment on the first day of the month two months after your paperwork is received.

**FOR EXAMPLE:** *If all of the above is completed after April 16, but prior to May 10, your first monthly payment would be June 1 and would only be a single monthly payment.*

**NOTE:** If you elect to receive a lump-sum payment (if applicable), you generally receive your lump sum 90 – 120 days after your separation date.

## Pension Plan Checklist



### Within one, five or even 10 years of your expected retirement date

Request an estimate of your pension benefit from the Pension Service Center. For faster service, please have your user ID and password available. (See [page 19](#) for contact information.)



### Within 45 – 90 days before you want to start receiving your pension benefit:

You can call the Pension Service Center at **1-866-767-1212** or visit [millimanbenefits.com](http://millimanbenefits.com) to start the application process. You will need your user ID and password.

When you initiate your retirement with the Pension Service Center, you will receive additional information, including a letter and all the necessary information and forms that need to be completed to apply for your pension benefit. As indicated on the forms, you will need to have certain signatures notarized and return required supporting documentation.



If you terminate employment and do not call the Pension Service Center, you will receive a letter within three months after your separation date. The letter will indicate the amount of your pension benefit and when you can start to receive it.

**NOTE:** You can also find more information in your [SPD](#) at [myRRDbenefits.com](http://myRRDbenefits.com).

## Life & Accident Insurance

The Life and Accident Insurance Program provides important financial protection if something happens to you or your spouse, domestic partner or child(ren).

Your employee and dependent (spouse and child) life coverage ends on your separation date. You may be eligible to port your current coverage (i.e., keep your same insurance benefit even though you are no longer part of the group plan) if you are actively at work on the day prior to your separation. If portability is not available, you may convert your coverage to an individual policy. You must complete your request to port or convert your coverage within 31 days of your separation at retirement.

Your AD&D coverage also ends on your separation date. You may be eligible to convert your coverage to an individual policy if you contact the vendor within 31 days of your separation at retirement.

## Disability

Disability coverage from RRD provides income protection if you are unable to work due to illness or injury.

Your disability coverage ends on your separation date. If you are disabled at the time of your separation, your disability benefits may continue while you remain disabled, in accordance with the provisions of the Disability Program.

## Supplemental Health Care

MetLife can help supplement your existing coverage and provide cash benefits due to illness or injury.

Policies include hospitalization, accident and critical illness insurance. Contact MetLife for more information. (See [page 20](#) for contact information.)

### Social Security Benefits

Social Security benefits can be an important source of retirement income. To learn more about your Social Security benefits, visit the Social Security Administration website at [ssa.gov](https://ssa.gov). You'll also find helpful online retirement planning tools and step-by-step instructions for applying for your benefits.



## Employee Assistance Program (EAP)

SupportLinc, RRD's EAP, provides financial planning and counseling services that can help you think about and plan for the financial aspects of retirement, as well as the other things in your life that will change.

### FOR EXAMPLE:

- Are you planning to move or make other lifestyle changes?
- Have you thought about how you will spend your time? Do you want to travel? What about your hobbies or other outside interests?
- Will you continue to work, either part-time or full-time, at another company? Are you thinking about trying another career?
- Do you have a network of family and friends who can help you navigate this major transition?

Taking time to answer these questions will help you have a more solid overall plan for this next phase of your life.

For financial planning and counseling services to help you navigate these changes, contact SupportLinc. (See [page 20](#) for contact information.)

After your separation, your EAP coverage continues through COBRA automatically and free of charge.

## MetLife Legal Plans

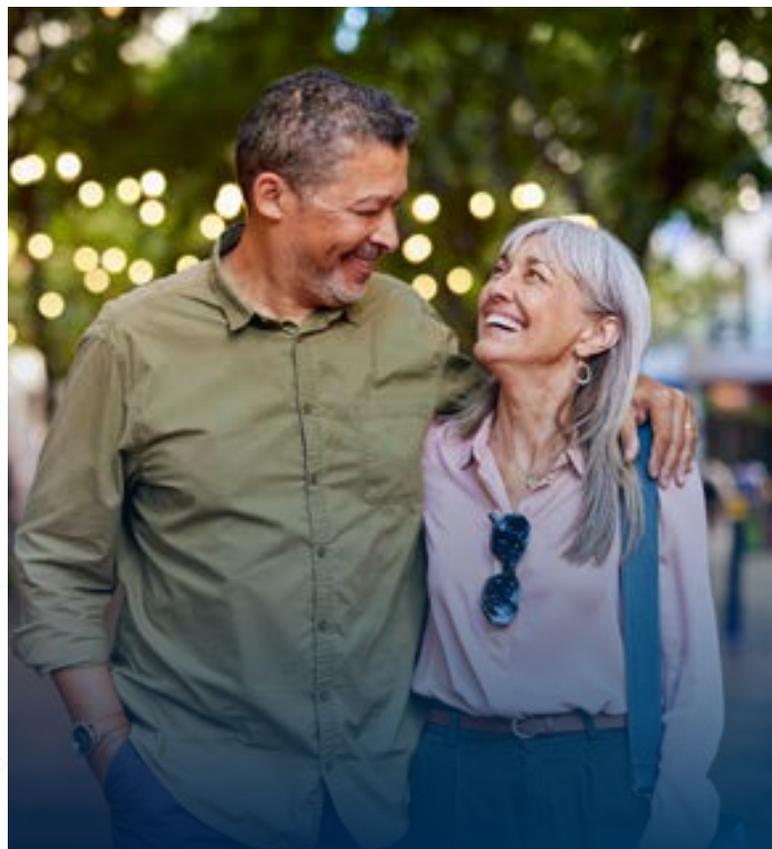
Contact MetLife if you want to continue participating in MetLife Legal Plans following your retirement.

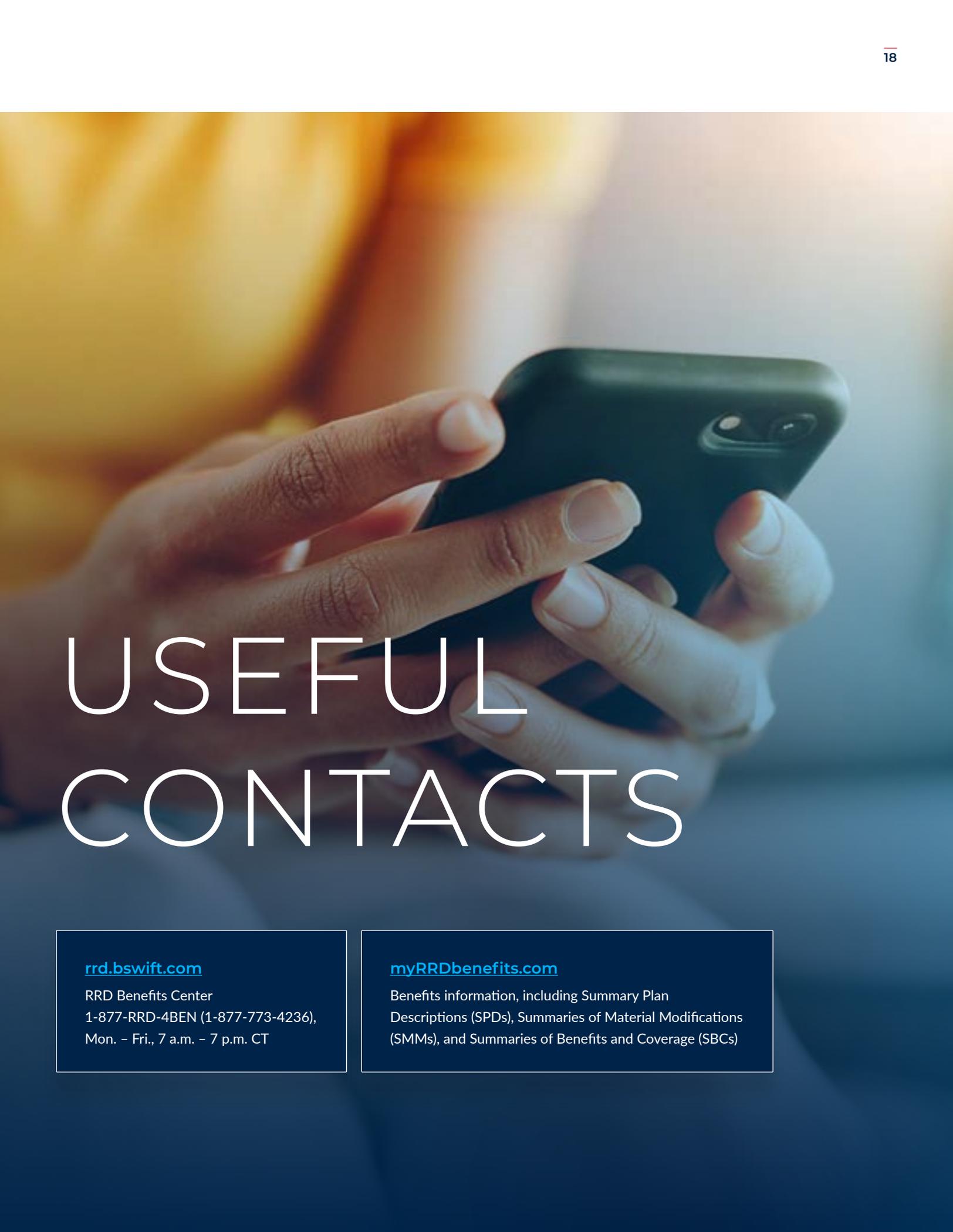
## Voluntary Benefits

The following voluntary programs are provided through and administered by the program vendors.

They are not sponsored, endorsed nor maintained by RRD. You need to contact each vendor for information about what happens to your coverage when you terminate employment. (See [page 20](#) for contact information.)

- Allstate Identity Protection
- Auto, Home and Pet Insurance
- MetLife Commuter Benefits
- Purchasing Power





# USEFUL CONTACTS

[rrd.bswift.com](http://rrd.bswift.com)

RRD Benefits Center  
1-877-RRD-4BEN (1-877-773-4236),  
Mon. – Fri., 7 a.m. – 7 p.m. CT

[myRRDbenefits.com](http://myRRDbenefits.com)

Benefits information, including Summary Plan  
Descriptions (SPDs), Summaries of Material Modifications  
(SMMs), and Summaries of Benefits and Coverage (SBCs)

## MEDICAL & PRESCRIPTION DRUG

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### Blue Cross and Blue Shield of Illinois (BCBSIL)

[bcbsil.com/rrd](https://bcbsil.com/rrd)

1-800-537-9765, Mon. – Fri., 7 a.m. – 7 p.m. CT

### CVS Caremark (Prescription Drug Benefits)

[caremark.com](https://caremark.com)

1-866-273-8402, 24/7

## DENTAL

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### Cigna

[mycigna.com](https://mycigna.com)

1-800-656-1691, 24/7

## VISION

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### EyeMed

[eyemed.com](https://eyemed.com)

1-866-723-0514, Mon. – Sat., 6:30 a.m. – 10 p.m. CT;  
Sun., 10 a.m. – 7 p.m. CT

## HSA & FSAs

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### HealthEquity

[healthequity.com](https://healthequity.com)

1-866-346-5800, 24/7

## RRD SAVINGS PLAN

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### Fidelity

[NetBenefits.com](https://NetBenefits.com)

1-800-835-5095, Mon. – Fri., 7 a.m. – 9 p.m. CT

## PENSION PLAN

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### Milliman Benefits Pension Service Center

[millimanbenefits.com](https://millimanbenefits.com)

1-866-767-1212, Mon. – Fri., 7 a.m. – 7 p.m. CT

## LIFE & ACCIDENT INSURANCE

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### Securian

[securian.com/rrd-life-insurance](https://securian.com/rrd-life-insurance)

- **General Information**  
1-866-293-6047, Mon. – Fri., 7 a.m. – 6 p.m. CT
- **Claims**  
1-888-658-0193, Mon. – Fri., 7 a.m. – 6 p.m. CT

## DISABILITY

### The Hartford

*For disabilities incurred before January 1, 2026, by RRD employees*

[abilityadvantage.thehartford.com](http://abilityadvantage.thehartford.com)

1-866-271-0744, Mon. – Fri., 8 a.m. – 8 p.m. CT

### Unum

*For disabilities incurred before January 1, 2026, by legacy Williams Lea employees*

[portal.unum.com](http://portal.unum.com)

1-866-868-6737

### Lincoln Financial

*For disabilities incurred on or after January 1, 2026*

[lincolnfinancial.com](http://lincolnfinancial.com) (company code: RRDONNELLEY)

1-800-331-4914, Mon. – Fri., 7 a.m. – 9 p.m. CT

## SUPPLEMENTAL HEALTH CARE

### MetLife

[metlife.com/mybenefits](http://metlife.com/mybenefits)

- **Plan Questions**  
1-800-GETMET8 (1-800-438-6388)  
Mon. – Fri., 7 a.m. – 10 p.m. CT
- **Eligibility, Deduction & General Information**  
1-877-RRD-4BEN (1-877-773-4236)

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

### SupportLinc

[supportlinc.com](http://supportlinc.com) (username: rrd)

1-888-881-LINC (1-888-881-5462), 24/7

## LEGAL INSURANCE

### MetLife Legal Plans

[metlife.com/insurance/legal-plans](http://metlife.com/insurance/legal-plans)

1-800-821-6400, 7 a.m. – 7 p.m. CT

## ADDITIONAL VOLUNTARY BENEFITS

### Allstate Identity Protection

[myaip.com](http://myaip.com)

1-800-789-2720, 24/7

### BenefitHub (Auto, Home & Pet Insurance)

[rrd.benefitHub.com](http://rrd.benefitHub.com)

1-866-664-4621

### MetLife Commuter Benefits

[healthsavingsandspending.metlife.com](http://healthsavingsandspending.metlife.com)

- **Mobile App:** MetLife HS&SA
- 1-833-571-0500, Mon. – Fri., 7 a.m. – 7 p.m. CT

### Purchasing Power

[purchasingpower.com](http://purchasingpower.com)

1-866-670-3479

## BENEFITS COORDINATION SERVICES

### Allsup Benefits Coordination

[allsupllc.com/employer-benefits](http://allsupllc.com/employer-benefits)

1-888-271-1173

### Fidelity Medicare Services

[medicare.fidelity.com/home](http://medicare.fidelity.com/home)

1-833-886-0033, Mon. – Fri., 7:30 a.m. – 7 p.m. CT

## About This Guide

This guide describes the programs currently offered to benefits-eligible retirees under the various RR Donnelley & Sons Company retiree benefits plans. Your benefits eligibility will determine the programs that apply to you, your spouse/ domestic partner and any dependent child(ren). More details on benefits eligibility are available in the Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs) at [myRRDbenefits.com](https://myRRDbenefits.com).

## Important

The descriptions 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 benefit plans and the official Plan documents, the official Plan documents will control. RRD reserves the right to amend, change or terminate any or all of the benefit Plans it sponsors, including without limitation, the RR Donnelley Group Benefits Plan, the R.R. Donnelley & Sons Company Retiree Welfare Benefits Plan, the RR Donnelley Flexible Benefits Plan, the R.R. Donnelley & Sons Separation Pay Plan and the RR Donnelley Savings Plan in whole or in part, at any time.

