



**RRD BENEFITS**  
HEALTH | WEALTH | LIFE

# Support for your **best life.**

**2022 Regional Medical Options  
Enrollment Guide**

Choose Your 2022 RRD Benefits | **November 1 - 12, 2021**



# Support for your health, wealth & life.

Annual Enrollment for your 2022 benefits is November 1 – 12, 2021. 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 **2022 Benefits Enrollment Guide** (available at [myRRDbenefits.com](https://myRRDbenefits.com)) effective January 1, 2022. Based on where you live, you will also be offered one or more of the regional medical options highlighted in this guide.

Starting November 1, the enrollment site at [rrd.bswift.com](https://rrd.bswift.com) will list the option(s) available to you, as well as your rates for 2022. If you have questions, please contact the RRD Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**, Monday – Friday, 7 a.m. – 7 p.m. CT.

## IMPORTANT!

### Prescription Drug Coverage

If you elect a regional medical option described in this guide, prescription drug coverage is provided through the medical vendor and **not** CVS Caremark. Descriptions in the **2022 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.

# Blue Advantage HMO

## FROM BCBSIL

This medical option is offered through BCBSIL based on a select Blue Advantage HMO service area. The service area includes much of Illinois, certain areas in southeastern Wisconsin, and certain areas in the St. Louis, Missouri, metropolitan area. There are no changes to the plan design for 2022. Prescription drug coverage for Blue Advantage HMO is provided through Prime Therapeutics at **1-800-423-1973**.

### For More Information

Call Blue Advantage HMO at **1-800-892-2803**, Monday – Friday, 8 a.m. – 6 p.m. CT, or go online to [bcbsil.com/rrd](https://www.bcbsil.com/rrd).

If you are currently enrolled, your coverage will carry over for 2022. If you wish to enroll in this option, you must take action during Annual Enrollment.

**NOTE:** BCBSIL offers two HMO Illinois products. Your HMO option is called Blue Advantage HMO. To find a medical group and primary care physician (PCP) in the network, go to [bcbsil.com/rrd](https://www.bcbsil.com/rrd) and click the “Coverage and Benefits” tab. At the bottom of the page, you will see a link for the Blue Advantage HMO option. To find an in-network pharmacy, go to [bcbsil.com/rrd](https://www.bcbsil.com/rrd) or call **1-800-892-2803**. This HMO is not eligible for the Health Advocacy Solutions program that is offered with the National Medical Options.

### IMPORTANT!

When you join Blue Advantage HMO, you must choose a contracting medical group within the network. You also need to choose a family practitioner, internist or pediatrician from your chosen medical group to serve as your PCP. Your PCP provides or coordinates your health care, helps you make informed decisions and, when necessary, makes referrals to specialists who are usually within your medical group network. Each covered family member can choose a different medical group and PCP from the network.

In addition to their PCP, female members have the option of choosing a Woman’s Principal Health Care Provider (WPHCP) to provide or coordinate their health care services. The WPHCP and PCP must be affiliated with or employed by your participating medical group. Physicians in the same medical group have a referral arrangement. You do not need a PCP referral to see your WPHCP.

If you don’t choose a medical group and doctor, BCBSIL will make the selection for you.

## At A Glance: Blue Advantage HMO

Medical	You Pay	
Annual Deductible	\$0	
Annual Out-of-Pocket Maximum	\$3,000 individual; \$6,000 family; copays apply	
Office Visit	\$30 copay	
Specialty Care Visit	\$60 copay	
Preventive Care as defined in Certificate of Coverage	No charge (100% covered)	
Emergency Room	\$200 copay (if not followed by admission); otherwise see Hospitalization for benefit	
Urgent Care Center	\$50 copay	
Outpatient Surgery not in the physician's office	Applicable office visit copay will apply	
Hospitalization	\$500 copay per admission	
Prescription Drug	Retail Up to 34-day supply	Mail Order Up to 90-day supply
Generic	\$20 copay	\$40 copay
Brand Formulary	\$40 copay	\$80 copay
Brand Non-Formulary	\$60 copay	\$120 copay



## BCBSIL Healthy Resources

The following tools and resources are included when you elect Blue Advantage HMO. Go to [bcbsil.com/rrd](https://bcbsil.com/rrd) to find more information and links to these programs and services, or call a health advocate at **1-800-892-2803** for help 24/7.

### Blue Access for Members<sup>SM</sup>

Stay connected and get the most from your plan. You can:

- Use the Provider Finder<sup>®</sup> tool to search for an in-network doctor, hospital or other facility
- Request or print a member ID card
- Check the status or history of a claim
- View or print explanation of benefits statements
- Use the Cost Estimator tool to find the price of hundreds of tests, treatments and procedures
- Sign up for text or email alerts
- And much more

As soon as you get your member ID card, follow these easy steps to sign up:

**1** Go to [bcbsil.com/rrd](https://bcbsil.com/rrd)

**2** Click **Log In**

**3** Use the information on your member ID card to sign up



### Get the BCBSIL App

Access all BCBSIL mobile websites and services in one spot. Text **BCBSIL** to **33633** to get started.

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## Your Health Matters

After you sign up for Blue Access for Members, click the My Health tab for more information about Well onTarget programs to help you manage your health and reach your wellness goals — all in one place. Well onTarget brings you the following features:

### Check Your Health Status

Find out how your health measures up by taking a Health Assessment. Answer a few questions about your health and lifestyle. Then, get a personal report that suggests programs that can help you improve your health.

### Improve Your Health and Wellbeing

You have anytime, anywhere access to videos, podcasts, self-directed courses and other tools to help you with things like asthma, back pain, diabetes, nutrition, exercise and sleep issues.

### Work with a Coach

Get one-on-one support by phone or online messaging — whatever works for you. Your health coach can help you set and reach goals like losing weight, improving your blood pressure and quitting smoking.

### Track Your Progress

Logging how much you move and what you eat can help you stay on course. Link your fitness devices and nutrition apps in Well onTarget or use the built-in tracking tools in the portal.

### Reward Yourself

Earn Blue Points<sup>SM</sup> when you take a Health Assessment, link a fitness device, complete a self-directed course or work with a health coach. Redeem your points for books, music, sporting goods — anything that motivates you to keep making healthy choices.

### Focus on Fitness

The Fitness Program gives you flexible options to live a healthy lifestyle and gives you access to a nationwide network of fitness locations. Choose one location close to home and one near work or visit locations while traveling.

### Take Care of Your Mental Health

Your mental health is just as important as your physical health. Your plan includes behavioral health benefits, so you can get care for alcohol or drug use, stress, depression, eating disorders, anxiety, autism, and other mental health or substance use conditions. Log in at [bcbsil.com/rrd](https://bcbsil.com/rrd) to find a mental health provider near you.

## Connect with a Cancer Specialist

BCBSIL cancer nurses can help you understand your care options and your health benefits. And they'll be there to support you — from finding a provider through treatment and beyond.

### Get Ready for Baby

If you plan to add to your family, you have help to prepare. Apps from Ovia Health<sup>TM</sup> can guide you step-by-step through fertility (Ovia Fertility app), pregnancy (Ovia Pregnancy Tracker app) and parenting (Ovia Parenting app). If you have a high-risk pregnancy, you'll get phone support from a BCBSIL maternity specialist. Download one or all the apps in the Apple App Store or the Google Play store.

### Specialty Care

Hospitals and medical facilities must meet specific quality standards to earn the Blue Distinction<sup>®</sup> designation, giving you a credible, easily identifiable means of selecting facilities that meet your individual health care needs. Each Blue Distinction Center has demonstrated its commitment to quality care, resulting in better overall outcomes for patients. Blue Distinction Centers are available for bariatric surgery, cardiac care, transplants, complex and rare cancers, knee and hip replacement surgery and spine surgery. To search for Blue Distinction Centers, click Provider Network tab at [bcbsil.com/rrd](https://bcbsil.com/rrd).

### Virtual Visits

Get help with non-emergency medical issues and behavioral health needs through MDLIVE<sup>®</sup>. Video chat or talk to a doctor on your schedule. Register using one of these methods:

- Go to Blue Access for Members or visit [MDLIVE.com/bcbsil](https://MDLIVE.com/bcbsil)
- Download the MDLIVE app at the Apple App Store or Google Play
- Call MDLIVE at **1-888-676-4204**
- Text **BCBSIL** to **635483**

## Take Advantage of Discounts

Blue365 helps you save money on health care products and services that aren't covered by insurance. Register at [blue365deals.com/bcbsil](https://blue365deals.com/bcbsil) to receive weekly "Featured Deals" by email.

# 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 2022.

If you are currently enrolled, your coverage will carry over for 2022. 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](https://prevea360.com), click on "For Members" and select "Find a Provider/Doctor" in the drop-down menu. Then scroll down the page to the *Select Your Health Plan* section and choose "Network (HMO) Plan."

## For More Information

Call Dean Health member services at **1-800-279-1301**, Monday – Friday, 7:30 a.m. – 5 p.m. CT or go online to [deancare.com](https://deancare.com).

## At A Glance: Dean Health 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	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 Permanente Options

The Kaiser Permanente options will be offered in more areas in 2022 based on coverage availability, including the Atlanta area, select California locations, Colorado, the Mid-Atlantic region (Washington, D.C., and surrounding Maryland and Virginia counties), Oregon and Washington.

Options include the Kaiser HMO and Kaiser HSA. The Kaiser HSA is similar to the national Copay Value option described in your [2022 Benefits Enrollment Guide](#), but it is HSA-eligible.

Plan designs vary by location and some options have changed, so carefully review the charts below. You pay the amounts and percentages shown, and the Plan covers the rest.

If you are enrolled in one of the current Kaiser options, your coverage will carry over for 2022. If an option is available to you and you wish to enroll, you must take action during Annual Enrollment.

## For more information

Call Kaiser at the number for your region or go online to [kp.org](https://kp.org).

### California

[kp.org/ca](https://kp.org/ca) | 1-800-464-4000, 24/7, except major holidays

### Mid-Atlantic States

[kp.org/mid-atlantic](https://kp.org/mid-atlantic) | DC Metro: 301-468-6000 |  
Outside DC Metro: 1-800-777-7902, Monday – Friday,  
7:30 a.m. – 5:30 p.m.

### Colorado

[kp.org/colorado](https://kp.org/colorado) | 1-800-632-9700, Monday – Friday,  
8 a.m. – 6 p.m., except major holidays

### Northwest

[kp.org/northwest](https://kp.org/northwest) | Portland: 503-813-2000 |  
Outside Portland: 1-800-813-2000 |  
SW Washington: 1-800-813-2000, 7 days a week,  
8 a.m. – 6 p.m., except major holidays

### Georgia

[kp.org/georgia](https://kp.org/georgia) | 1-888-865-5813, Monday – Friday,  
7 a.m. – 7 p.m.

### Washington

[kp.org/wa](https://kp.org/wa) | 1-888-901-4636, Monday – Friday,  
8 a.m. – 5 p.m.



## At A Glance: Kaiser Permanente Options — Atlanta Area

	Kaiser HMO	Kaiser HSA
<b>General Information</b>		
Deductible	\$500 Individual   \$1,000 Family	\$4,500 Individual   \$9,000 Family
Out-of-Pocket	\$3,000 Individual   \$6,000 Family	\$6,250 Individual   \$12,500 Family
Coinsurance	20%	40%
<b>Physician Care Office Visits</b>		
PCP	\$20	40%
Specialist	\$20	40%
Preventive Care	0%	0%
<b>General Hospital Services</b>		
Lab	\$10	40%
X-Ray	\$10	40%
Diagnostic	20%	40%
<b>Hospital Services</b>		
Inpatient   Outpatient	20%   20%	40%   40%
<b>Emergency Services</b>		
Emergency Room   Urgent Care	20%   \$20	40%   40%
<b>Mental Health/Substance Abuse</b>		
Inpatient   Office Visit	20%   \$20	40%   40%
<b>Prescription Drug</b>		
Deductible	\$100	Combined Deductible
<b>Retail</b>		
Generic	\$10	\$15
Formulary	\$30	\$35
Non-Formulary	At applicable copay	At applicable copay
Specialty	20% up to \$150	30% up to \$200
<b>Mail Order</b>		
Generic	\$20	\$30
Formulary	\$60	\$70
Non-Formulary	At applicable copay	At applicable copay

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

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## At A Glance: Kaiser Permanente Options — California

	Kaiser HMO	Kaiser HSA
<b>General Information</b>		
Deductible	\$500 Individual   \$1,000 Family	\$4,500 Individual   \$9,000 Family
Out-of-Pocket	\$3,000 Individual   \$6,000 Family	\$6,250 Individual   \$12,500 Family
Coinsurance	20%	40%
<b>Physician Care Office Visits</b>		
PCP	\$20	\$40
Specialist	\$20	\$40
Preventive Care	0%	0%
<b>General Hospital Services</b>		
Lab	\$10	40%
X-Ray	\$10	40%
Diagnostic	\$10	40%
<b>Hospital Services</b>		
Inpatient   Outpatient	20%   20%	40%   40%
<b>Emergency Services</b>		
Emergency Room   Urgent Care	20%   \$20	\$250   \$40
<b>Mental Health/Substance Abuse</b>		
Inpatient   Office Visit	20%   \$20	40%   \$40
<b>Prescription Drug</b>		
Deductible	\$100 for brand and specialty only	Combined Deductible
<b>Retail</b>		
Generic	\$10	\$15
Formulary	\$30	\$35
Non-Formulary	\$30	\$35
Specialty	20% up to \$150; after drug deductible	30% up to \$250
<b>Mail Order</b>		
Generic	\$10	\$30
Formulary	\$30	\$70
Non-Formulary	\$30	\$70

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

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## At A Glance: Kaiser Permanente Options — Colorado

	Kaiser HMO	Kaiser HSA
<b>General Information</b>		
Deductible	\$500 Individual   \$1,000 Family	\$4,500 Individual   \$9,000 Family
Out-of-Pocket	\$3,000 Individual   \$6,000 Family	\$6,250 Individual   \$12,500 Family
Coinsurance	20%	40%
<b>Physician Care Office Visits</b>		
PCP	\$20	\$50
Specialist	\$20	\$50
Preventive Care	0%	0%
<b>General Hospital Services</b>		
Lab	0%	40%
X-Ray	20%	40%
Diagnostic	20%	40%
<b>Hospital Services</b>		
Inpatient   Outpatient	20%   20%	40%   40%
<b>Emergency Services</b>		
Emergency Room   Urgent Care	20%   \$25	\$250   \$50
<b>Mental Health/Substance Abuse</b>		
Inpatient   Office Visit	20%   \$20	40%   \$50
<b>Prescription Drug</b>		
Deductible	\$0	Combined Deductible
<b>Retail</b>		
Generic	\$10	\$15
Formulary	\$30	\$35
Non-Formulary	At applicable copay	\$35
Specialty	20% up to \$250	30% up to \$200
<b>Mail Order</b>		
Generic	\$20	\$30
Formulary	\$60	\$70
Non-Formulary	At applicable copay	\$70

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

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## At A Glance: Kaiser Permanente Options — Mid-Atlantic States

	Kaiser HMO	Kaiser HSA
<b>General Information</b>		
Deductible	\$500 Individual   \$1,000 Family	\$4,500 Individual   \$9,000 Family
Out-of-Pocket	\$3,000 Individual   \$6,000 Family	\$6,250 Individual   \$12,500 Family
Coinsurance	20%	40%
<b>Physician Care Office Visits</b>		
PCP	\$20	\$50
Specialist	\$30	\$50
Preventive Care	0%	0%
<b>General Hospital Services</b>		
Lab	\$20	40%
X-Ray	\$20	40%
Diagnostic	20%	40%
<b>Hospital Services</b>		
Inpatient   Outpatient	20%   20%	40%   40%
<b>Emergency Services</b>		
Emergency Room   Urgent Care	\$100   \$30	\$250   \$50
<b>Mental Health/Substance Abuse</b>		
Inpatient   Office Visit	20%   \$20	40%   \$50
<b>Prescription Drug</b>		
Deductible	\$0	Combined Deductible
<b>Retail</b>		
Generic	\$10	\$20
Formulary	\$30	\$50
Non-Formulary	\$50	50%
Specialty	50% up to \$150	50% up to \$150
<b>Mail Order</b>		
Generic	\$20	\$40
Formulary	\$60	\$100
Non-Formulary	\$100	50%

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

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## At A Glance: Kaiser Permanente Options — Oregon

	Kaiser HMO	Kaiser HSA
<b>General Information</b>		
Deductible	\$500 Individual   \$1,000 Family	\$4,000 Individual   \$8,000 Family
Out-of-Pocket	\$3,000 Individual   \$6,000 Family	\$6,650 Individual   \$13,300 Family
Coinsurance	20%	40%
<b>Physician Care Office Visits</b>		
PCP	\$20	40%
Specialist	\$20	40%
Preventive Care	0%	0%
<b>General Hospital Services</b>		
Lab	\$10	40%
X-Ray	\$10	40%
Diagnostic	\$10	40%
<b>Hospital Services</b>		
Inpatient   Outpatient	20%   20%	40%   40%
<b>Emergency Services</b>		
Emergency Room   Urgent Care	20%   \$20	40%   40%
<b>Mental Health/Substance Abuse</b>		
Inpatient   Office Visit	20%   \$20	40%   \$40
<b>Prescription Drug</b>		
Deductible	\$0	Combined Deductible
<b>Retail</b>		
Generic	\$10	\$15
Formulary	\$30	\$30
Non-Formulary	\$30	\$50
Specialty	30% up to \$150	50%
<b>Mail Order</b>		
Generic	\$20	\$30
Formulary	\$60	\$60
Non-Formulary	\$60	\$100

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

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## At A Glance: Kaiser Permanente Options — Washington

	Kaiser HMO	Kaiser HSA
<b>General Information</b>		
Deductible	\$500 Individual   \$1,000 Family	\$4,500 Individual   \$7,350 Family
Out-of-Pocket	\$3,000 Individual   \$6,000 Family	\$6,000 Individual   \$7,350 Family
Coinsurance	20%	30%
<b>Physician Care Office Visits</b>		
PCP	\$20	\$20 / 30%
Specialist	\$20	\$20 / 30%
Preventive Care	0%	0%
<b>General Hospital Services</b>		
Lab	20%	30%
X-Ray	20%	30%
Diagnostic	20%	30%
<b>Hospital Services</b>		
Inpatient   Outpatient	20% / 20%	30%   \$20/30%
<b>Emergency Services</b>		
Emergency Room   Urgent Care	20% / \$20	\$75/30%   \$20/30%
<b>Mental Health/Substance Abuse</b>		
Inpatient   Office Visit	20% / \$20	30%   \$20/30%
<b>Prescription Drug</b>		
Deductible	\$0	Combined Deductible
<b>Retail</b>		
Generic	\$10	\$15
Formulary	\$20	\$30
Non-Formulary	At applicable copay	At applicable copay
Specialty	50% up to \$150	At applicable copay
<b>Mail Order</b>		
Generic	\$20	\$45
Formulary	\$40	\$90
Non-Formulary	At applicable copay	At applicable copay

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

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## Get the Kaiser Permanente App

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

[kp.org/mobile](https://kp.org/mobile) | [kp.org/movil](https://kp.org/movil) (en español)

## Kaiser Permanente Healthy Resources

### Manage Your Care Online

Great health and great care are just a click away at [kp.org](https://kp.org). When you register for an online account, you can access time-saving tools and tips for healthy living. Visit [kp.org](https://kp.org) 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 nonurgent questions
- Schedule and cancel routine appointments, including telehealth visits
- Print vaccination records for school, sports and camp
- And more

Register online at [kp.org](https://kp.org) 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.

[kp.org/register](https://kp.org/register) | [kp.org/registreseahora](https://kp.org/registreseahora) (en español)

## Wellness Support From Kaiser

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.

[kp.org/healthylifestyles](https://kp.org/healthylifestyles) | [kp.org/vidasana](https://kp.org/vidasana) (en español)

### 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. [kp.org/wellnesscoach](https://kp.org/wellnesscoach)

## 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.

[kp.org/classes](https://kp.org/classes) | [kp.org/classes](https://kp.org/classes) (en español)

## 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.

[kp.org/selfcareapps](https://kp.org/selfcareapps)

## 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](https://kp.org) or the KP mobile app.

Get the apps at [kp.org/selfcareapps](https://kp.org/selfcareapps). KP members can access a broad range of no-cost tools to support mental health and wellness, including the myStrength and Calm apps.







**RRD BENEFITS**  
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### About This Guide

This guide describes the coverage RRD will offer for 2022 to most benefits-eligible employees under the RR Donnelley Group Benefits Plan (the "Plan"). Your benefits eligibility will determine the coverage that is offered to you, your spouse, domestic partner and/or your dependent child(ren). More details on benefits eligibility are available in the SPDs and SMMs online at [myRRDbenefits.com](https://myRRDbenefits.com).

### Important

Descriptions provided in this guide are based on official Plan documents. Every effort has been made to ensure the accuracy of this material. In the unlikely event there is a discrepancy between this document, the SPDs, SMMs, any other materials summarizing the RR Donnelley Group Benefit Plan or the RR Donnelley Flexible Benefits Plans (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 Plan or Programs at any time for any reason.