



Life insurance coverage available with no health questions

When you are hired / become eligible for benefits, you can enroll for coverage without answering health questions. Below is a summary of those options.

Within 31 days of initial eligibility

- Employee: Up to three times your annual base pay or \$500,000, whichever is less
- Spouse/domestic partner: Up to \$25,000. Enrolling for child and/or optional AD&D coverage never requires health questions.

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:



To apply for coverage other than what is outlined here, you'll answer three questions about your health history - along with height and weight. A full list of your life insurance coverage options are outlined on the next page.



Basic coverage (automatically enrolled)

Basic term life	1x annual base pay, rounded to the next highest multiple of \$1,000	• Maximum: \$250,000
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Optional coverages

Optional employee life	1-10x annual base pay, rounded to the next highest multiple of \$1,000	• Maximum: \$2,000,000
Optional spouse/domestic partner life	\$10,000, \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, or \$250,000	• Maximum: \$250,000
Optional child life	\$5,000, \$10,000, \$15,000, \$20,000, or \$25,000	• Children are eligible from live birth until age 26
Optional AD&D	Employee plan: 1-10x annual base pay, rounded to the next highest multiple of \$1,000	
Employee + family optional AD&D	Family plan: Spouse/domestic partner and child coverage is a percentage of the employee's optional AD&D amount Spouse/domestic partner: 60% Each child: 25%	• Employee AD&D maximum: \$2,000,000 • Spouse/domestic partner AD&D maximum: \$750,000 • Child(ren) AD&D maximum: \$150,000

Please note, employee and spouse/domestic partner rates increase with age and are subject to change. Rates are based on the age as of 12/31 for the current coverage year.

Beginning at age 65, employee basic term life coverage reduces to a percentage of the amount in effect. Please refer to the certificate of insurance for further details.

Monthly cost of coverage

Employee/spouse/domestic partner optional life (monthly rates per \$1,000 of coverage)

Age	Employee non-tobacco	Employee tobacco	Spouse/domestic partner non-tobacco	Spouse/domestic partner tobacco
Under 25	\$0.032	\$0.065	\$0.050	\$0.105
25-29	0.032	0.078	0.051	0.128
30-34	0.032	0.105	0.051	0.165
35-39	0.040	0.118	0.063	0.195
40-44	0.056	0.130	0.089	0.210
45-49	0.105	0.196	0.150	0.315
50-54	0.153	0.300	0.230	0.480
55-59	0.273	0.560	0.430	0.900
60-64	0.420	0.860	0.660	1.450
65-69	0.700	1.656	1.140	2.750
70-74	2.060	2.685	2.060	4.500
75 and over	2.060	4.353	2.060	4.500

Optional child life

One premium provides coverage for all eligible children

All optional child life	\$0.129 per \$1,000 per month
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Optional AD&D (rates/\$1,000/month)

Employee only	\$0.015 per \$1,000 per month
Employee and family	\$0.024 per \$1,000 per month

Please note, employee and spouse/domestic partner rates increase with age and are subject to change. Rates are based on the age as of 12/31 for the current coverage year.

A tobacco user is defined as an individual who has used tobacco in any form during the past 12 months or is currently using tobacco in any form.

Here's how to calculate your premium:

Coverage amount	\$
divided by 1,000	\$
times your rate (based on your age and tobacco status)	\$
Monthly premium	\$

Enroll

To enroll for coverage, go to rrd.bswift.com.

Name/update beneficiary

Designate your beneficiary on your enrollment website: rrd.bswift.com.

Questions?

Call the RRD Benefits Center at 1-877-RRD-4BEN (**1-877-773-4236**) or go to rrd.bswift.com. Benefits Center Representatives are available to assist you from 7 a.m. to 7 p.m. CT, Monday through Friday.

Frequently asked questions

What is term life and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If your application is not approved, any coverage you already have will not be effected and you will get any additional coverage that did not require health questions.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave RRD?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees. You will receive information in the mail related to how your coverage will be affected at the time of termination.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to R. R. DONNELLEY & SONS COMPANY. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Minnesota Life Insurance Company. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. The company is headquartered in St. Paul, MN. Minnesota Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



Learn more

Visit Securian's education microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit Securian.com/rrd-life-insurance.



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lifebenefits.com

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