

YOUR BENEFITS

CONNECTION



2020 BENEFITS GUIDE FOR RETIREES
NOVEMBER 11 – 15



RRD BENEFITS
HEALTH | WEALTH | LIFE

BENEFITS FOR YOUR HEALTH & WELL-BEING

Welcome to Annual Enrollment

This is your once-a-year opportunity to verify your coverage or change your retiree health and prescription drug benefits.

Please review this guide and make sure you understand how the Retiree Group Health Program and Retiree Prescription Drug Program work. If you decide to change your coverage for 2020, you can use the online enrollment system to record your changes or you can call the Benefits Center.

Verify Your Coverage November 11 - 15, 2019



Online at: rrd.bswift.com



Call 1-877-RRD-4BEN
(1-877-773-4236)
Monday - Friday,
7 a.m. - 7 p.m. CT

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About This Guide

This guide describes the coverage that will be offered in 2020 to the majority of benefits-eligible retirees under the R.R. Donnelley & Sons Company Retiree Welfare Benefits Plan (the "Plan"). Your benefits eligibility will determine the coverage and premium that is offered to you, your spouse and your eligible child(ren). More details on benefits eligibility are available in the Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs) online at myRRDbenefits.com, as well as the enrollment website at rrd.bswift.com. You can also call a Benefits Center Representative at 1-877-RRD-4BEN (1-877-773-4236).

REVIEWING YOUR BENEFITS

Unsure About Eligibility and Enrollment Rules?

Call the RRD Benefits Center at 1-877-RRD-4BEN (1-877-773-4236), Monday – Friday, 7 a.m. – 7 p.m. CT for assistance.

All Retirees

If you are enrolled in coverage under the Program and later decide to opt out, that election is permanent and you cannot re-enroll yourself or your eligible spouse in the future for any reason.

Subsidy-Eligible Retirees

If you are a subsidy-eligible former employee, you must enroll in the Retiree Group Health Program upon the earlier of attaining Medicare eligibility or age 65. Otherwise, coverage under the Program will no longer be available to you (or your spouse, if he or she is eligible). This means your last chance to opt in to the Program is when you become Medicare-eligible or turn age 65.



NOTE: References to spouses throughout this guide include covered domestic partners.



NOTE: These rules are based on your (the retiree's) Medicare eligibility. For example, if you are under age 65 and not yet eligible for Medicare, but if your spouse is 65 or older, you have until your Medicare attainment age to enroll both you and your spouse in coverage.

REVIEWING YOUR BENEFITS

Review Your 2020 Benefits

Review the medical and prescription drug coverage details on pages 4–6 (Medicare-eligible) and page 7 (Pre-65). **If you want the same coverage for 2020, you don't need to take action.** If you want to verify your coverage or make changes, here's what you need to do:

1

Understand your benefits

RRD provides many tools and resources to help you understand and use your benefits:

- Review this guide to:
 - Understand how your benefits work with Medicare for Medicare-eligible/Post-65 Retirees starting on page 4.
 - See plan highlights for Pre-65 Retirees on page 7.
- See your Confirmation of Coverage statement for 2020 monthly premiums.
- Contact the Benefits Center for general benefits information and questions at **1-877-RRD-4BEN (1-877-773-4236)**, Monday – Friday, 7 a.m. – 7 p.m. CT.
- Go to **rrd.bswift.com** to access your benefits information, review your options and use these helpful tools:
 - Provider Directory
 - Summary Plan Descriptions (SPDs) and Summaries of Material Modifications (SMMs). If you haven't already elected to review plan information online, consider making the change to electronic distribution of these materials when prompted on the site.



NEW Prescription Drug Savings Program – Rx Savings Solutions

You can save money on your medications with Rx Savings Solutions, a confidential online tool that finds lower-cost options for your prescribed medications. Rx Savings Solutions will automatically notify you via text or email (based on your preference) whenever it finds savings available to you. You can also use the "Search for Medications" tool to find savings suggestions. This optional program is available at no cost **starting November 11, 2019**, to you and your dependents enrolled in RRD medical coverage. Go to **myRRDbenefits.com** for more information.

REVIEWING YOUR BENEFITS



ID Cards

You will receive new medical and prescription drug cards if you change from the pre-65 program to the post-65 (i.e., Medicare-eligible) program, or if you are already enrolled in a post-65 Medicare Advantage plan.

2

New Benefits Enrollment Website Make Changes November 11 – 15, 2019

- Register and log in to the enrollment website at rrd.bswift.com. Follow the onscreen instructions to change your current elections or covered family members.
- Once you've reviewed your changes, click "Review and Confirm." Next, scroll to the bottom of the page to agree to the terms and conditions, and then click "Complete Enrollment." If you see the green check mark, your elections are saved and your enrollment is complete.
- If you have difficulties verifying your coverage online or you would like to verify your coverage by phone, call the Benefits Center at **1-877-RRD-4BEN (1-877-773-4236)**. You can speak to a Benefits Center Representative Monday – Friday, 7 a.m. – 7 p.m. CT.
- **Don't wait until the last minute!** Phone enrollment ends November 15, 2019, at 6:59 p.m. CT. You might experience long wait times if you try to verify your coverage by phone during the last two days of enrollment.

3

Check your confirmation

- Print a confirmation of your enrollment to keep for your records.
- If you made any changes to your elections, you will receive a confirmation of your enrollment by mail in November. If anything is incorrect, call the Benefits Center immediately.

MEDICARE-ELIGIBLE RETIREES

RRD Medical Coverage

If you are eligible for Medicare, you are automatically covered by Medicare Part A (hospital care). You must also be enrolled in Medicare Part B (physician services) to participate in the company-sponsored group Medicare Advantage plan (also known as Medicare Part C) under the Retiree Group Health Program.

Here are some important things to know about your RRD medical option:

- Your medical benefits are provided through UnitedHealthcare (UHC).
- Because this is a Medicare Advantage plan:
 - When you use the plan, your Medicare benefits are “assigned” to UHC, which is then responsible for paying your claims.
 - Your medical coverage is not secondary to Medicare, so there is no coordination of benefits to worry about.
- You can visit whatever provider you choose, in or out of the UHC network, and pay the same share of the cost as long as the provider accepts Medicare.
- If you are a new Medicare enrollee in the RR Donnelley Retiree Group Health Program, make sure you have on file with the Benefits Center:
 - A valid Medicare Beneficiary Identifier (MBI).
 - An actual street address (not a P.O. box). Please call the Benefits Center or go to rrd.bswift.com if you are unsure of your address on file.
- If you are already enrolled, you should have received a mailing from UHC to your home that included an Annual Notice of Change for 2020.



NOTE: When you see “plan” in materials you receive from UHC, it means the UnitedHealthcare Group Medicare Advantage (PPO) plan. References to “plan sponsor” in materials you receive from UHC mean the R.R. Donnelley & Sons Company Retiree Welfare Benefits Plan, the plan administrator or the company, depending on the context.

Questions About Medicare Advantage?

Visit UHCRetiree.com or call UHC at **1-866-868-0286**, 8 a.m. – 8 p.m. local time, 7 days a week.

MEDICARE-ELIGIBLE RETIREES

RRD Prescription Drug Coverage

RRD offers prescription drug benefits provided by SilverScript® Insurance Company as part of the company-sponsored group Medicare Part D program under the Retiree Group Health Program and the Retiree Prescription Drug Program.

- If you are currently enrolled, you should have received a mailing from SilverScript to your home that included an Annual Notice of Change for 2020 and other information.
- When you age-in or become Medicare-eligible for the first time, you will also receive a Summary of Medicare Part D Benefits and an Opt Out Notice. Do not opt out of SilverScript coverage if you wish to keep your retiree medical coverage through RRD. If you opt out of prescription drug coverage, you will also be removed from medical coverage.

Questions About Prescription Drug Coverage?

Contact SilverScript at
1-855-313-9445, TTY 711 or
caremark.com 24 hours a day, 7 days
a week if you have questions about
prescription drug coverage,
including participating pharmacies.

Tips on Using Your Prescription Drug Benefits

Once you are enrolled in the RR Donnelley Retiree Prescription Drug Program:

- You can purchase up to a 90-day supply of medication at retail, as long as you fill your prescription at a participating pharmacy.
- You can refill a retail prescription when 85% of your existing prescription has been used.
- You can refill a mail-order prescription when 75% of your existing prescription has been used.
- You must provide consent for prescriptions you do not initiate yourself, such as auto-refills, “e-prescribing” by your doctor and your doctor’s office calling in a prescription. Please make sure your phone number is on file with SilverScript so they can contact you to obtain consent. If they do not receive your consent, the prescription will be held, and you will need to contact SilverScript to release the prescription(s). Your drugs will not ship automatically.
- If you purchase diabetic testing supplies, please note:
 - Using retail does not change your coverage or the process to receive these supplies under the RR Donnelley Retiree Prescription Drug Program. And, as a reminder, you can purchase a 90-day supply at retail.
 - If you use mail-order for diabetic testing supplies, note SilverScript is not an authorized supplier. Due to Medicare requirements, you must use an authorized supplier for mail-order or ask your doctor to submit your prescription for retail.

MEDICARE-ELIGIBLE RETIREES

Individual Medicare vs. RRD Coverage

Because you are eligible for Medicare, you likely receive many offers from insurance companies encouraging you to enroll in their individual Medicare Part C and/or Part D plans. While you may wish to review their plan information, here are some important things to keep in mind:

- **RRD retiree medical and prescription drug coverage are tied together.** If you opt out of either the UHC Medicare Advantage plan or the SilverScript Prescription Drug Program, you lose your RRD retiree medical and prescription drug coverage. When you first enroll, you will receive a letter asking if you wish to opt out or cancel your coverage through SilverScript; this is a required notice and includes Medicare-required wording. You should disregard this letter if you want to keep retiree medical and prescription drug coverage through RRD.
- **Medicare will not allow you to be enrolled in the RR Donnelley Retiree Group Health Program and Retiree Prescription Drug Program and also participate in an individual Medicare Part C and/or Part D plan.** If you enroll in an individual Medicare Part C and/or Part D plan, your RRD coverage will end and you will not be able to re-enroll in the future.
- **Medicare Part C and D are voluntary.** If you choose to enroll in individual coverage, you can enroll during the Medicare Part C and D annual enrollment, which takes place October 15 – December 7, 2019. But in that case, you cannot enroll for RRD coverage.

Questions About Medicare?

Call your local Social Security office
at **1-800-772-1213**,
TTY 1-800-325-0778, Monday –
Friday, 7 a.m. – 7 p.m.

Special Cost Considerations

- Avoid a late Medicare enrollment penalty by enrolling in Medicare Part B and in a Medicare prescription drug plan (such as RRD prescription drug coverage through SilverScript; see page 6) or other creditable prescription drug coverage when you are first eligible. You may have to pay a penalty of 10% of the base premium for each full 12-month period you were eligible for Part B but didn't have coverage. Additional penalties apply if you don't enroll for creditable prescription drug coverage, such as RRD prescription drug coverage through SilverScript or a Medicare Part D plan. Visit medicare.gov for more information.
- If you qualify for the Extra Help Program to assist in paying your medical and prescription drug coverage, you will receive a Low Income Subsidy (LIS) rider along with your Confirmation of Enrollment letter (or your Annual Notice of Change, if you are already enrolled). If you are eligible for this subsidy, the RRD Benefits Center will be notified and will adjust your premiums accordingly.
- If your income is above a certain level, you are responsible for paying Income Related Monthly Adjustment Amounts (IRMAA) to Social Security. Please call Social Security at **1-800-772-1213** if you have questions.

PRE-65

RETIREES

AND NOT OTHERWISE
MEDICARE-ELIGIBLE

RRD Medical & Prescription Drug Coverage

You will have the same Pre-65 Retiree Medical options and plan design available to you as in 2019:

- Retiree Value (still eligible for a private Health Savings Account)
- Retiree PPO

Your prescription drug coverage is provided by CVS Caremark as part of your medical option.



NOTE: When you visit the online enrollment system, you can see and elect your own Medical Program option, even if you are enrolled with a Medicare-eligible family member. Use the interactive "Ask Emma" tool available at rrd.bswift.com to compare your options and features, including costs, coverage and access.

If You or Your Spouse Becomes Eligible for Medicare During the Year

Here are some important things to note and do if you wish to retain coverage under the RR Donnelley Retiree Group Health Program when you become Medicare-eligible:

- **You will begin receiving Medicare notices** about 90 days before your 65th birthday.
- **You must take action to enroll in Medicare Part B** (physician services) if you wish to participate in the company-sponsored group Medicare Advantage plan (also known as Medicare Part C), as explained on page 4 of this guide. This is true even if you become Medicare-eligible due to disability. If you do not enroll in Medicare Part B, you may also be charged a premium penalty if you later enroll (see page 6).
- **If you are a subsidy-eligible former employee**, you must enroll in RRD coverage upon attaining Medicare eligibility. Otherwise, coverage under the Program will no longer be available to you (or your spouse, if he or she is eligible).
- **If some eligible family members are Medicare-eligible and others are not**, individuals may be covered by different options. This is called split family coverage.
- **You must provide your valid Medicare Beneficiary Identifier (MBI)** to the RRD Benefits Center.
- **When you become Medicare-eligible, your Plan benefits (e.g., deductible) start over** under the programs described on pages 4–5 of this guide.

If you have questions about retiree benefits, 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 INFORMATION

HIPAA Privacy Notice

As a participant in the R.R. Donnelley & Sons Company Retiree Welfare Benefits Plan, you are entitled to receive the HIPAA Privacy Notice for the Plan. You may view a copy of the HIPAA Privacy Notice on myRRDbenefits.com, or you may request a copy from the HIPAA Privacy Official for the Plan by writing to the following address:

R.R. Donnelley & Sons Company, c/o HIPAA Privacy Official, 4101 Winfield Road, Warrenville, IL 60555.

Life Insurance Reminder

You can change your beneficiary of record or make a new beneficiary designation at any time by completing a Prudential Beneficiary Designation form and sending it directly to Prudential. If you need to request a form, please call Prudential at **1-800-778-3827**, Monday – Friday, 7 a.m. – 7 p.m. CT, or find the beneficiary form at myRRDbenefits.com.

IMPORTANT INFORMATION

Useful Contacts

General Benefits Information

RRD Benefits Center	1-877-RRD-4BEN (1-877-773-4236), Monday – Friday, 7 a.m. – 7 p.m. CT	rrd.bswift.com
Summary Plan Descriptions (SPDs) & Summaries of Material Modifications (SMMs)	N/A	myRRDbenefits.com

Medical

Post-65 (or Medicare-eligible): UnitedHealthcare (UHC)	1-866-868-0286, 8 a.m. – 8 p.m. local time, 7 days a week	UHCRetiree.com
Pre-65: UnitedHealthcare (UHC)	1-877-442-5999, Monday – Friday, 8 a.m. – 8 p.m. CT	uhc.com (prospective members) or myuhc.com (current members)

Prescription Drug

Post-65 (or Medicare-eligible): SilverScript	1-855-313-9445, TTY 711, 24 hours a day, 7 days a week	caremark.com
Pre-65: CVS Caremark	1-866-273-8402, 24 hours a day, 7 days a week	
Rx Savings Solutions <i>Prescription Savings Program</i>	1-800-268-4476, Monday - Friday, 7 a.m. - 8 p.m. CT	myrxss.com

Other

Medicare	1-800-633-4227, 24 hours a day, 7 days a week (for TTY assistance, 1-877-486-2048)	medicare.gov
Pension: Pension Service Center	1-866-767-1212, Monday – Friday, 7 a.m. – 7 p.m. CT	millimanbenefits.com
Savings Plan 401(k): Empower Retirement™	1-844-243-4773, Monday – Friday, 7 a.m. – 8 p.m. CT	empower-retirement.com/ participant



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Important

The descriptions provided in this guide are based on official Plan documents. Every effort has been made to ensure the accuracy of this material. In the unlikely event there is a discrepancy between the official Plan documents, this guide, the SPDs, the SMMs, and any other materials summarizing the Plan, the official Plan documents will control. RRD reserves the right to amend or terminate the Plan or programs at any time for any reason.