



RRD BENEFITS
HEALTH | WEALTH | LIFE

YOUR BENEFITS, YOUR CHOICE

NOVEMBER 6 – 17, 2023

2024 ENROLLMENT GUIDE

Regional Medical Options



YOUR BENEFITS, YOUR CHOICE

Annual Enrollment for your 2024 benefits is November 6 – 17, 2023. 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 **2024 Benefits Enrollment Guide** (available at myRRDbenefits.com) effective January 1, 2024. Based on where you live, you will also be offered one or more of the regional medical options highlighted in this guide.

Starting November 6, the enrollment site at rrd.bswift.com will list the option(s) available to you, as well as your rates for 2024. 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 – **not** CVS Caremark. Descriptions in the **2024 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.



myRRDbenefits.com
Find everything you need to know about your RRD benefits.

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 2024. Prescription drug coverage for Blue Advantage HMO is provided through Prime Therapeutics at **1-800-423-1973**.

If you are currently enrolled, your coverage will carry over for 2024. 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 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 or call **1-800-892-2803**. This HMO is not eligible for the Health Advocacy Solutions program that is offered with the National Medical Program 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.



FOR MORE INFORMATION

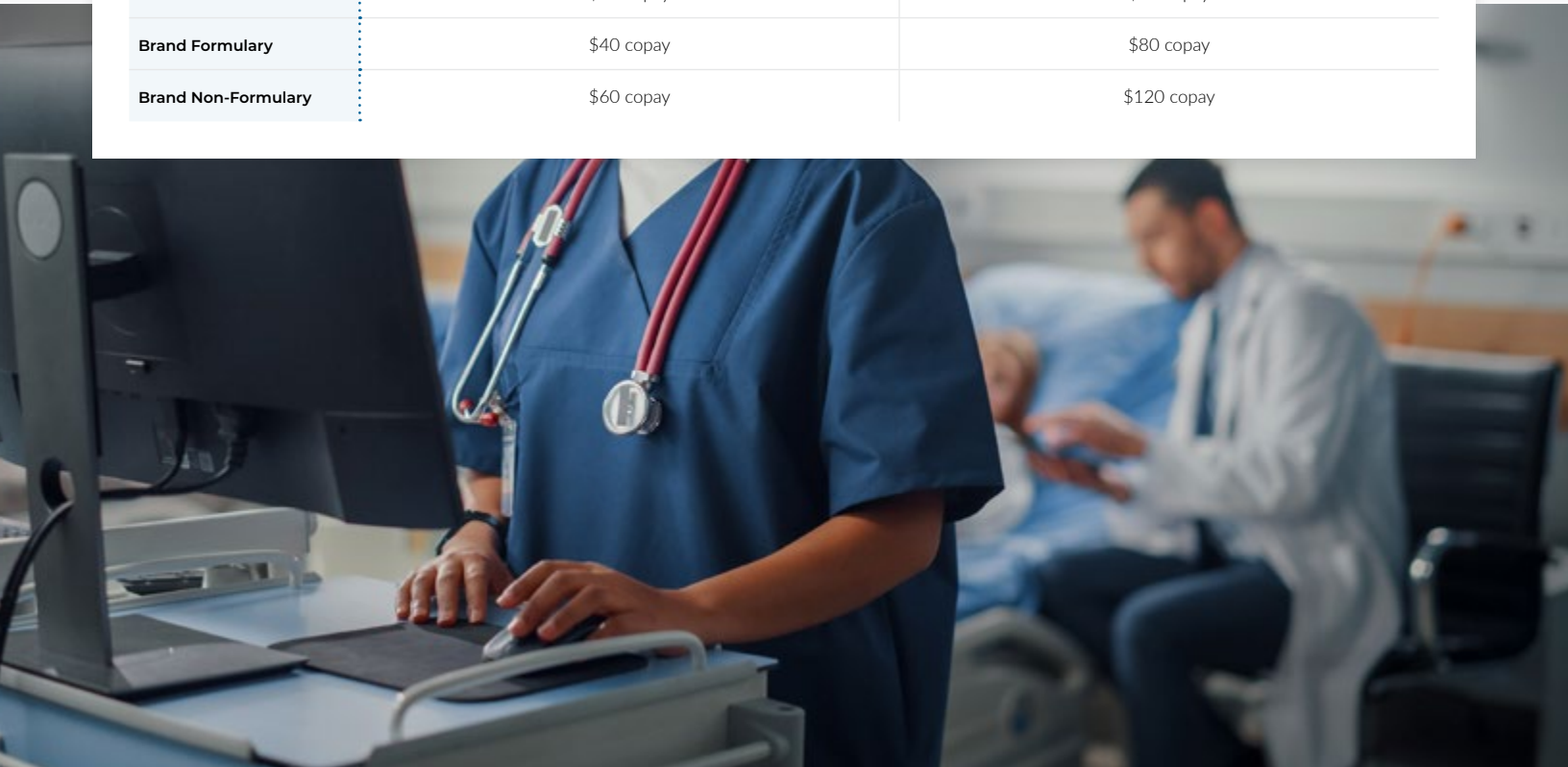
Call Blue Advantage HMO at **1-800-892-2803**, Monday – Friday, 8 a.m. – 6 p.m. CT, or go online to bcbsil.com/rrd.



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 <i>as defined in Certificate of Coverage</i>	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 <i>not in the physician's office</i>	Applicable office visit copay will apply
Hospitalization	\$500 copay per admission

Prescription Drug	Retail Up to 30-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 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 MembersSM

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

- Use the Provider Finder[®] 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

2

Click *Log In*

3

Use the information on your member ID card to sign up

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 Well-Being

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 PointsSM 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 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 HealthTM 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[®] 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.

Virtual Visits

Get help with non-emergency medical issues and behavioral health needs through MDLIVE[®]. 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
- 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 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 2024.

If you are currently enrolled, your coverage will carry over for 2024. 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, click on *For Members > Find a Provider/Doctor* in the drop-down menu. Then scroll down the page to *Select Your Health Plan > 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.

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 <i>as defined in Certificate of Coverage</i>	No charge (100% covered)
Emergency Room	\$75 copay (waived if admitted) + 10% after deductible
Urgent Care Center	10% after deductible
Outpatient Surgery <i>not in the physician's office</i>	10% after deductible
Hospitalization	10% after deductible

Prescription Drug	Retail	Mail Order
	Up to 30-day supply	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 HSA

The Kaiser HSA is available in the Atlanta area, select California locations, Colorado, the Mid-Atlantic region (Washington, D.C., and surrounding Maryland and Virginia counties), Oregon and Washington.

Your Kaiser option is the Kaiser HSA; the Kaiser HMO will not be offered. If you are currently enrolled in the Kaiser HMO and you don't elect a new option for 2024, you will be automatically enrolled in the Kaiser HSA. If you are currently enrolled in the Kaiser HSA, your coverage will carry over to 2024 if you don't take action during Annual Enrollment.

The Kaiser HSA is similar to the national HSA Value option described in your **2024 Benefits Enrollment Guide**. Plan design varies by location, so carefully review the charts below. **You pay the amounts and percentages shown after you meet your deductible, and the Plan covers the rest.**

For more information

Call Kaiser at the number for your region or go online to kp.org.

ATLANTA AREA

kp.org/georgia | **1-888-865-5813**, Monday – Friday,
7 a.m. – 7 p.m.

MID-ATLANTIC REGION

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.

CALIFORNIA

kp.org/ca | **1-800-464-4000**, 24/7, except major holidays

OREGON

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

COLORADO

kp.org/colorado | **1-800-632-9700**, Monday – Friday,
8 a.m. – 6 p.m., except major holidays

WASHINGTON

kp.org/wa | **1-888-901-4636**, Monday – Friday,
8 a.m. – 5 p.m.

General Information

Deductible	\$4,500 Individual \$9,000 Family
Out-of-Pocket	\$6,250 Individual \$12,500 Family
Coinsurance	40%

Physician Care Office Visits

PCP	40% after deductible
Specialist	40% after deductible
Preventive Care	0%

General Hospital Services

Lab	40% after deductible
X-Ray	40% after deductible
Diagnostic	40% after deductible

Hospital Services

Inpatient	40% after deductible
Outpatient	40% after deductible

Emergency Services

Emergency Room	40% after deductible
Urgent Care	40% after deductible

Mental Health/Substance Abuse

Inpatient	40% after deductible
Office Visit	40% after deductible

Prescription Drug	Retail	Mail Order
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Deductible	Combined Deductible	
Generic	\$15	\$30
Formulary	\$35	\$70
Non-Formulary	\$35	\$70
Specialty	30% up to \$200	N/A

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

General Information

Deductible	\$4,500 Individual \$9,000 Family
Out-of-Pocket	\$6,250 Individual \$12,500 Family
Coinsurance	40%

Physician Care Office Visits

PCP	\$40 after deductible
Specialist	\$50 after deductible
Preventive Care	0%

General Hospital Services

Lab	40% after deductible
X-Ray	40% after deductible
Diagnostic	40% after deductible

Hospital Services

Inpatient	40% after deductible
Outpatient	40% after deductible

Emergency Services

Emergency Room	\$250 after deductible
Urgent Care	\$40 after deductible

Mental Health/Substance Abuse

Inpatient	40% after deductible
Office Visit	\$40 after deductible

Prescription Drug	Retail	Mail Order
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Deductible	Combined Deductible	
Generic	\$15	\$30
Formulary	\$35	\$70
Non-Formulary	\$35	\$70
Specialty	30% up to \$250	N/A

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

General Information

Deductible	\$4,500 Individual \$9,000 Family
Out-of-Pocket	\$6,250 Individual \$12,500 Family
Coinsurance	40%

Physician Care Office Visits

PCP	\$50 after deductible
Specialist	\$50 after deductible
Preventive Care	0%

General Hospital Services

Lab	40% after deductible
X-Ray	40% after deductible
Diagnostic	40% after deductible

Hospital Services

Inpatient	40% after deductible
Outpatient	40% after deductible

Emergency Services

Emergency Room	\$250 after deductible
Urgent Care	\$50 after deductible

Mental Health/Substance Abuse

Inpatient	40% after deductible
Office Visit	\$50 after deductible

Prescription Drug	Retail	Mail Order
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Deductible	Combined Deductible	
Generic	\$15	\$30
Formulary	\$35	\$70
Non-Formulary	\$35	\$70
Specialty	40% up to \$200	N/A

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

General Information

Deductible	\$4,500 Individual \$9,000 Family
Out-of-Pocket	\$6,250 Individual \$12,500 Family
Coinsurance	40%

Physician Care Office Visits

PCP	\$50 after deductible
Specialist	\$50 after deductible
Preventive Care	0%

General Hospital Services

Lab	40% after deductible
X-Ray	40% after deductible
Diagnostic	40% after deductible

Hospital Services

Inpatient	40% after deductible
Outpatient	40% after deductible

Emergency Services

Emergency Room	\$250 after deductible
Urgent Care	\$50 after deductible

Mental Health/Substance Abuse

Inpatient	40% after deductible
Office Visit	\$50 after deductible

Prescription Drug	Retail	Mail Order
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Deductible	Combined Deductible	
Generic	\$20	\$40
Formulary	\$50	\$100
Non-Formulary	50%	50%
Specialty	50% up to \$150	N/A

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

General Information

Deductible	\$4,000 Individual \$8,000 Family
Out-of-Pocket	\$6,650 Individual \$13,300 Family
Coinsurance	40%

Physician Care Office Visits

PCP	40% after deductible
Specialist	40% after deductible
Preventive Care	0%

General Hospital Services

Lab	40% after deductible
X-Ray	40% after deductible
Diagnostic	40% after deductible

Hospital Services

Inpatient	40% after deductible
Outpatient	40% after deductible

Emergency Services

Emergency Room	40% after deductible
Urgent Care	40% after deductible

Mental Health/Substance Abuse

Inpatient	40% after deductible
Office Visit	40% after deductible

Prescription Drug	Retail	Mail Order
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Deductible	Combined Deductible	
Generic	\$15	\$30
Formulary	\$30	\$60
Non-Formulary	\$50	\$100
Specialty	50%	N/A

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

General Information

Deductible	\$4,500 Individual \$7,350 Family
Out-of-Pocket	\$6,000 Individual \$7,350 Family
Coinsurance	30%

Physician Care Office Visits

PCP	30% after deductible
Specialist	30% after deductible
Preventive Care	0%

General Hospital Services

Lab	30% after deductible
X-Ray	30% after deductible
Diagnostic	30% after deductible

Hospital Services

Inpatient	30% after deductible
Outpatient	30% after deductible

Emergency Services

Emergency Room	\$75/visit after deductible
Urgent Care	30% after deductible

Mental Health/Substance Abuse

Inpatient	30% after deductible
Office Visit	30% after deductible

Prescription Drug	Retail	Mail Order
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Deductible	Combined Deductible	
Generic	\$15	\$45
Formulary	\$30	\$90
Non-Formulary	N/A	N/A
Specialty	Contact Kaiser	N/A

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



Kaiser Healthy Resources

Manage Your Care Online

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

Register online at 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 | kp.org/registreseahora (en español)



GET THE KAISER PERMANENTE APP

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

kp.org/mobile | kp.org/movil (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 | 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

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 | 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

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 or the KP mobile app.

Get the apps at 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.





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ABOUT THIS GUIDE

This guide describes the coverage RRD will offer for 2024 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.

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.

