



WITH YOU ON LIFE'S JOURNEY

2026 Annual Enrollment
October 29 – November 12, 2025

2026 Benefits





Medical Coverage Options

BCBSIL National Medical Options

- HSA Value (HSA-eligible)
- HSA Advantage (HSA-eligible)
- Copay Advantage
- BCBS Coupe PPO

Regional Medical Options

- Available depending on where you live





Good News: Lower Deductibles

**Lower deductibles for National Medical Program options
(excluding BCBS Coupe PPO)**

- HSA Advantage and HSA Value
 - \$100 lower for Employee Only coverage
 - \$200 lower for other coverage levels
- Copay Advantage
 - \$400 lower for Employee Only coverage
 - \$800 lower for other coverage levels





Cost Changes to National Medical Program Options

Monthly Premium Increase

- \$5 per month more for Employee Only coverage
- \$10 per month more for other coverage levels
- If you received a pay increase that pushed you into a higher pay band in 2025, you will see a higher premium increase

Higher Annual Out-of-Pocket Maximums

- \$400 more for Employee Only Coverage
- \$800 more for other coverage levels





BCBSIL National Medical Program Options

- **In- and out-of-network** coverage
- 100% coverage for eligible in-network **preventive care**
- Prescription drug coverage from **CVS Caremark**
- Telemedicine from **MDLIVE**
- **Fertility treatment** coverage (up to \$2,000)

BCBSIL National Medical Program Options (except BCBS Coupe PPO)

- Concierge service from **Health Advocacy Solutions** (BCBS Coupe PPO members have a Health Valet)
- **Blue Distinction Specialty Care**
- **Member Rewards** — Compare prices, get rewarded
 - Compare costs
 - Choose a cost-effective care option
 - Earn a cash reward payable (\$25 – \$500) from Zelis



BCBS Coupe PPO

Different from the Other Options



Price certainty



Quality care

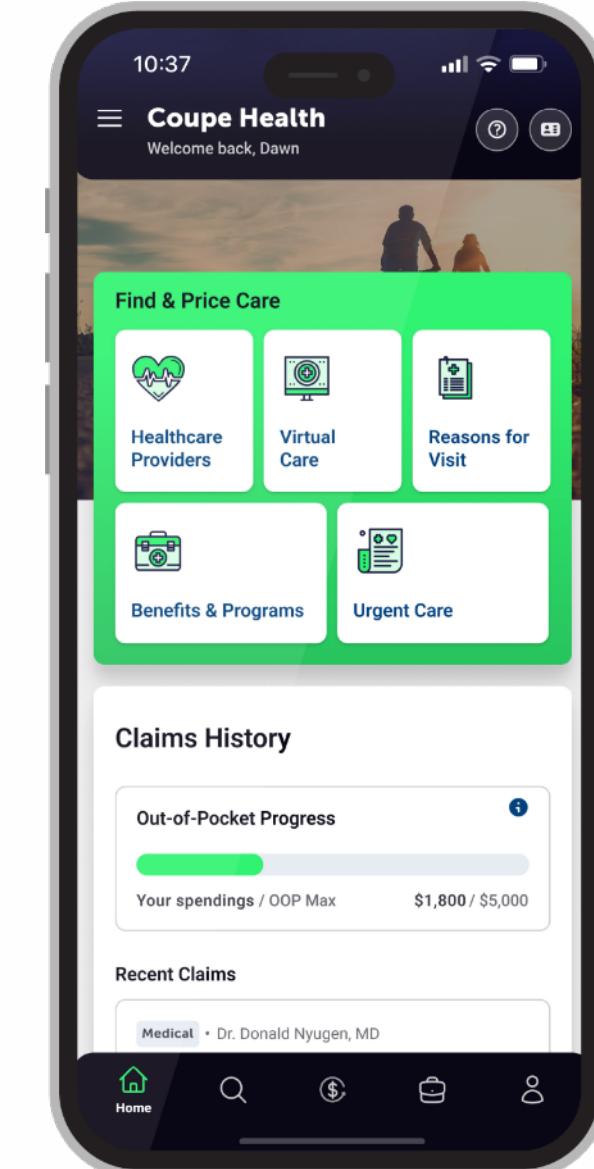


Simplified payment, plus exclusive financing option through Paytient

HEALTH VALET SERVICE

Navigate your health care journey with confidence.

- Get help to find a high-quality provider
- Get answers to questions about your coverage, bills and more



BCBS Coupe PPO

How It Works



Find a provider.

Use the Coupe Health app, web or phone to search for providers.



Select your provider or service.

Weigh cost and quality rankings to make an informed decision for your needs. Save money when you choose "tier 1 green" providers.



Show your BCBS Coupe ID card.



Pay your bill.

If you select "Yes" to the exclusive Paytient health care financing card, just swipe and pay your copay expenses directly to your providers.

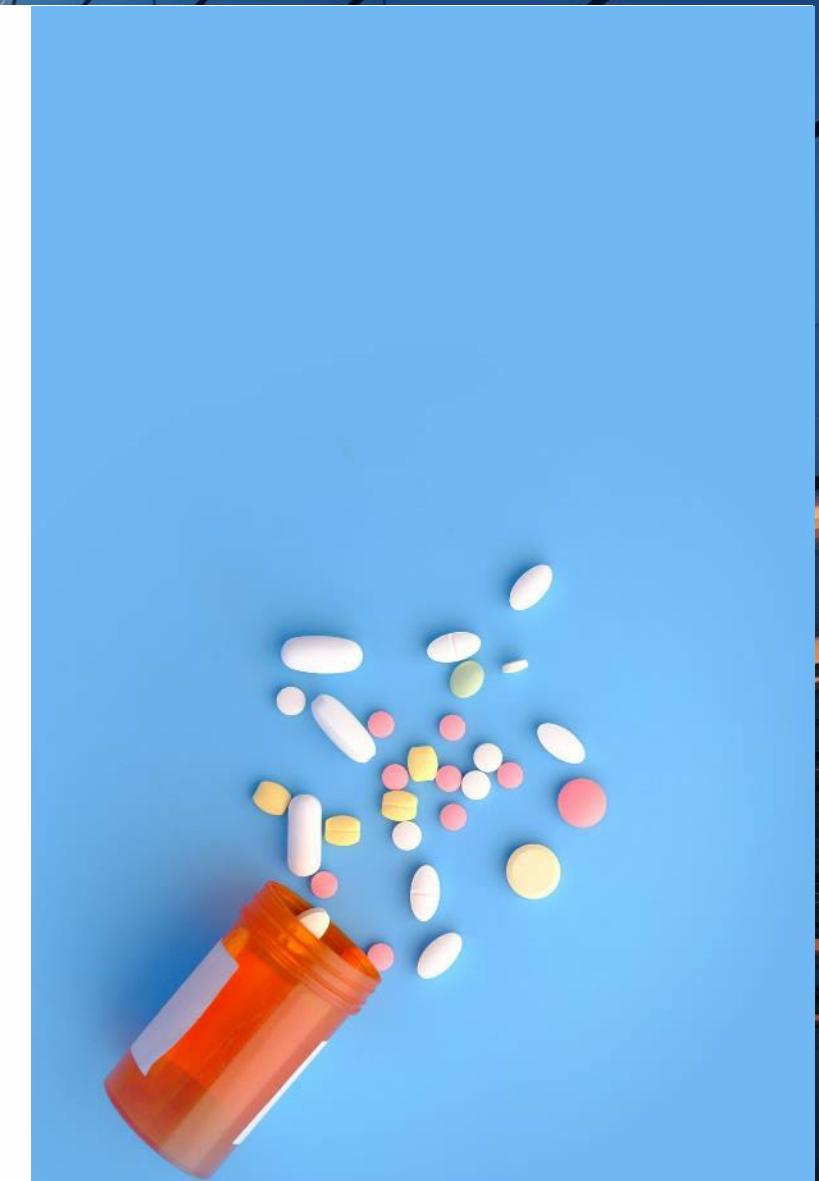
BCBS Coupe PPO

What You Pay

MEDICAL	TIER 1 (lowest copay)	TIER 2 (moderate copay)	TIER 3 (highest copay)	Out-of-Network ¹
Annual Deductible	\$0	\$0	\$0	\$0
Annual Out-of-Pocket Maximum ²	\$8,000 individual; \$16,000 family	\$8,000 individual; \$16,000 family	\$8,000 individual; \$16,000 family	N/A
Office Visit Primary care provider	\$30	\$60	\$145	\$175
Office Visit Specialist	\$75	\$150	\$325	\$390
Advanced Imaging MRI, MRA, CAT & PET Scans	\$400	\$535	\$910	\$1,090
Routine Lab Work	\$50	\$100	\$150	\$350
Diagnostics Radiology & Labs	\$205	\$270	\$455	\$545
Urgent Care	\$150	\$150	\$150	\$150
Outpatient Surgery	\$1,500	\$1,990	\$3,365	\$4,040
Emergencies ER, Services, Ambulance	\$1,200	\$1,200	\$1,200	\$1,200

Using Prescription Drug Benefits Wisely

- You can fill non-maintenance medication prescriptions at any pharmacy.
- You must use the CVS Caremark Retail Maintenance Choice Program or Mail Order Services to fill maintenance medication prescriptions.
- You can access the CVS Caremark app or **caremark.com** to fill and refill prescriptions, find network pharmacies, track your spending, and more.



Tobacco Surcharge

Covered tobacco users who don't participate in the tobacco-cessation program in 2026 will pay a tobacco surcharge

IMPORTANT: Tobacco declarations for medical and life insurance must match.

WHO IS COVERED	TOBACCO SURCHARGE*
Employee Only OR Spouse/Domestic Partner Only	\$500
Employee + Spouse/Domestic Partner	\$1,000
Dependent Child(ren) Only	\$250
Employee + Child(ren) OR Spouse/Domestic Partner + Child(ren)	\$750
Family: Employee + Spouse/Domestic Partner + Child(ren)	\$1,250

Supplemental Health Care



Hospital Indemnity Insurance: Cash benefit if admitted or confined to a hospital due to a covered accident or illness



Accident Insurance: Cash benefit for more than 150 covered conditions related to an accident



Critical Illness Insurance: Cash benefit if diagnosed with a covered illness





Dental Options

- Three options
 - Dental PPO
 - Dental PPO Plus
 - Dental HMO (certain areas only)
- Small premium increase for 2026
- All options cover preventive care 100%





Vision Options

- Two options
 - EyeMed Essential
 - EyeMed Enhanced
- Both provide comprehensive coverage
- Save more when you see PLUS providers
- Includes discounts on laser vision correction and hearing care



Health Savings Account (HSA)



- Available with HSA Value, HSA Advantage and Kaiser HSA options
- To contribute up to the 2026 IRS limit, you must elect the new maximum during Annual Enrollment

COVERAGE LEVEL	2026 HSA CONTRIBUTION LIMITS*
Employee Only	\$4,400
Other Coverage Levels	\$8,750
Catch-up Contribution if Age 55 or Older and Not Enrolled in Medicare	\$1,000

Flexible Spending Accounts (FSAs)

- Higher contribution limits for Health Care and Dependent Day Care FSAs in 2026
- Pay eligible expenses with before-tax contributions
- You must enroll if you want to participate
- Plan carefully — per IRS rules, leftover funds are forfeited at the end of the Plan year

ACCOUNT	2026 CONTRIBUTION AMOUNTS
Health Care FSA	\$200 to \$3,300
Limited-Use Health Care FSA	\$200 to \$3,300
Dependent Day Care FSA	\$200 to \$7,500

Limited-Use Health Care FSA



- If you enroll in an HSA-eligible medical option (HSA Value, HSA Advantage, Kaiser HSA option), your Health Care FSA will be a Limited-Use Health Care FSA
- Pay for eligible dental and vision expenses at any time
- Pay for eligible medical and prescription drug expenses AFTER meeting the statutory deductible:
 - \$1,700 for Employee Only coverage
 - \$3,400 for Employee + Spouse, Employee + Child(ren), and Family

ACCOUNT	2026 CONTRIBUTION AMOUNT
Limited-Use Health Care FSA	\$200 to \$3,300

Disability Protection



DISABILITY TYPE	COVERAGE
Short-Term Disability (STD)	Hourly employees: 50% of pre-disability earnings for up to 26 weeks Salaried employees: 100% of pre-disability earnings for the first three weeks, then 50% for up to 23 additional weeks
Long-Term Disability (LTD)	50% of pre-disability earnings (up to \$10,000 a month)

STD/FMLA



BENEFIT	DISABILITY OR LEAVE START DATE PRIOR TO JANUARY 1, 2026	DISABILITY OR LEAVE START DATE ON OR AFTER JANUARY 1, 2026
STD only	STD will remain with The Hartford	STD will transition to Lincoln
STD with FMLA	STD will remain with The Hartford, FMLA will transition to Lincoln	STD and FMLA will transition to Lincoln
FMLA only	FMLA will transition to Lincoln	FMLA will transition to Lincoln
LTD	LTD will remain with The Hartford	LTD will transition to Lincoln

Optional Life and AD&D Insurance



LIFE INSURANCE TYPE	COVERAGE
Basic Life Insurance	1x annual base pay, up to \$250,000
Optional Employee Life Insurance	1x to 10x annual base pay, up to \$2 million
Spouse/Domestic Partner Life Insurance	\$10,000 to \$250,000
Optional Child Life Insurance (up to age 26)	\$5,000 to \$25,000
Optional AD&D Insurance for employee, spouse/domestic partner, children	<ul style="list-style-type: none">Employee: 1x to 10x annual base pay, up to \$2 millionEligible dependents: Various coverage amounts; see the enrollment website
Note: Evidence of Insurability rules apply.	

Optional Life Insurance

Evidence of Insurability

- If you elect or increase coverage on yourself, you must provide EOI.
- If you elect or increase spouse/domestic partner life insurance coverage, your spouse/domestic partner must provide EOI.
- EOI is not required for optional AD&D insurance or optional child life insurance.



Allstate Identity Protection

- Manages and protects personal information online
- Monitors credit reports, credit-related accounts, social media accounts
- Provides alerts at the first sign of fraud
- Helps restore compromised identity if fraud or theft occurs, including a \$1 million identity theft insurance policy





MetLife Legal Plans

- Convenient, affordable access to qualified attorneys
- Help for a wide range of personal legal needs



BenefitHub

Save Big, Every Day

Access BenefitHub from myRRDbenefits.com for:

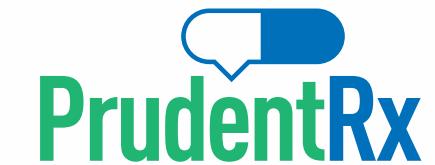
- Deals on things to do, see, eat and buy in your local area
- Discounts and rewards on travel, hotels, restaurants, car rentals, electronics, apparel, tickets and more
- Cash back on purchases from thousands of brands
- Easy access to certain RRD voluntary benefits (e.g., Auto & Home, Pet Insurance and Purchasing Power)
- RRD-specific discounts from HR Xpress



Well-Being Resources



Programs to Support Well-Being





SleepCharge

Better Sleep, Better You

- Personalized care to address sleep-related chronic conditions
- You get:
 - A personalized sleep assessment
 - One-on-one coaching with sleep specialists
 - Support for insomnia, sleep apnea and other sleep issues
 - Tailored, ongoing care





OneImaging

Easy & Convenient Medical Imaging

OneImaging 

- For MRIs, CT scans, X-rays and mammograms
- **Required** for non-urgent, non-emergency MRIs and CTs; no coverage if you don't call
- Get imaging done faster and easier
- No paperwork or phone calls to schedule
- Lower out-of-pocket costs
- Support every step of the way





WellTheory

Support for Autoimmune Conditions

- Virtual care for people living with autoimmune conditions or hormonal imbalances
- Care team provides personalized nutrition and lifestyle plans
- No cost to you if you're enrolled in a National Medical Program option

WellTheory





Maven

For Women's and Family Health

- 24/7 access to women's and family health experts
- Support for fertility, pregnancy, postpartum care, parenting and pediatrics, menopause and ongoing care
- Free virtual appointments with OB-GYNs, doulas, lactation consultants and more
- Personalized care plans and guidance
- Not available with BCBS Coupe PPO

 **MAVEN**



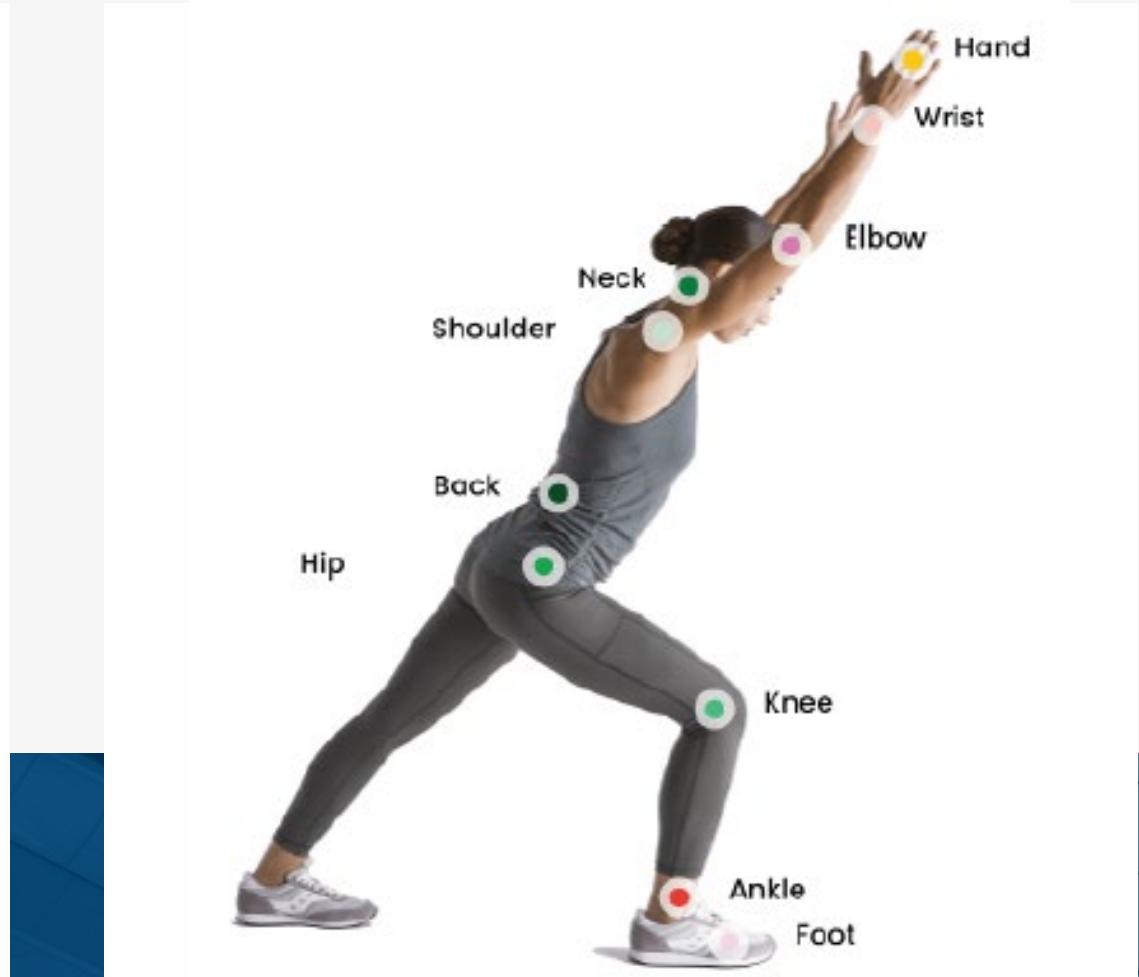


Hinge Health

Say Goodbye to MSK Pain



- Digital program to help reduce chronic back, hip, neck or knee pain
- You may qualify to receive:
 - Enso wireless device to treat mild to intense MSK pain
 - Complete exercise therapy sessions
 - Unlimited one-on-one coaching from licensed physical therapists





- Virtual holistic care for common chronic conditions
- Combines traditional medical treatment with complementary therapies (PT, nutrition, behavioral health support, etc.)
- Included with National Medical Program options at no additional cost to you



**Back and
Joint Pain**



**Mental
Health**



**Sleep
Issues**



**Digestive
Health**



**Cardio-
Metabolic**



**Cancer
Survivorship**



Teladoc Health

Hypertension Management

- Get a smart blood pressure monitor, personalized action plan and tips on nutrition, activity and more
- Access one-on-one support from expert coaches

Teladoc[®]
HEALTH





Twin Health

Reverse Prediabetes and Type 2 Diabetes



- Twin Health creates your digital “twin” and delivers individualized guidance on nutrition, activity, sleep and breathing
- Safely reduce or eliminate medications (under the guidance of your health care provider)
- Completely free and voluntary as part of the National Medical Program options





Transform Diabetes Care

Keep Type 1 and Type 2 Diabetes in Check



- Personalized support to help prevent diabetes-related complications
- Manage medication with one-on-one pharmacist-led counseling and support tools
- Monitor and control blood glucose with connected glucose meter
- Access personalized coaching with Certified Diabetes Educator
- Completely free and voluntary as part of the National Medical Program options

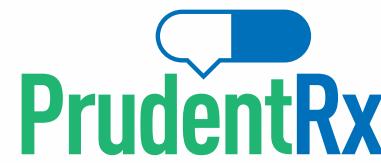




PrudentRx

Save Money on Specialty Prescription Drugs

- Certain specialty medications reduced to \$0 copay
- If enrolled in an HSA-eligible option, you must first meet your deductible, then cost reductions will apply





AccessHope

Support for the Fight Against Cancer

- Connects patients and their oncologist to experts from NCI-designated Comprehensive Cancer Centers
 - City of Hope (Atlanta, Chicago, Phoenix, and more)
 - Dana-Farber Cancer Institute (Boston)
 - Emory Healthcare (Atlanta)
 - Fred Hutch Cancer Center (Seattle)
 - Johns Hopkins Medicine (Baltimore)
 - Northwestern Medicine (Chicago)
 - UT Southwestern Medical Center (Dallas)
- Connect with the Cancer Support Team, including oncology nurses, for answers to cancer questions anytime
- Not available with BCBS Coupe PPO





Twin Health

Lose Weight, Gain Energy

- Achieve a healthy weight without medication
- Program combines Digital Twin technology, a mobile app, and support of a medical team to heal your metabolism



The latest smart devices and wearables. A continuous glucose monitor, smart scale, activity tracker, and more—at no cost to you.





Wondr Health

Support for Weight Loss and Chronic Disease

- Behavioral science-based program
- Proven to deliver lasting weight-loss results



Paytient

Access \$1,200 to Pay for Health Care

- No-fee, no-interest health care card with \$1,200 rolling limit
- Use it for eligible out-of-pocket medical and Rx expenses, dental, vision and veterinary care
- Available to all benefits-eligible employees
- No credit check required
- Pay back money through payroll deduction or an HSA, FSA or bank account
- BCBS Coupe PPO: If you sign up for the special Paytient health care financing card, you will receive a higher credit line (\$3,000)



SupportLinc

Support for Life's Challenges

- Free, confidential support 24/7
- Up to five sessions of face-to-face counseling on any topic
- Referrals for legal, financial and everyday issues (dependent care, auto repair, pet care, home improvement, etc.)
- Plus digital tools: Text and self-guided therapy, virtual group support, interactive toolkits, Mindstream, and more!

supportlinc.com
1-888-881-LINC (1-888-881-5462)



What's Next

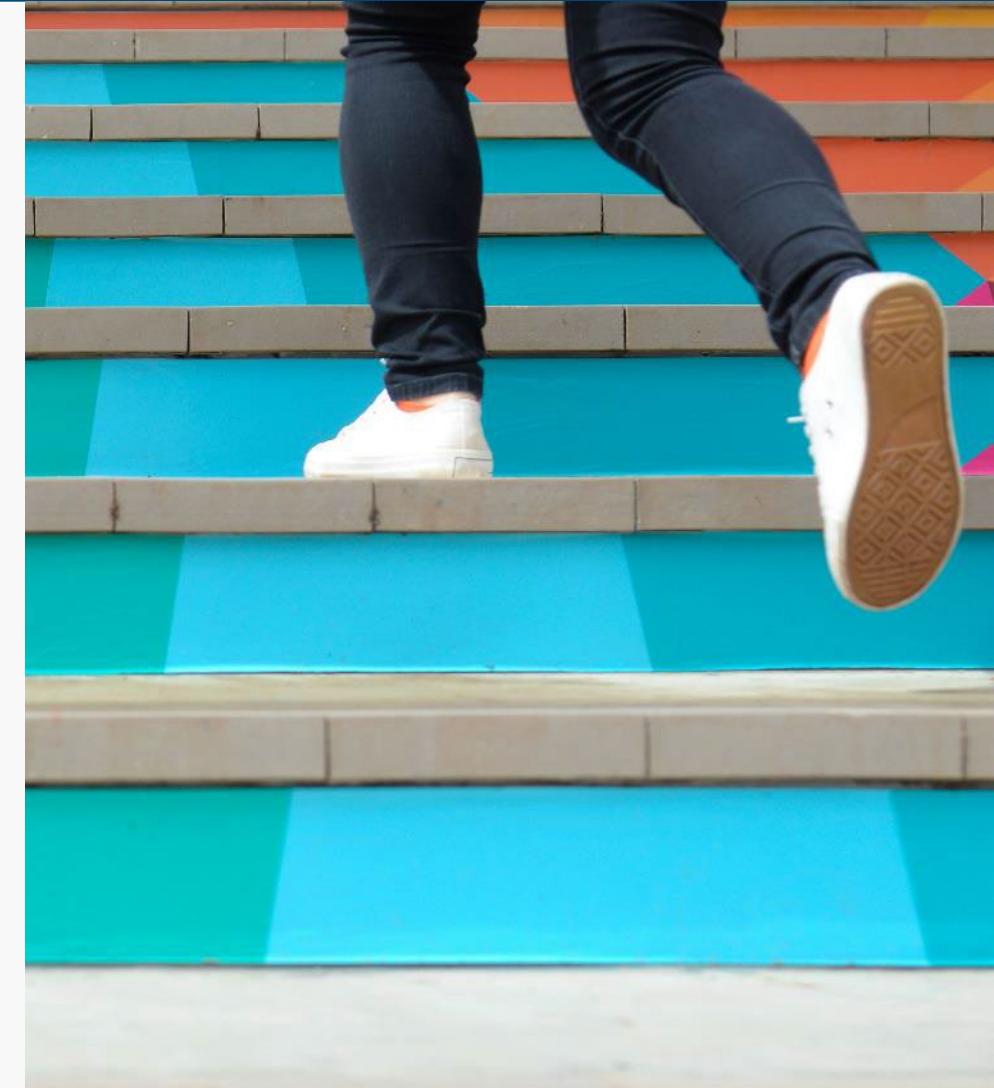




Benefits Bootcamp

October 14 – November 5

- Live, 30- to 45-minute webinars hosted by our benefits vendors
- Sessions focus on different topics to help you better understand, choose and use your benefits
- You and your spouse/domestic partner are invited to attend
- View the schedule and register to attend at **myRRDbenefits.com**



Decision Support

For help choosing benefit options — and understanding the financials of each — Ask Emma, an interactive decision support tool on the enrollment website.



EmmaTM



2026 Annual Enrollment

Enroll October 29 – November 12



Online — **myRRDbenefits.com** to link to the enrollment site or download the bswift app



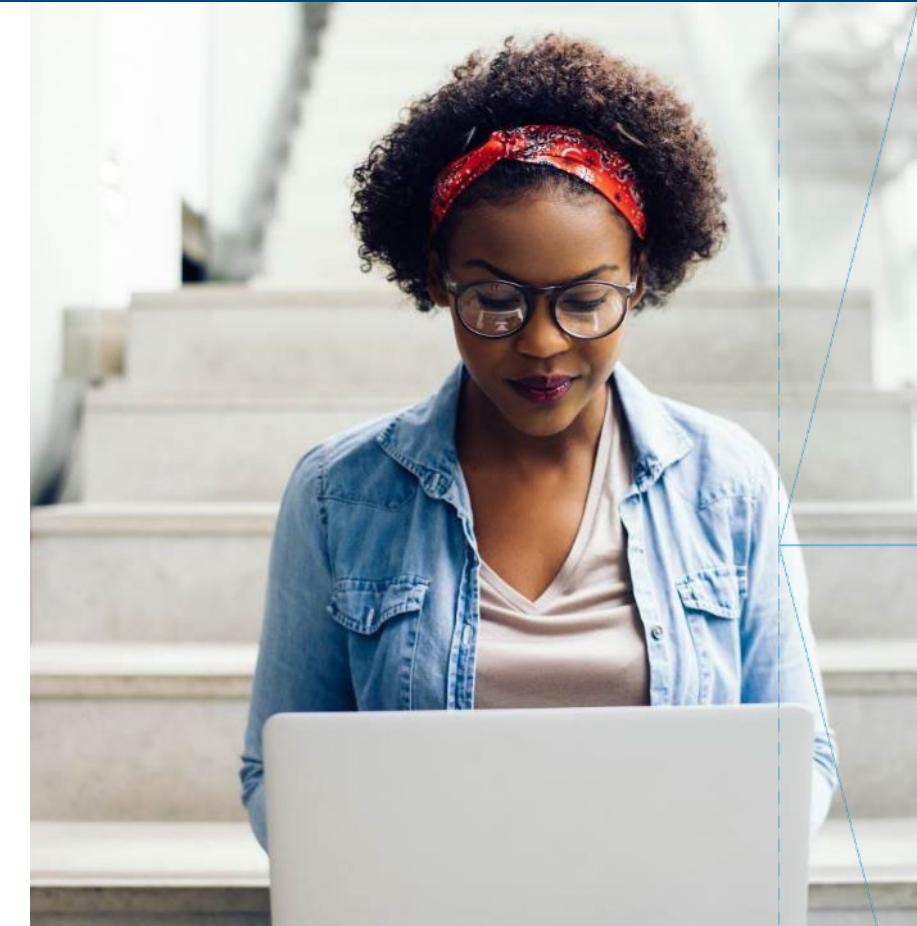
By Phone — **1-877-RRD-4BEN (1-877-773-4236)**
Monday – Friday, 7 a.m. – 7 p.m. CT



Enroll early and online



Review and update dependents





If You Don't Enroll

Current elections will carry over to 2026 except:

- FSA elections — You must enroll if they want to participate in 2026
- HSA contribution elections — Elections will carry over but at 2025 contribution level



We're Here for You

1-877-RRD-4BEN
(1-877-773-4236)

