



ACTION IS REQUIRED

if you want benefits in 2024, so don't delay.

Use the QR code to enroll at mylscbenefits.com



IT'S TIME TO CHOOSE YOUR BENEFITS FOR 2024!

At Herff Jones, we are committed to investing in benefits that support you in all areas of your life — your health, money, home and community.

Please read this mailer in its entirety, as it contains important information about actions you need to take to ensure you have benefits for you and your dependents in 2024. **Note that your current 2023 benefit elections and covered dependents will NOT carry over.**

Go to mylscbenefits.com to:

- Access the enrollment website
- Review your 2024 enrollment guide and rate sheet
- Find vendor contact information and much more!

REAL LIFE.
REAL SUPPORT.
HEALTH • MONEY • HOME • COMMUNITY



mylscbenefits.com

1-888-681-2241



ENROLL: December 4 – 15, 2023

2024 BENEFITS HIGHLIGHTS



Below is a brief overview of benefits available **starting January 1, 2024**. Review the full enrollment guide and rate sheet at mylscbenefits.com for more detailed information.

Medical and Prescription Drug Coverage



LSC Benefits offers three options for medical coverage, all through Blue Cross and Blue Shield (BCBS): **HSA Core**, **HSA Value** and **Copay Advantage**.

Both **HSA Core** and **HSA Value** have lower payroll deductions and are paired with a Health Savings Account (HSA), which gives you the opportunity to save tax-free for current or future medical costs.

Prescription drug coverage for all three options is provided through BCBS, in partnership with Prime Therapeutics.

All three options offer **FREE** in-network preventive care as well as certain medications for **FREE** or a low cost. In addition, if you enroll in **HSA Core** or **HSA Value**, you may be able to waive your deductible for certain preventive drugs.

Virtual Visits with a Doctor or Behavioral Health Specialist

MDLIVE

Get help with commonly occurring medical and behavioral health conditions from your mobile device or computer with MDLIVE. The service is available 24/7 and lets you chat with a doctor or licensed behavioral health specialist and receive convenient, quality care. And, it's cheaper than the ER, urgent care or an in-person visit: Pay \$10 if you are enrolled in **HSA Core** or **HSA Value**, and it counts toward your deductible. Pay \$25 if you are enrolled in **Copay Advantage**.

Health Savings Account (HSA)

HealthEquity

If you enroll in **HSA Core** or **HSA Value**, you have access to a tax-advantaged savings account called a Health Savings Account, or HSA. You can use this account to pay for eligible health care expenses. The Company will match \$1 for every \$1 you contribute to your HSA — up to \$500 per year (maximum of \$125 per quarter) if you have Employee Only medical coverage, or up to \$1,000 per year (maximum of \$250 per quarter) if you cover dependents.

Flexible Spending Accounts (FSAs)

HealthEquity

LSC Benefits offers Health Care and Dependent Care Flexible Spending Accounts (FSAs) through HealthEquity to help you pay for eligible expenses on a pre-tax basis.



Supplemental Health Care



You can choose to enroll in valuable supplemental health care plans offered through MetLife: Critical Illness, Accident, and Hospital Indemnity insurance. Consider them a supplement — not a replacement — to your medical coverage.

Dental and Vision Coverage



The dental plan through MetLife and the vision plan through EyeMed each have two levels of coverage to choose from and include **FREE** or low-cost preventive care.

Disability Coverage with Buy-up Option



Disability insurance is provided through The Hartford and includes:

- Short-Term Disability (STD) **at no cost to you.** Your STD coverage pays a monthly benefit of 60% of your pre-disability earnings for up to 26 weeks.
- Long-Term Disability (LTD) **at no cost to you.** This benefit pays 50% of your monthly earnings up to \$10,000 per month.
- Long-Term Disability Buy-Up. **You may purchase an additional 10% of LTD coverage,** which would provide a total LTD benefit of 60% of your pre-disability earnings, up to \$10,000 a month.

Life Insurance with Option to Purchase More



LSC Benefits provides **Basic Life Insurance of one times your base pay up to a maximum of \$125,000 at no cost to you** through MetLife.

You can also purchase additional life insurance for you and your family, including optional employee, spouse and child life insurance, and optional accidental death and dismemberment (AD&D) insurance.

Employee Assistance Program (EAP)



The EAP through Carelon provides confidential guidance and support to you and your household family members. **You're automatically enrolled in this FREE benefit.**



The EAP includes Talkspace, which connects you with a licensed counselor so you can share what's on your mind, wherever you are, from the convenience of your phone or laptop.

WELL-BEING SUPPORT

Your Health Advocacy Partner



Quantum Health and their Care Coordinators will work with our medical vendor, Blue Cross and Blue Shield (BCBS), to provide health advocacy and care coordination services. Care Coordinators are a team of nurses, benefits experts and claims specialists who will do whatever it takes to support your unique health care and benefits needs. You will see Quantum's contact information on your **medical & prescription drug ID card** you'll receive by the end of January.

Lower Costs for Some Surgeries with SurgeryPlus



SurgeryPlus provides resources to **help you make the best decisions regarding your care**, including how to find a board-certified surgeon. The program is completely voluntary and available to employees and dependents enrolled in an LSC medical option. What's more, using a SurgeryPlus provider helps you save money! **The most you will pay for a covered surgery is \$1,600.**

Get Relief for Musculoskeletal Pain



If you're enrolled in an LSC medical option, you and your covered dependents age 18 or older will have **FREE** access to Hinge Health, an innovative digital program designed to **help reduce your chronic back, hip or knee pain**. This digital exercise program can be done anywhere and anytime. Your personalized program may include wearable sensors to guide stretches, personalized exercise therapy, and unlimited one-on-one health coaching.

Manage Hypertension and Diabetes with Omada



In addition to providing support for hypertension, Omada can help you or a covered dependent (age 18 or older) manage type 2 diabetes if enrolled in an LSC medical option. This personalized program combines **tools and support to help you make changes that last** — whether that's around eating, activity, sleep or stress.

Lose Weight with Wondr Health



Learn how to lose weight and improve your health while eating the foods you love. **Wondr is a FREE, personalized program that can help you build the skills, habits and mindset for eating the right way.** This program is available to you and any dependents age 18 and older if enrolled in an LSC medical option.

Receive \$50 for a Health Screening



If you are enrolled in **Critical Illness Insurance**, you and your covered dependents can each **receive \$50 for completing a covered screening or test**, everything from an annual checkup to a colonoscopy or mammogram. For complete details, review the Health Screening Benefit flier on mylscbenefits.com, under Benefit Resources/Supplemental Health Care.



ACTION REQUIRED IF YOU WANT BENEFITS IN 2024

If you choose NOT to take action during this annual enrollment, your coverage will default to the following:

- **HSA Value** Plan; Employee Only Coverage
- Tobacco User Rates
- Company-paid Benefits: Basic Life Insurance, Short-term Disability, and Basic Long-term Disability

You cannot make changes during the year unless you have a qualifying life event, such as marriage or birth/adoption.

ACTION REQUIRED TO COVER DEPENDENTS

If you want to cover any dependents in 2024, you will need to enroll them as well as confirm their eligibility through the enrollment website. Visit myscbenefits.com to review the required documentation for verifying dependents to help ensure you submit the correct documents.

Examples include but are not limited to:

- For child(ren) — birth certificate, or court papers for adoption.
- For spouse — Joint federal tax return, or both spouses' returns if filing separately (first page only).

You have 60 days from the date annual enrollment closes to verify your dependents; otherwise, you can not add dependents to coverage until the next annual enrollment period or unless you experience a qualifying status change during the year (e.g., marriage or birth of a child).

ACTION REQUIRED TO AVOID THE TOBACCO SURCHARGE

For those who are tobacco-free or pledge to complete the tobacco cessation program, you and your covered spouse will get a credit toward your medical premiums, as already reflected in the premiums listed on the rate sheet and enrollment website.

If you and/or your spouse do not make the Tobacco-free Pledge, a surcharge of up to \$1,000 will be added to your medical premium.

EMPLOYEE	SPOUSE
\$500 Per Year	\$500 Per Year

If you and/or your spouse pledge to complete the tobacco cessation program, you must do so between January 1, 2024 and November 30, 2024. If you do not complete the program, you will incur a retroactive surcharge in 2025.

If you need help kicking the habit, you'll be able to sign up for the Quantum Health Wellbeing tobacco cessation program. It's totally free for all employees and spouses. See your enrollment guide for more information.



DIRECT BILLING WHEN ON LEAVE OF ABSENCE

If you are currently on a leave of absence or start a new leave as of January 1, 2024, you will be direct billed for your benefits coverage. You will receive monthly invoices, with payment coupons, at your primary address on file. For more information, see "Paying for Benefits When on Leave" at myscbenefits.com under Benefit Resources or call Billing Services at **1-833-874-1600**.

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YOUR ENROLLMENT CHECKLIST

BEFORE YOU ENROLL

- Review the online enrollment guide and rate sheet at mylscbenefits.com. It's important to go over all the benefits offered. An enrollment guide will NOT be mailed to your home.

DURING ENROLLMENT

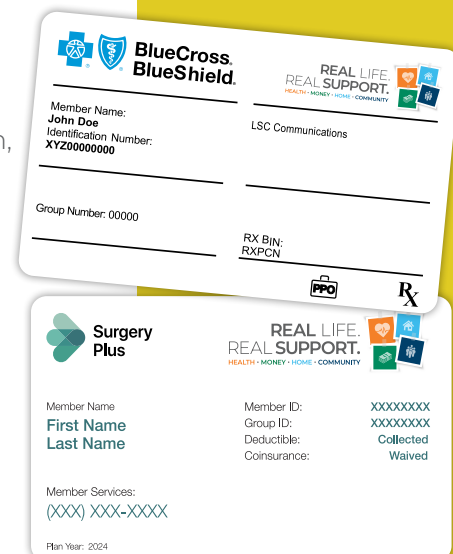
- Register on the LSC Benefits Center enrollment website. Access the enrollment website via mylscbenefits.com.
- Elect to receive benefit communications electronically. This can be done through the enrollment website or the LSC Benefits Center.
- Add and verify any dependents you want to cover. Review the list of approved verification documents on mylscbenefits.com for more information.
- Make the Tobacco-free Pledge to receive a credit on your medical premium.
- Make your 2024 benefit elections from **December 4–15**, by going to mylscbenefits.com. Remember, your current benefit elections will NOT carry over to 2024. You must make new elections, as well as add and verify dependents, if applicable.
- Go through the Precision Benefits program on the enrollment website to help understand which Medical Program option works best for you.
- Consider contributing to an HSA and/or FSA for the tax benefits!

AFTER YOU ENROLL

- Review your Confirmation of Enrollment notice for accuracy. If there are any discrepancies, call the LSC Benefits Center immediately.
- Watch your mail for a medical & prescription drug ID card by the end of **January**. The new card will include contact information for Quantum Health, our new health care navigation service. You will also receive MetLife dental and EyeMed vision cards if you elected this coverage.
- Also watch your mail for a SurgeryPlus ID card to arrive by the end of **January**. This ID card is specific to the SurgeryPlus benefit and is NOT your medical & prescription drug ID card. Your Quantum/BCBS ID is still your day-to-day medical & prescription drug ID card.
- Designate your beneficiaries for life insurance, HSA and 401(k). See “Check Your Beneficiaries” under Benefit Resources at mylscbenefits.com for instructions.

Can't Log In?

If you have trouble logging into the enrollment website or can't go online to enroll, call the LSC Benefits Center at **1-888-681-2241**, M–F, 8 a.m. – 5 p.m., CT.



IMPORTANT INFORMATION

Your choices — including any default elections if you don't enroll — remain in effect through December 31, 2024. You may change your elections during the year only if you experience a qualifying status change like birth, marriage, divorce, death, or your spouse losing or obtaining coverage.

Your benefits eligibility will determine the coverage that is offered to you, your spouse/domestic partner and any dependent child(ren). More details on benefits eligibility are available in the Plan's Summary Plan Description (SPD) and Summaries of Material Modifications (SMMs) online at mylscbenefits.com.

This brochure also serves as an SMM and describes updates that affect the Plan's SPD. Please read this summary carefully and keep it for future reference.

NOTE: References to spouses throughout this brochure include covered domestic partners. References to dependents include spouse and/or child(ren).



Legal Notices & SBCs

At mylscbenefits.com, you may access the most recent important notices that we are legally required to provide to you with respect to the LSC Group Benefits Plan and the LSC Flexible Benefits Plan (collectively, the "Plan") — as well as Summaries of Benefits and Coverage (SBCs) to help you compare your medical options and better understand the coverage and out-of-pocket costs for each. The legal notices describe important information regarding coverage provided under the Plan. If you would like a paper copy of any of the legal notices or SBCs, free of charge, please contact the LSC Benefits Center at **1-888-681-2241**.

NOTE: The descriptions provided in this brochure are based on the 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 SPD, SMMs, Summary of Benefits & Coverage or any other materials summarizing the Plan and the official Plan documents, the official Plan documents will control. LSC Communications LLC reserves the right to amend, change or terminate any or all of the benefit plans it sponsors, including without limitation, the Plan and the LSC Separation Pay Plan, in whole or in part, at any time.

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LSC Benefits Center
P.O. Box 158
Bellaire, TX 77402

Time to
Choose Your
2024 Benefits

December 4–15, 2023



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mylscbenefits.com

to enroll



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REAL SUPPORT.**
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2024 BENEFITS ENROLLMENT

December 4–15, 2023

