



ENTER FOR
A CHANCE TO
WIN \$250!

For details, use the
QR code to go to
mylscbenefits.com.




IT'S TIME TO CHOOSE YOUR BENEFITS FOR 2024!

At Lakeside Book Company, we remain committed to investing in benefits that support you in all areas of your life — your health, money, home and community.

We're enhancing our benefit programs for 2024 to help you save time and money and get the best care.

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 benefit elections and covered dependents will NOT carry over.**

Go to mylscbenefits.com to access the enrollment website as well as review your 2024 enrollment guide, find contact information and learn how **you can be one of four \$250 winners!**

 **ACTION IS
REQUIRED**
if you want to
continue your
coverage, so
don't delay.

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



mylscbenefits.com
1-888-681-2241



ENROLL: October 16 – 27, 2023

2024 BENEFITS ENROLLMENT HIGHLIGHTS



ENHANCED BENEFITS FOR 2024

Below are highlights of what's new **starting January 1, 2024**. More information will be available in the coming weeks and months, including in your enrollment guide at mylscbenefits.com.

Meet Your New 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 **new Quantum/BCBS medical & prescription drug ID card** you'll receive by January 1.

Lower Costs for Some Surgeries with SurgeryPlus



We are replacing ConsumerMedical with SurgeryPlus and eliminating the penalty. 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.



More Money for Your Health Savings Account (HSA)

HealthEquity

The Company will automatically contribute up to \$400 (\$100 more) to your HSA — half in January and the other half in July. Note you must be actively employed at the time of the contribution.*

If you enroll in **HSA CORE** or **HSA VALUE**, the combined amount that the IRS allows you + the Company to contribute to the HSA will increase — to \$4,150 (\$300 increase) for individual coverage and \$8,300 (\$550 increase) for all other coverage levels.

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.

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.

* You must actively opt out of the HSA employer contribution if you are Medicare-eligible and working past age 65, or if you do not wish to receive the employer contribution.

MDLIVE Access a Doctor or Licensed Behavioral Health Specialist 24/7/365

Get help with commonly occurring medical and behavioral health conditions from your mobile device or computer with MDLIVE. The service 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**.

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 mylscbenefits.com to review the required documentation for verifying dependents to help ensure you submit it correctly.

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).

If you DON'T take action, you will default to the HSA Value medical option for Employee Only and pay the tobacco surcharge.

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 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.

EVIDENCE OF INSURABILITY REQUIREMENTS

If you elect LTD buy-up for 2024, evidence of insurability (EOI) is not required; however, if you choose not to elect LTD buy-up for 2024 and want to elect it in a future year, EOI will be required.

If you have optional employee life and/or spouse life insurance that is currently above the guarantee issue amount — and you once again elect an amount over the guarantee issue — you will need to re-submit EOI.

TWO CALLS REQUIRED FOR QUALIFYING STATUS CHANGES IN 2023

If you experience a qualifying status change (e.g., marriage, birth of a child) between October 27 and December 31, 2023, **you will need to make two calls to ensure you have the coverage you need.** You have 30 days from the date of the status change to process your event. Please contact your local HR representative AND the LSC Benefits Center at **1-888-681-2241**.

NEW: 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 biweekly payment coupons, at your primary address on file. For more information, see "Paying for Benefits When on Leave of Absence" at mylscbenefits.com under Benefit Resources or call Billing Services at **1-833-874-1600**.

2024 MEDICAL COVERAGE AT-A-GLANCE

		HSA CORE		HSA VALUE		COPAY ADVANTAGE	
		Employee Only	Employee + Dependents	Employee Only	Employee + Dependents	Employee Only	Employee + Dependents
Deductible ¹	In-Network	\$7,000	\$14,000	\$2,500	\$5,000	\$1,500	\$3,000
	Out-of-Network	\$14,000	\$28,000	\$5,000	\$10,000	\$2,500	\$5,000
Coinsurance ²	In-Network	0%		20%		20%	
	Out-of-Network			50%		40%	
Out-of-Pocket Maximum ³	In-Network	\$7,000	\$14,000	\$5,000	\$10,000	\$5,000	\$10,000
	Out-of-Network	\$14,000	\$28,000	\$10,000	\$19,600	\$10,000	\$19,600
Prescription Drugs		You pay 0% after deductible and out-of-pocket maximum		Once you meet your deductible, you pay 20% until you reach your out-of-pocket maximum		You pay 20%, subject to minimum and maximum copays (does not apply to your deductible but does apply to your out-of-pocket maximum)	

1. See your enrollment guide for how the deductible works when you cover dependents.
2. What you pay after you meet the deductible.
3. The most you pay before the Plan pays 100% of eligible expenses; see your enrollment guide for how the out-of-pocket maximum works if you cover dependents.

2024 BIWEEKLY MEDICAL PREMIUMS

PAY BAND*	COVERAGE LEVEL	MEDICAL PROGRAM OPTION		
		HSA CORE	HSA VALUE	COPAY ADVANTAGE
1 UNDER \$50,000	Employee Only	\$7.27	\$33.20	\$141.64
	Employee + Spouse	\$122.73	\$162.83	\$376.29
	Employee + Child(ren)	\$44.37	\$75.48	\$339.98
	Family	\$131.24	\$176.88	\$557.08
2 \$50,000 – \$99,999	Employee Only	\$15.99	\$41.55	\$177.84
	Employee + Spouse	\$154.92	\$190.21	\$484.90
	Employee + Child(ren)	\$63.00	\$89.90	\$406.27
	Family	\$168.92	\$215.90	\$693.48
3 \$100,000 & OVER	Employee Only	\$50.38	\$103.59	\$304.82
	Employee + Spouse	\$209.47	\$250.22	\$624.67
	Employee + Child(ren)	\$110.42	\$140.70	\$555.37
	Family	\$248.37	\$290.28	\$865.43

* Base salary as of September 1, 2023

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YOUR ENROLLMENT CHECKLIST

BEFORE YOU ENROLL

- Starting October 4, register on the LSC Benefits Center enrollment website. Be ready *before* enrollment starts. (Access the enrollment website via mylscbenefits.com.)
- Elect to receive electronic communications on the enrollment website.
- 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

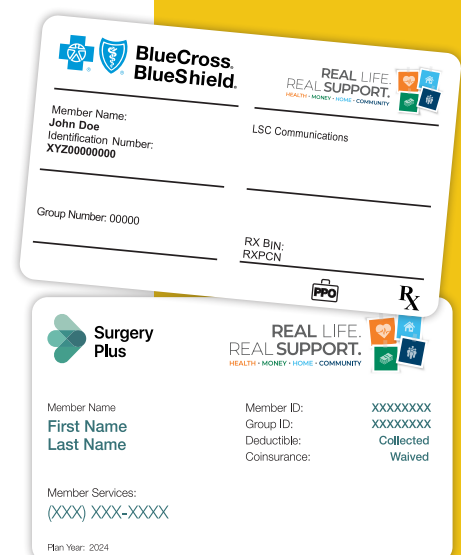
- Verify any dependents you want to cover. Review the list of approved verification documents on mylscbenefits.com for more information.
- Make the Tobacco-free Pledge to receive a credit on your medical premium.
- Make your 2024 benefit elections from **October 16–27, 2023** by going to mylscbenefits.com. 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. **If you DON'T take these actions:**
 - You will default to the HSA Value medical option for Employee Only and pay the tobacco surcharge.
 - Dependents will NOT be covered.
 - All other coverage, with the exception of employer-paid benefits, will be declined.
 - You will only be able to make changes during the next annual enrollment period or if you experience a qualifying status change (e.g., marriage or birth of a child).
- 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!
- Designate your beneficiaries for life insurance, HSA and 401(k) if you haven't already. See "Check Your Beneficiaries" under Benefit Resources at mylscbenefits.com for instructions.

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 new Quantum/BCBS medical & prescription drug ID card by **January 1**. The new card replaces your current one and will include contact information for Quantum Health, our new health care navigation service. You will also receive new MetLife dental and EyeMed vision cards if you are newly enrolled, changed options, added dependents or changed your name.
- 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.

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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2024 Benefits

October 16–27, 2023



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2024 BENEFITS ENROLLMENT

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ACTION REQUIRED

