



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

**Enter for
a Chance to
Win \$250!**

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



Choose Your 2025 Benefits: October 28 – November 8

At TOPS, we remain committed to investing in benefits that support you in all areas of your life. That's why we offer benefits to help you save time and money and get the best care. Read about these offerings on the following pages.

Be sure to visit mylscbenefits.com, where you can link to the enrollment site, review the 2025 enrollment guide and learn how **you can win \$250!**

ATTENTION! We've upgraded our enrollment site, so you will be required to register and create a new password. Your username is your employee ID.



KEEP ME! ►

Use this card for quick reference. See the back of the card for all of the ways Quantum Health can support you.



Quantum Health: Expert Support for Your BCBS Medical/Rx Plan

- Download the **Quantum Health app**
- Visit **mylscbenefits.com**
- Call **1-844-460-2803**

ENROLL: Oct. 28 — Nov. 8, 2024

2025 Benefits Enrollment Highlights

WHAT'S NEW FOR 2025

Below are highlights of what's new **starting January 1, 2025**. More information will be available in the coming weeks and months, including in your enrollment guide at mylscbenefits.com.

Making the Tobacco-free Pledge

Tobacco use puts you — and others — at risk for many health conditions. **We want to reward those who are tobacco-free.**

Those who pledge that they are tobacco-free will receive a credit, as already reflected in the medical premiums. Those who use tobacco (or don't make the Tobacco-free Pledge) will not see the credit in their medical premiums beginning in January 2025, but, if they complete the tobacco cessation program any time during 2025, they will earn the credit on a go-forward basis.

Superior Cancer Care Through Carrum Health

Carrum Health works with the country's leading cancer centers of excellence to give you the best treatment available, based on the latest research.

If you or one of your covered dependents is diagnosed with cancer, Carrum Health will **connect you to experts in cancer care** who can help make sure you have the correct diagnosis and a treatment plan tailored just for you. You'll have access to nurse navigators who can help answer questions and provide virtual support for up to two years following initial treatment. This cancer care benefit allows you to get a second opinion, at no additional cost, to ensure you get the right treatment.

Lantern (formerly SurgeryPlus) Required for Certain Surgeries

Using a Lantern surgeon helps you receive excellent care and save money!

Lantern provides resources to help you make decisions regarding your care, including how to find a board-certified surgeon. And, when using a Lantern surgeon you pay less for care. The most you will pay for a covered surgery is \$1,650 if you have Employee Only coverage and \$3,300 if you have Family coverage.

Beginning in 2025, the use of a Lantern surgeon is **required for spine, joint and bariatric surgeries** to be covered. Using a specialized, vetted doctor for these important procedures helps participants **experience better outcomes and save between \$2,000 – \$4,000 on average.**

Introducing the BCBS Select Network in Certain States

The BCBS Select Network includes a carefully chosen group of doctors, hospitals and health care providers. These providers measure higher in quality and have better outcomes for patients. **If you live in a state with a Select Network (Indiana, Minnesota, Missouri and Virginia), you may need to change providers.** You still have a choice of providers but may have to pay more if you choose to use a provider who is not in the Select Network. Please contact Quantum Health for any additional questions regarding the Select Network.

Galleri Cancer Detection

Through a simple blood draw, Galleri tests for cancers not detectable from preventive care. Galleri is available to employees and spouses enrolled in the LSC medical plan who are ages 50 or older. For additional information, please review the enrollment guide available at mylscbenefits.com.

Updating Your Life Insurance Beneficiaries

Annual Enrollment is a good time to verify your life insurance beneficiary information.

You can make 2025 beneficiary changes through the LSC Benefits Center during Annual Enrollment (October 28 – November 8, 2024) or starting in 2025.

Note that all beneficiary information in MetLife's system as of December 31, 2024, will transfer to the LSC Benefits Center for 2025.

One Card for Pre-tax Accounts

If you are newly enrolling in an HSA, FSA and/or commuter account for 2025, note you will receive one debit card that works for any or all of these accounts. If you receive a new debit card, be sure to hang on to it.

Contributing to Pre-tax Accounts

Health Savings Account (HSA)

For every \$1 you contribute to your HSA, the Company will match \$1 — up to \$500 per year (maximum of \$125 per quarter) if you have Employee Only medical coverage, or \$1,000 per year (maximum of \$250 per quarter) if you cover dependents.

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 \$4,300 (\$150 increase) for individual coverage and \$8,550 (\$250 increase) for all other coverage levels.

Flexible Spending Accounts (FSA)

FSAs allow you to pay for eligible health care or dependent care expenses on a pre-tax basis through payroll deductions. If you enroll or re-enroll in the Full-Use Health Care FSA or Limited-Use Health Care FSA, the contribution limit is increasing to \$3,200 (up from \$3,050).



MDLIVE® Provides 24/7/365 Access to Medical and Behavioral Health Care

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**.



KEY THINGS TO KNOW

Your choices — including any default elections if you don't enroll — remain in effect through December 31, 2025. 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.

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

mylscbenefits.com

- Access the enrollment website.
- Get your enrollment guide and rate sheet.
- Find employee briefings and plan documents.
- Access Quantum Health for expert support for your BCBS Medical/Rx Plan.
- Connect to all your benefit vendors.



Make the Tobacco-free Pledge to receive a credit on your medical premium. Otherwise, you and your covered spouse, if applicable, will default to tobacco user for 2025 and have an additional premium, up to \$1,000, added to your medical premium (\$500 for employee and \$500 for spouse).



2025 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.

2025 BIWEEKLY MEDICAL PREMIUMS¹

PAY BAND ²	COVERAGE LEVEL	MEDICAL PROGRAM OPTION		
		HSA CORE	HSA VALUE	COPAY ADVANTAGE
1 UNDER \$100,000	Employee Only	\$7.63	\$34.86	\$109.80
	Employee + Spouse	\$128.87	\$170.97	\$340.34
	Employee + Child(ren)	\$46.59	\$79.26	\$307.50
	Family	\$137.80	\$185.73	\$503.85
2 \$100,000 & OVER	Employee Only	\$18.42	\$51.48	\$137.87
	Employee + Spouse	\$172.50	\$224.30	\$438.56
	Employee + Child(ren)	\$75.02	\$111.23	\$367.45
	Family	\$197.00	\$259.57	\$627.22

1. The tobacco-free credit is already reflected in the medical premiums listed above.
2. Base salary as of September 1, 2024

ENROLL: October 28 - November 8, 2024

YOUR ANNUAL 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.
- ☐ Beginning October 28, you will need to register before you can enroll on the upgraded enrollment website. Visit mylscbenefits.com to connect to the enrollment site.

During Enrollment ○●○

- ☐ Make your 2025 benefit elections from **October 28 – November 8, 2024** by going to mylscbenefits.com. If you don't take action, your current elections carry over, with the EXCEPTION of your HSA, FSAs and the Tobacco-free Pledge (you and your covered spouse, if applicable, will default to tobacco user).
- ☐ Designate your life insurance beneficiaries between October 28 and November 8, 2024 through the LSC Benefits Center. Visit mylscbenefits.com to get started.
- ☐ Elect to receive electronic communications if you haven't already.
- ☐ Consider contributing to an HSA and/or FSA for the tax benefits!

After You Enroll ○○○●

- ☐ Verify any new dependents you are adding to coverage. Review the list of approved verification documents on mylscbenefits.com for more information.
- ☐ Review your Confirmation Statement for accuracy. If there are any discrepancies, call the LSC Benefits Center immediately.
- ☐ Watch your mail for new ID cards by January, including a new Quantum Health/BCBS medical & prescription drug ID card.
- ☐ Watch your mail for a Lantern ID card by the end of January. Lantern (formerly known as SurgeryPlus) is rebranding starting January 1, 2025, so everyone who enrolls in an LSC medical plan will get a new ID card. This ID is specific to the Lantern benefit and is NOT your medical & prescription drug ID card. Your Quantum Health/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, 7 a.m. – 7 p.m., CT



IMPORTANT INFORMATION

Your benefits eligibility will determine the coverage that is offered to you, your spouse 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.



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 the 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 and 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
PO Box 804057
Chicago, IL 60680

TAKE ACTION!
Choose Your
2025 Benefits

Oct. 28 – Nov. 8, 2024




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2025 BENEFITS ENROLLMENT

Oct. 28 – Nov. 8, 2024

To access the enrollment
website and more, go to
mylscbenefits.com

