

WHAT HAPPENS WHEN YOU CHANGE FROM BENEFITS ELIGIBLE TO BENEFITS INELIGIBLE

The following is an overview of what generally happens to your benefits when you go from being benefits eligible to benefits ineligible because of an employment status change.

If You Are Currently Enrolled in ...	What Happens When You Become Benefits Ineligible	For More Information
Medical Coverage	<p>Your current medical coverage continues through the end of the month in which your employment status changed.</p> <p>After that, medical coverage for you and your eligible covered dependents automatically continues for three months through what is referred to as Affordable Care Act (ACA) coverage. You will be automatically enrolled in the same Medical Program option and at the same coverage category (e.g., Employee Only, Family) that you had before you became ineligible for benefits.</p> <p><i>For example, if you changed to benefits ineligible on September 5, your current coverage would continue through September 30, and your ACA coverage would start on October 1 and continue for three calendar months.</i></p> <p>You have 14 days from the date of your employment status change to drop the ACA coverage. Otherwise, it will automatically end after three months.</p> <p>If you choose to drop the ACA coverage, your current medical coverage will continue through the end of the month in which your employment status changed, and you will be eligible to enroll in COBRA.</p> <p>You may also continue coverage for a period of time under COBRA after your three months of ACA medical coverage ends.</p>	<p>If you have questions about your current benefits, please contact the LSC Benefits Center at mylscbenefits.com or 1-888-681-2241.</p> <p>When your ACA coverage ends or is dropped, a COBRA enrollment kit will be mailed to your home address on file.</p> <p>To enroll in COBRA or for COBRA-related questions, call Billing Services at 1-833-874-1600.</p>
Dental Coverage & Vision Coverage	<p>Coverage for you and your eligible covered dependents ends on the last day of the month in which your employment status changed.</p> <p>You may continue coverage for a period of time under COBRA.</p>	<p>A COBRA enrollment kit will be mailed to your home address on file.</p> <p>To enroll in COBRA or for COBRA-related questions, call Billing Services at 1-833-874-1600.</p> <p>If you have questions about your current benefits, please contact the LSC Benefits Center at mylscbenefits.com or call 1-888-681-2241.</p>

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Employee Assistance Program (EAP)	EAP coverage continues for up to three months if you are enrolled in ACA medical coverage or enroll in COBRA. The EAP is available 24/7 to help you deal with many of life's challenges. It's completely confidential and free to you and your family.	Carelon (formerly Beacon Health) at 1-877-409-1488 or achievesolutions.net/lsc
Health Savings Account (HSA)	You will not be able to contribute to the HSA through payroll deductions while enrolled in ACA medical coverage. Your HSA contributions will stop the end of the month in which your status changed.	HealthEquity at 1-844-281-0928
Health Care Flexible Spending Account (FSA)	You can request reimbursement for eligible expenses <i>incurred up to</i> the date of your employment status change. You may continue contributions after-tax for a period of time under COBRA if you want to be reimbursed for expenses incurred after the date of your employment status change.	You will receive a COBRA enrollment kit. To enroll in COBRA or if you have COBRA-related questions, call Billing Services at 1-833-874-1600 . If you have questions, please call HealthEquity at 1-877-924-3967 .
Dependent Care Flexible Spending Account (FSA)	You can request reimbursement for eligible expenses <i>incurred up to</i> the date of your employment status change.	HealthEquity at 1-877-924-3967
Life Insurance	Your basic and optional employee life insurance, as well as your dependent (spouse and child) life insurance coverage, ends when your employment status changes. Your basic life, optional employee life and your dependent (spouse and child) life insurance can be converted. You have 31 days from the date coverage ends to convert your basic and/or optional life insurance.	<i>Questions about coverage:</i> LSC Benefits Center at 1-888-681-2241 <i>Questions about claims:</i> MetLife at 1-888-447-8996
Optional AD&D Insurance	Your optional accidental death and dismemberment (AD&D) insurance ends when your employment status changes. You may port your coverage if your life insurance is ported.	<i>Questions about coverage:</i> LSC Benefits Center at 1-888-681-2241 <i>Questions about claims:</i> MetLife at 1-888-447-8996
Disability Coverage	Your disability coverage ends when your employment status changes. If you are disabled at the time your employment status changes, your disability benefits may continue while you remain disabled according to the provisions of the Disability Program.	The Hartford at 1-888-437-8671

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MetLife Supplemental Health Care Benefits (Critical Illness/Accident and Hospital Indemnity)	<p>If you're enrolled in Critical Illness/Accident and/or Hospital Indemnity Insurance, your coverage ends when your employment status changes. However, you have options to continue your current coverage(s).</p> <p>You will receive a continuation of coverage letter from MetLife and will be automatically transferred from payroll deduction to direct bill. You will receive bills mailed to your home, or you can switch to monthly deductions through your checking account (EFT). As long as you continue to pay the premiums when due, your coverage will continue.</p> <p>Please refer to your certificate(s) for coverage details.</p>	MetLife at 1-888-447-8996
WageWorks (Commuter Benefit)	<p>This voluntary program is provided through and administered by the program vendor. It is not sponsored, endorsed, nor maintained by LSC Communications. Please contact the vendor for information about what happens to your coverage when your employment status changes.</p> <p>You must call by the 10th of the month to stop deduction for next month.</p>	WageWorks at 1-877-924-3967
LSC Savings Plan [401(k)]	Your participation in the 401(k) will continue.	Empower Retirement™ at 1-844-243-4773

IMPORTANT: The descriptions provided in this document are based on official LSC Group Benefits Plan and LSC Flexible Benefits Plan (collectively, the "Plan") and LSC Savings 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 Summary Plan Descriptions (SPDs), Summaries of Material Modifications (SMMs), Summary of Benefits and Coverage (SBC) or any other materials summarizing the Plans 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, in whole or in part, at any time.