

WHAT HAPPENS TO YOUR BENEFITS AT TIME OF SEPARATION

The table below provides an overview of what generally happens to your benefits on your separation of employment from LSC Communications.

Benefit	What Happens When You Separate	Call for More Information
LSC Savings Plan [401(k)]	You can request a distribution of your entire account balance, following a 30 day waiting period. If your account balance exceeds \$1,000, you also have the option to leave your account balance in the LSC Savings Plan, or to request installment distributions.	Empower Retirement at 1-844-243-4773
Medical Coverage	<p>Active medical coverage for yourself and your eligible covered family members ends on your separation day. However, you, your spouse or covered dependents may continue coverage for a period of time under COBRA until you become Medicare eligible.*</p> <p><i>*If you are already Medicare eligible prior to leaving LSC Communications, you may continue your coverage under COBRA until the end of your qualifying COBRA period.</i></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 the LSC Benefits Center at 1-888-681-2241.</p> <p>If you have questions about your current coverage, please call the LSC Benefits Center prior to separation at 1-888-681-2241.</p>
Dental Coverage Vision Coverage Employee Assistance Program (EAP)	<p>Coverage for you and your eligible covered family members ends on your separation day. However, you may continue active coverage for a period of time under COBRA.</p> <p>NOTE: EAP coverage will continue if you elect medical coverage under COBRA.</p>	<p>You will receive a COBRA enrollment kit.</p> <p>To enroll in COBRA or for COBRA-related questions, call the LSC Benefits Center at 1-888-681-2241.</p> <p>If you have questions about your current coverage, please call the LSC Benefits Center prior to separation at 1-888-681-2241.</p>

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Health Savings Account (HSA)	Your HSA funds continue to be available to you after your separation. You can also continue to make contributions directly to your HSA on an after-tax basis if you continue an HSA-eligible medical option through COBRA.	<p>You will receive a COBRA enrollment kit.</p> <p>To enroll in COBRA or for COBRA-related questions, call the LSC Benefits Center at 1-888-681-2241.</p> <p>If you have questions about your HSA, please call HealthEquity at 1-844-281-0928.</p>
Health Care Flexible Spending Account (FSA)	<p>You can request reimbursement for eligible expenses <i>incurred up to</i> your separation date if submitted by the deadline (March 31 of the year after the calendar year in which you participated).</p> <p>You may continue contributions after-tax for a period of time under COBRA if you want to be reimbursed for expenses incurred after your separation date.</p>	<p>You will receive a COBRA enrollment kit.</p> <p>To enroll in COBRA or for COBRA-related questions, the LSC Benefits Center at 1-888-681-2241.</p> <p>If you have questions about your FSA, please call HealthEquity at 1-877-924-3967.</p>
Dependent Care Flexible Spending Account (FSA)	You can request reimbursement for eligible expenses <i>incurred up to</i> your separation date if submitted by the deadline (March 31 of the year after the calendar year in which you participated).	HealthEquity at 1-877-924-3967
Life Insurance	Your employee and dependent (spouse and child) life insurance coverage ends on your separation date. You may be eligible to port your current coverage if you are actively at work on the day prior to your separation. If portability is not available, you may convert your coverage to an individual policy. You must complete your request to port or convert your coverage within 30 days of your separation.	MetLife at 1-888-447-8996
Optional AD&D Insurance	Your optional accidental death and dismemberment (AD&D) insurance ends on your separation date. You may be eligible to convert your coverage to an individual policy if you contact the vendor within 30 days of your separation.	MetLife at 1-888-447-8996
Disability Coverage	Your disability coverage ends on your separation date. If you are disabled at the time of your separation, 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 Benefit Plans	<p>If you've enrolled in Critical Illness/Accident and/or Hospital Indemnity Insurance, your coverage ends on your separation date. However, you have options to continue your current coverage(s) when you separate.</p> <p>Once LSC Communications notifies MetLife of your last day of employment, you will receive a continuation of coverage letter and will be automatically transferred from payroll deduction to direct bill. You will receive quarterly bills mailed to your home, or you can switch to monthly deductions through your checking account (EFT). In the event LSC Communications cancels the Group Policy, you will receive notification from MetLife with instructions on how to continue coverage. 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
Wage Works (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 you separate.</p> <p>You must call by the 10th of the month to stop deduction for next month.</p>	WageWorks at 1-877-924-3967

Premium deduction changes will take place as soon as administratively feasible after the date coverage terminates. You may see full benefit deductions taken from your final paycheck. No refunds will be issued.

IMPORTANT: The descriptions provided in this document are based on official LSC Group Benefits Plan and LSC Flexible Benefits Plan (collectively, the "Plan"), LSC Savings Plan, and LSC Communications Pension 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.