

MY MONEY



MY TIME



MY HEALTH



MY CAREER



October 23 – November 3, 2023

# 2024 ENROLLMENT

## Benefit Highlights

### ENROLL OCTOBER 23 - NOVEMBER 3

Or if newly hired, enroll within **31 DAYS** of your date of hire. Your benefits will take effect the first day of the month after your date of hire, regardless of the day of the month you started employment.

### REVIEW ALL ANNUAL ENROLLMENT INFORMATION

- Benefit Highlights: What's New for 2024
- Summaries of Benefits and Coverage (SBCs)
- Legal Notices

At DFIN, in crafting a strategy around what is most important to employees — your money, time, health and career — we have been able to consistently evolve our offering and provide a comprehensive and competitive range of benefits. We are pleased to present an overview of what is available to employees in 2024.

To offer perspective on our medical offerings, DFIN is absorbing the increase in health care costs so that you do not have to. Health care premiums under the existing plans will remain the same as they were last year despite inflation and rising health care costs. The cost of prescription drugs will be lowered across all three plans. Finally, for the fourth year in a row, there is no increase for dental or vision care.

While taking on these rising costs, we still expanded the scope of our inclusive coverage by providing fertility coverage, among other benefits. We are also introducing a new mobile app, Benefitexpressway, that makes it convenient for you to enroll, see your current elections, view educational videos, and conveniently upload important documents and photos from your phone. We also launched a new benefits enrollment platform that features a modeling tool to help you choose the best plan for you and your family.

Please take time to review these materials as well as others online. This is an opportunity to ensure your benefit choices and coverage fit your needs for the coming year.

The benefits and rewards we offer to our employees is as important to DFIN as the services and products that we offer to clients. Thank you for all that you do to help the company be a success.

Be Well!

Kirk Williams,  
Chief People & Administrative Officer



# What's New for 2024

What's Changing	Details
<b>New enrollment partner</b>	<ul style="list-style-type: none"> <li>• <b>WEX Benefits</b> will replace BenefitsNow as our new benefits administrator.</li> <li>• <b>Review Your Benefits and Enroll:</b> Register and create a password at <a href="https://www.mydfinbenefits.com">www.mydfinbenefits.com</a> download the <b>Benefitexpressway app</b> or call <b>1-877-308-1464</b>.</li> </ul>
<b>No increase in premiums</b>	<p>Your cost for medical, dental and vision coverage as well as life insurance remains the same for 2024. Overall, premiums have been lowered or held constant since 2022.</p> <ul style="list-style-type: none"> <li>• DFIN continues its investment in <i>My Total Wellbeing</i>, and will absorb the full increase in medical premiums, which is anticipated to be more than 8%.</li> <li>• Your dental and vision premiums remain the same for the fourth year in a row.</li> <li>• Your cost for buy-up LTD is decreasing for 2024.</li> </ul>
<b>Prescription drug plan changes and cost decreases</b>	<ul style="list-style-type: none"> <li>• For the Bronze and Silver HSAs, the amount you pay for formulary drugs is decreasing from 30% to <b>20%</b>.</li> <li>• For the Gold PPO Plan, the copays are decreasing for the formulary drug copay from \$35 to <b>\$30</b> for retail/from \$70 to <b>\$60</b> for mail service and non-formulary from \$60 to <b>\$55</b>.</li> </ul>
<b>Medical plan enhancements</b> supporting diversity, equity and inclusion	<ul style="list-style-type: none"> <li>• <b>Gender Dysphoria Coverage</b> will be provided through our medical plans for diagnoses and treatments for adults, children and adolescents, per World Professional Association for Transgender Health guidelines.</li> <li>• <b>Fertility Coverage</b> includes a lifetime maximum benefit of \$20,000 for diagnosis and treatment of infertility conditions, including in vitro fertilization, gamete and zygote intrafallopian tube transfers, uterine embryo lavage, embryo transfer, artificial insemination and low tubal ovum transfer.</li> </ul>
<b>New digital physical therapy resource for pain management</b>	<b>Hinge Health*</b> is an exercise therapy program to address chronic or acute back, knee, hip, neck or shoulder pain. At no cost to you, you'll get therapy exercises tailored to your condition and a personal care team of experts to support you. It's virtual so you can do it anytime, anywhere.
<b>More support through Livongo</b>	We're launching <b>Livongo Whole Person,*</b> which provides programs for weight loss, high blood pressure, pre-diabetes and diabetes. The programs empower you to manage your health with connected devices, personalized insights and expert coaching.
<b>New resource to learn to eat healthier and lose weight</b>	<b>Wondr Health*</b> is an online program that helps you change how you eat instead of what you eat. Learn the skills to lose weight and keep it off while still eating your favorite foods. You'll learn simple skills through Wondr Health's personalized approach: watch lessons, get resources, set up daily nudges and chat with Wondr health coaches.
<b>Voluntary benefit enhancements</b>	<ul style="list-style-type: none"> <li>• <b>Hospitalization Insurance</b> will cover mental health and substance abuse treatment.</li> <li>• <b>Accident Insurance</b> will cover therapy services needed as a result of an accident. Coverage includes up to 10 necessary follow-up visits, including cognitive behavioral therapy.</li> <li>• <b>Critical Illness Insurance</b> will cover occupational post-traumatic stress disorder and infectious diseases.</li> </ul>




\*Available if you're enrolled in a DFIN medical option through BCBSIL.



# Your Benefit Choices at a Glance

## Medical Program Options

Medical coverage is through Blue Cross Blue Shield of Illinois (BCBSIL).

	 Bronze HSA		 Silver HSA		 Gold PPO	
Coverage Categories	Employee Only	<ul style="list-style-type: none"><li>Employee + Spouse</li><li>Employee + Child(ren)</li><li>Family</li></ul>	Employee Only	<ul style="list-style-type: none"><li>Employee + Spouse</li><li>Employee + Child(ren)</li><li>Family</li></ul>	Employee Only	<ul style="list-style-type: none"><li>Employee + Spouse</li><li>Employee + Child(ren)</li><li>Family</li></ul>
Annual Deductible*						
In-Network	\$3,000	\$6,000	\$2,000	\$4,000	\$1,000	\$2,000 <i>(individual \$1,000)</i>
Coinsurance						
<ul style="list-style-type: none"><li>In-Network</li><li>Out-of-Network</li></ul>	<ul style="list-style-type: none"><li>You pay 20% after deductible</li><li>You pay 40% after deductible</li></ul>		<ul style="list-style-type: none"><li>You pay 20% after deductible</li><li>You pay 40% after deductible</li></ul>		<ul style="list-style-type: none"><li>You pay 20% after deductible</li><li>You pay 40% after deductible</li></ul>	
Annual Out-of-Pocket Maximum*	Combined Medical & Prescription Drug Out-of-Pocket Maximum					
In-Network	\$5,000	\$10,000 <i>(individual \$5,000)</i>	\$4,000	\$8,000 <i>(individual \$4,000)</i>	\$3,000	\$6,000 <i>(individual \$3,000)</i>
HSA Contribution from DFIN	NA	NA	\$500	\$1,000	NA	NA
Preventive Care						
<ul style="list-style-type: none"><li>In-Network</li><li>Out-of-Network</li></ul>	<ul style="list-style-type: none"><li>You pay \$0 and no deductible</li><li>You pay 40% after deductible</li></ul>		<ul style="list-style-type: none"><li>You pay \$0 and no deductible</li><li>You pay 40% after deductible</li></ul>		<ul style="list-style-type: none"><li>You pay \$0 and no deductible</li><li>You pay 40% after deductible</li></ul>	
Office Visit						
<ul style="list-style-type: none"><li>In-Network</li><li>Out-of-Network</li></ul>	<ul style="list-style-type: none"><li>You pay 20% after deductible</li><li>You pay 40% after deductible</li></ul>		<ul style="list-style-type: none"><li>You pay 20% after deductible</li><li>You pay 40% after deductible</li></ul>		<ul style="list-style-type: none"><li>You pay \$25 and no deductible</li><li>You pay 40% after deductible</li></ul>	
Specialist						
<ul style="list-style-type: none"><li>In-Network</li><li>Out-of-Network</li></ul>	<ul style="list-style-type: none"><li>You pay 20% after deductible</li><li>You pay 40% after deductible</li></ul>		<ul style="list-style-type: none"><li>You pay 20% after deductible</li><li>You pay 40% after deductible</li></ul>		<ul style="list-style-type: none"><li>You pay \$40 and no deductible</li><li>You pay 40% after deductible</li></ul>	
Emergency Room						
In-Network and Out-of-Network	You pay 20% after deductible		You pay 20% after deductible		You pay \$250 copayment (does NOT apply to your deductible)	
Prescription Drugs	You pay <i>(after deductible)</i> : Retail & Mail Service		You pay <i>(after deductible)</i> : Retail & Mail Service		You pay <i>(does NOT apply to your deductible)</i> :	
					Retail	Mail Service
Through CVS Caremark						
<ul style="list-style-type: none"><li>Generic</li></ul>	0%		0%		\$10	\$20
<ul style="list-style-type: none"><li>Formulary</li></ul>	20%		20%		\$30	\$60
<ul style="list-style-type: none"><li>Non-Formulary</li></ul>	40%		40%		\$55	\$120
<ul style="list-style-type: none"><li>Specialty</li></ul>	40% retail only		40% retail only		\$60	Not allowed

\*Out-of-network deductible and out-of-pocket maximum amounts are double the in-network amounts. See the Summaries of Benefits and Coverage on [dfinsolutionsbenefits.com](https://dfinsolutionsbenefits.com) for specifics.



## Dental Program Options

Benefit Description	Delta Dental Low	Delta Dental High
	In-Network & Out-of-Network	In-Network & Out-of-Network
<b>Deductible</b> (no deductible applies for preventive/diagnostic services)	\$50 individual/\$150 family	\$50 individual/\$150 family
<b>Annual Benefit Maximum — Non-Orthodontia</b>	\$1,500 per individual	\$2,000 per individual
<b>Lifetime Orthodontia Maximum Benefit</b>	NA	\$2,000 per individual receiving treatment per lifetime
<b>Preventive</b> (routine exams, cleanings, bitewing x-rays, fluoride application to age 19, sealants to age 16, etc.)	You pay \$0	You pay \$0
<b>Basic</b> (fillings, full mouth x-rays, routine extractions, root canals, periodontics, oral surgery, surgical extractions, etc.)	You pay 50%	You pay 20%
<b>Major</b> (crowns, dentures, bridges, implants, etc.)	You pay 50%	You pay 50%
<b>Orthodontia</b>	NA	You pay 50%



## Vision Program Options

Benefit Description	EyeMed		EyeMed Enhanced	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Frequency of Service</b> (months)	<ul style="list-style-type: none"> <li>12 mo. exam</li> <li>24 mo. frames</li> <li>12 mo. lens</li> </ul>	<ul style="list-style-type: none"> <li>12 mo. exam</li> <li>24 mo. frames</li> <li>12 mo. lens</li> </ul>	<ul style="list-style-type: none"> <li>12 mo. exam</li> <li>12 mo. frames</li> <li>12 mo. lens</li> </ul>	<ul style="list-style-type: none"> <li>12 mo. exam</li> <li>12 mo. frames</li> <li>12 mo. lens</li> </ul>
		<b>Plan pays up to the allowance below, you pay the rest</b>		<b>Plan pays up to the allowance below, you pay the rest</b>
<b>Routine Vision Exam</b>	You pay \$10 copay	Up to \$35 allowance	You pay \$0 copay	Up to \$35 allowance
<b>Frames</b>	You pay \$0 copay — \$130 allowance; 20% off balance over \$130	Up to \$60 allowance	You pay \$0 copay — \$160 allowance; 20% off balance over \$160	Up to \$80 allowance
<b>Lens</b> (single vision)*	You pay \$20 copay	Up to \$25 allowance	You pay \$10 copay	Up to \$25 allowance
<b>Contacts*</b>	You pay \$0 copay — \$150 allowance; 15% off balance over \$150	Up to \$150 allowance	You pay \$0 copay — \$170 allowance; 15% off balance over \$170	Up to \$150 allowance
<b>Laser Surgery</b>	You pay 15% off retail price or 5% off promotional price	NA	You pay 15% off retail price or 5% off promotional price	NA

\*Benefit coverage is for either contact lenses OR frame lenses but not both.



## Worth a Look: Why a Health Savings Account (HSA)?

The HSA is a component of the Bronze HSA and Silver HSA medical plans. It provides a savings account to help cover deductibles and expenses. An HSA has many benefits:

- **GET TRIPLE TAX SAVINGS:**

1. Your contributions are tax free, and DFIN's contributions (available in the Silver HSA plan) are also tax-free.
2. Money can be invested and grows tax-free with interest/earnings.
3. Withdrawals are tax-free for eligible expenses.

Tax treatment of HSAs may differ in your state and is **subject to change at any time**. Please consult with your tax adviser for details about the specific tax rules that may apply in your state.



- **DFIN CONTRIBUTES TO YOUR HSA.** In the Silver HSA medical plan, DFIN makes quarterly contributions to help you manage your medical plan deductible and pay for eligible health care expenses. You can contribute to your HSA as well.

Silver HSA Medical Plan					
Medical Coverage Level	DFIN Contribution <sup>1</sup>		Your Maximum Contribution <sup>2</sup>		2024 IRS Limit <sup>2,3</sup>
Employee Only	\$500	+	\$3,650	=	\$4,150
All Other Coverage Levels	\$1,000	+	\$7,300	=	\$8,300

1. DFIN makes quarterly contributions before the end of January, April, July and October. You must be an active employee on the first day of the quarter and when contributions are made to your account. DFIN's contribution to your HSA is based on your benefit effective date/elections at the beginning of each quarter.
2. If you are age 55+ you can make an additional \$1,000 catch-up contribution.
3. These amounts are the IRS limits for 2024. Your and the company's combined HSA contributions count toward the IRS limit.



- **CONTRIBUTE TO YOUR HSA:** In the **Bronze HSA medical plan** you can contribute up to the IRS limit for 2024:
  - \$4,150 for Employee Only coverage
  - \$8,300 for all other coverage
  - If you are age 55+ you can make an additional \$1,000 catch-up contribution.
- **USE IT NOW OR LATER.** Use the money in your HSA to pay for current or future eligible health care expenses. TIP: Use your HSA dollars for larger expenses and pay for smaller ones out of your own pocket.
- **KEEP THE MONEY.** Any unused account balance rolls over from year to year, and money in your account is always yours — even if you change medical plans, leave DFIN or retire.
- **INVEST YOUR HSA FUNDS.** Once you meet the investment threshold, you can invest your HSA funds in a choice of mutual fund investment options that are available through an independent investment advisor. Any investment earnings are tax-free. Be sure to talk with your financial advisor to see if investing your HSA funds is right for you.
- **BEGIN OR CHANGE YOUR CONTRIBUTIONS** at any time at [mydfinbenefits.com](https://mydfinbenefits.com). Visit [optumbank.com](https://optumbank.com) for calculators that can help you manage your HSA now and in the future.





# Flexible Spending Account (FSA) Options

FSAs allow you to pay for eligible out-of-pocket health care and dependent day care expenses using **pre-tax dollars**. FSAs can help you **save up to 40%** or more on eligible expenses, depending on your tax bracket.

	Health Care FSA	Dependent Care FSA
Contribute Pre-tax	<ul style="list-style-type: none"><li>• \$200 to \$3,050 annually</li><li>• <b>Roll over up to \$610 each year</b></li></ul>	<ul style="list-style-type: none"><li>• \$200 to \$5,000 (or \$2,500 if married and filing separate tax returns)</li><li>• “Use it or lose it” at year end</li></ul>
Pay Expenses	<p>Use for eligible expenses for you and your eligible family members such as:</p> <ul style="list-style-type: none"><li>• Coinsurance and copayments</li><li>• Eyeglasses or contact lenses</li><li>• Prescription and over-the-counter drugs prescribed by a doctor</li></ul> <p><b>Full-Use Health Care FSA</b> if in Gold PPO medical plan</p> <p>Use immediately for eligible medical, prescription drug, dental and vision expenses<sup>1</sup></p> <p><b>Limited-Use Health Care FSA</b> if in Bronze HSA or Silver HSA medical plan</p> <ul style="list-style-type: none"><li>• For eligible medical and prescription drug expenses <i>after</i> you meet your medical plan deductible<sup>2</sup></li><li>• Use immediately for eligible dental and vision expenses</li></ul>	<p>For eligible dependent day care-related expenses such as day care for:</p> <ul style="list-style-type: none"><li>• Children</li><li>• Elderly parent</li><li>• Disabled spouse</li></ul>

1. Applies for expenses for eligible dependents even if they do not have coverage under your Medical Program option.
2. Even if the medical or prescription drug expense is not a covered expense under the Medical Program, you cannot pay it through your FSA until you have met your deductible.

## For More Information

Find more information on FSA-eligible expenses at **irs.gov**. Manage your FSA and estimate your contribution amount by going to **mydfinbenefits.com**.





## Life and Accident Options

Life Insurance Type	Coverage*
<b>Basic Life and AD&amp;D Insurance</b> These company-provided benefits are provided to you automatically	1x annual base pay up to \$250,000 for basic life insurance and an additional 1x annual base pay up to \$250,000 for basic accidental death & dismemberment (AD&D) insurance
<b>Optional Employee Life Insurance</b> You purchase this coverage	1x to 7x annual base pay, up to a combined benefit (basic and optional) of \$2 million
<b>Optional Spouse/Domestic Partner and Child Life Insurance</b> You purchase this coverage	<ul style="list-style-type: none"> <li>Elect spouse/domestic partner life insurance from \$10,000 up to \$200,000 with certain restrictions</li> <li>Elect up to \$25,000 life insurance coverage for child(ren)</li> </ul>
<b>Optional AD&amp;D Insurance</b> <i>for yourself, spouse/domestic partner, child(ren)</i> You purchase this coverage	<ul style="list-style-type: none"> <li><b>You:</b> 1x to 7x annual base pay, up to \$2 million</li> <li><b>Eligible spouse/domestic partner if no covered children:</b> 60% of the employee's amount (up to a maximum of \$750,000)</li> <li><b>Eligible dependent child if no covered spouse/domestic partner:</b> 25% of the employee's amount (up to a maximum of \$150,000)</li> <li><b>If an eligible spouse AND child(ren) are covered:</b> <ul style="list-style-type: none"> <li><b>Spouse:</b> 50% of the employee's amount (up to a maximum of \$750,000)</li> <li><b>Eligible child(ren):</b> 20% of the employee's amount (up to a maximum of \$150,000)</li> </ul> </li> </ul>

\*Go to [dfinsolutionsbenefits.com](https://dfinsolutionsbenefits.com) for information on evidence of insurability (EOI). Your tobacco declarations for medical and optional life insurance must match.

## Disability Options

Disability Type	Coverage*
<b>Short-term Disability (STD)</b> This company-provided benefit is provided to you automatically	<ul style="list-style-type: none"> <li>100% of your pre-disability earnings for weeks 2-8 and 60% for weeks 9-26.</li> <li>Benefits begin on the 8th calendar day even if you are hospitalized.</li> </ul>
<b>Basic Long-term Disability (LTD)</b> This company-provided benefit is provided to you automatically	<ul style="list-style-type: none"> <li>50% of your covered earnings up to a monthly benefit of \$10,000</li> <li>Monthly LTD benefits continue until the earlier of age 65 or the date you are no longer disabled according to the Program.</li> <li>If you become disabled after age 60, your benefits duration schedule may vary.</li> </ul>
<b>LTD Buy-up</b> You purchase this coverage	Additional 10% of LTD coverage, which would provide a total LTD benefit of 60% of your covered earnings up to \$15,000 a month  <b>NOTE:</b> Evidence of insurability (EOI) is required for the LTD Buy-up plan if you waived coverage previously. If you are a new hire or newly eligible, you are not subject to EOI if you enroll within your benefit eligibility period.

\*Go to [dfinsolutionsbenefits.com](https://dfinsolutionsbenefits.com) for information on evidence of insurability (EOI) and pre-existing condition limitations.






# Enrolling for Your Benefits

Look at your benefit choices and make decisions for 2024: **October 23 – November 3, 2023** or if newly hired: **within 31 days of your date of hire**. Your elections will take effect January 1, 2024. **Or if newly hired:** your benefits will take effect the first day of the month after your date of hire, regardless of the day of the month you started employment. Choose carefully! With some exceptions, your choices remain in effect through December 31, 2024.

## Your Enrollment Checklist

Use this checklist to guide you through the enrollment process:

- ☐ **IMPORTANT: Register and create a password** at our new benefits enrollment site: **mydfinbenefits.com** and if desired, download **Benefitexpressway**, the WEX Benefits app.
- ☐ **Use the modeling tool** at **mydfinbenefits.com** to assist you with choosing the best plan for you and your family.
- ☐ **Review, update or add your dependents** at **mydfinbenefits.com**. You'll need to verify any new dependents or any dependents previously terminated from coverage.
- ☐ **Make your Tobacco-free Pledge** if you didn't already or make one if newly hired. Contact BCBSIL or the Benefits Center for details. To avoid a monthly surcharge, you must be tobacco-free or submit proof you completed the tobacco-cessation program.
- ☐ **Decide how much you want to contribute** to your HSA and/or your Limited-Use Health Care FSA if enrolled in the Bronze HSA or Silver HSA medical plan, or your Full-Use Health Care FSA if enrolled in the Gold PPO medical plan.
- ☐ **Review or complete your beneficiary information:**
  - Life insurance at **mydfinbenefits.com**
  - 401(k) at **empower-retirement.com/participant**
  - HSA at **optumbank.com**
- ☐ **Enroll or make changes.** It's important to take a fresh look at your benefits. You have three ways to enroll:
  -  **mydfinbenefits.com**, 24/7
  -  **Benefitexpressway app**, 24/7
  -  **1-877-308-1464**, Monday – Friday, 7:30 a.m. – 6:00 p.m. CT

**NOTE:** If you don't have online access, call the Benefits Center to set up your user ID and password and to enroll in your benefits.

## If You Don't Enroll by November 3

- You *will* maintain your current medical, dental, vision, life and AD&D, LTD Buy-up, Supplemental Health Care and Supplemental STD coverage for 2024. (This includes if you chose no coverage for 2023.)
- If you are currently covered by the HSA option, you *will not* make any contributions to your HSA beginning on January 1, 2024, even if you currently contribute.
- You *will not* be able to contribute to an FSA, even if you currently contribute.

## If Newly Hired and You Don't Enroll

If you don't take action within 31 days of your date of hire:

- You *will not* receive medical, dental, vision, Supplemental Health Care, Health Care FSA and Dependent Care FSA coverage.
- You *will* receive basic employee life insurance coverage of 1x base pay, up to \$250,000 plus basic AD&D insurance coverage in the same amount.
- You *will* receive basic STD and LTD.

## Making Benefit Changes

You may change your elections during the year **only if you experience a qualifying status change**. For more information, go to **dfinsolutionsbenefits.com**.

**Have Questions?** Visit **dfinsolutionsbenefits.com** or call the Benefits Center at **1-877- 308-1464**. You can schedule an appointment to speak with a Benefits Center representative by logging on at **mydfinbenefits.com** and clicking on the appropriate tile on the home page.



# Additional Benefits

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## Adoption Assistance

DFIN provides financial assistance for eligible adoption expenses, **up to a maximum of \$5,000** per calendar year per adoption.

## Business Travel Accident & Assistance

The global Business Travel Accident Policy provides death and disability coverage for eligible employees traveling on company business. International SOS Assistance gives you access to worldwide medical, travel and emergency assistance.

## Commuter Benefit

The commuter benefit saves you money by letting you pay for eligible work-related parking and transportation expenses with pre-tax payroll deductions.

## Employee Assistance Program (EAP)

Access the EAP and additional work/life resources at **achievesolutions.net/dfs** or **1-877-409-1508**, 24 hours a day, 7 days a week. The EAP is completely confidential and free to you and your family.

Services include:

- Talk one-on-one with a counselor face to face, online or by phone.
- Find adult and child care providers.
- Find help for home repair, pet care, relocation and more.

## Group Legal Services Plan

With the Group Legal Services Plan, get quick legal advice at an affordable price. You can receive a virtual consultation with a participating attorney on legal matters such as preparing a will, buying a home, working with creditors, or losing a parent or spouse.

## Parental/Maternity Leave

To support you and your growing family, **6 weeks of paid parental leave** is available to any mother or father adding a new child to the family through birth, adoption or foster care, and can be used in 1-week increments.

The **mother can receive up to 12 weeks of paid leave** when combined with short-term disability (STD) benefits. For more information, go to the DailyDFIN.

## Supplemental Health Care Coverage

MetLife can help supplement your existing health care coverage and provide cash benefits due to illness or injury. Policies include accident insurance, critical illness insurance and hospital insurance.

## Wellness

DFIN offers you a number of programs that can help you on your Total Wellbeing journey such as:

- BCBSIL Fitness Program\*
- Livongo Whole Person\*
- ClassPass: Studio and Gym Discounts
- Tobacco: Kick It!
- Hinge Health\*
- Weight Watchers
- Wondr\*

\*Available if you're enrolled in a DFIN medical option through BCBSIL.

**IMPORTANT:** The voluntary and supplemental benefit programs are not sponsored, maintained, subsidized nor endorsed by DFIN.

Learn more at [dfinsolutionsbenefits.com](https://dfinsolutionsbenefits.com)



# 2024 Monthly Medical, Dental & Vision Premiums

**DFIN supports wellbeing and living a healthy lifestyle.** The medical premiums below reflect rates for employees that pledge they are either tobacco-free or submit proof you completed the tobacco-cessation program. Otherwise, a monthly surcharge of \$185 will be added to your medical premium.

**No increase to your medical, dental or vision costs!**

## 2024 Monthly **Medical** Premiums

	Medical Plan Options	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
★	Bronze HSA Medical Plan	\$50.00	\$215.00	\$130.00	\$295.00
★	Silver HSA Medical Plan	\$155.00	\$415.00	\$290.00	\$550.00
★	Gold PPO Medical Plan	\$230.00	\$620.00	\$440.00	\$830.00

## 2024 Monthly **Dental** Premiums

	Dental Plan Options	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
	Delta Dental Low	\$29.05	\$58.10	\$65.50	\$101.63
	Delta Dental High	\$43.56	\$87.12	\$115.32	\$173.06

## 2024 Monthly **Vision** Premiums

	Vision Plan Options	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
	Eyemed	\$6.45	\$11.77	\$11.46	\$15.85
	Eyemed Enhanced	\$19.28	\$35.20	\$34.27	\$47.41

### IMPORTANT

- **References to spouses** throughout the enrollment materials include covered domestic partners.
- **For information on dependent eligibility**, please refer to the Summary Plan Descriptions (SPDs).
- **If you cover eligible children**, you can cover them up to age 26 under medical, dental, vision, optional AD&D and child life insurance.
- See [dfinsolutionsbenefits.com](https://dfinsolutionsbenefits.com) for Plan details.

# 2024 Monthly Optional Life, AD&D and LTD Buy-up Rates

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## Monthly Rates for **Optional Employee or Spouse Life Insurance** (Per \$1,000 of Coverage)

Age	Employee or Spouse	
	Non-Smoker	Smoker
<25	\$0.038	\$0.076
25-29	\$0.038	\$0.095
30-34	\$0.038	\$0.124
35-39	\$0.047	\$0.142
40-44	\$0.066	\$0.152
45-49	\$0.124	\$0.227
50-54	\$0.180	\$0.350
55-59	\$0.322	\$0.662
60-64	\$0.483	\$1.022
65-69	\$0.814	\$1.976
70+	\$1.684	\$3.177

## Monthly Rates for **Optional Dependent Child Life Insurance** (Per \$1,000 of Coverage)

Child Age	Dependent Child
<26	\$0.105

## Monthly Rates for **Optional Accidental Death & Dismemberment Insurance** (Per \$1,000 of Coverage)

Employee	Employee + Dependent
\$0.015	\$0.024

## Monthly Rates for **Long-term Disability (LTD) Buy-up** (Per \$100 of Covered Monthly Payroll)

Your company-paid basic LTD coverage is 50% of your pre-disability earnings up to \$10,000 a month. You may purchase an additional 10% of LTD coverage (60% total), of your pre-disability earnings, up to \$15,000 a month.

Age	LTD Rate
<25	\$0.018
25-29	\$0.022
30-34	\$0.032
35-39	\$0.047
40-44	\$0.076
45-49	\$0.108
50-54	\$0.150
55-59	\$0.177
60-64	\$0.186
65-69	\$0.186
70+	\$0.209

## IMPORTANT

- Please see [dfinsolutionsbenefits.com](https://dfinsolutionsbenefits.com) for evidence of insurability (EOI) requirements for optional life.
- If you wait to elect LTD Buy-up coverage, EOI will be required, and the pre-existing limitation will apply to any increase in coverage.

MY MONEY



MY TIME



MY HEALTH



MY CAREER



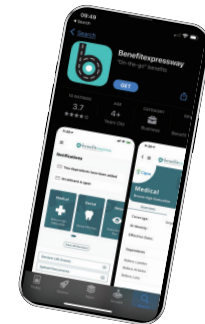
## New Enrollment Partner: WEX Benefits

**mydfinbenefits.com**



Visit the **mydfinbenefits.com** site to review your benefits, use the modeling tool to assist you with choosing the best plan for you and your family, and enroll.

**TIP:** Visit the Apple App Store or Google Play to download the **Benefitexpressway** app for easy use on your mobile device.



### Plan Information Available Online

Your current DFIN Summary Plan Descriptions (SPDs) and legal notices are available from the DFIN Benefits Team through an email request to **dfinbenefits@dfinsolutions.com**. (Paper copies are available at no charge.) An SPD summarizes the key features, terms and provisions of a benefit plan.

#### IMPORTANT

This Benefit Highlights Guide describes the coverage offered to the majority of benefits-eligible employees under the Donnelley Financial Group Benefits Plan ("the Plan"). Your benefits eligibility will determine the coverage that is offered to you, your spouse, your domestic partner and/or your dependent child(ren). More details on benefits eligibility are available online at **dfinsolutionsbenefits.com**.

The descriptions in this Benefit Highlights Guide are based on 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 SPDs, SMMs, any other materials summarizing the Donnelley Financial Solutions Plan and the official Plan documents, the official Plan documents will control. Donnelley Financial, LLC reserves the right to amend, change or terminate any or all of the benefit Plans it sponsors, including without limitation, the Donnelley Financial Group Benefits Plan and the Donnelley Financial Flexible Benefits Plan in whole or in part, at any time.



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October 2023