INCOME PROTECTION FOR LIFE'S UNEXPECTED MOMENTS

RRD BENEFITS
HEALTH | WEALTH | LIFE

CHANGE TO LONG-TERM DISABILITY (LTD) COVERAGE

Your ability to earn an income is important to your financial well-being. If you are unable to work for an extended period of time due to a serious injury or illness, LTD coverage can provide long-term financial protection.

What's Changing

Beginning January 1, 2027, LTD coverage will be an optional, employee-paid benefit. You'll be automatically enrolled unless you choose to waive LTD coverage during Annual Enrollment for 2027 benefits, and you will begin paying premiums in January.

If you choose to waive coverage during Annual Enrollment (or to un-enroll later), you may elect LTD during a future Annual Enrollment or if you experience a qualified status event. However, your coverage will be subject to the pre-existing conditions exclusions outlined in the LTD certificate available on **myRRDbenefits.com**.

How LTD Coverage Works

LTD coverage provides a monthly benefit of 50% of your earnings, up to $10,000 a month, for a maximum benefit period if you are unable to work due to a covered illness or accident. LTD premiums are based on your age as of December 31 of the current coverage year. Your premiums will be deducted from your paycheck after taxes, so any benefit payments you receive will be tax-free. See the charts below for details.

NOTE: If you are currently on STD or LTD, your current claim is not affected by your 2027 LTD decision. However, if you decide to waive LTD coverage in 2027, any new STD claim in 2027 (even if for the same condition, but a new occurrence) would not have LTD protection.

Age as of Dec. 31, 2027	**Monthly Rate** per $100 covered monthly payroll
<25	$0.084
25 – 29	$0.066
30 – 34	$0.080
35 – 39	$0.129
40 – 44	$0.188
45 – 49	$0.304
50 – 54	$0.405
55 – 59	$0.372
60 – 64	$0.372
65 – 69	$1.238
70 – 74	$1.238
75 – 79	$1.238
80 – 84	$1.238
85 – 89	$1.238
90+	$1.238

Age at Disability	**Maximum Benefit Period**
<60	Greater of SSNRA* or to age 65 (but not less than 5 years)
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69+	12 months

* *SSNRA — Social Security Normal Retirement Age*