HOW DO I …?

This document provides tips on how to:

- **Change your contact information,** including your address, email and phone
- **Name or update a beneficiary** for your plan benefits
- **Change your benefit elections** because of a life event such as marriage, birth of a child, etc.
- **Report a death** for life insurance benefits
- **Submit expenses** for reimbursement from your Health Care or Dependent Care FSA
- **Change your Health Savings Account** contribution
- **Get help** with your benefits

CHANGE MY CONTACT INFORMATION



Online: Updates to your mailing address, email or phone number must be done in Dayforce. If you are not sure how to do this, please contact Human Resources.

NAME OR UPDATE A BENEFICIARY



Your beneficiary is the person or people you choose to receive your plan benefits if you die. You should choose your beneficiary when you are eligible for and/or enroll in the following benefits. And you can generally change your beneficiary at any time by contacting the respective vendor. **TIP:** It's a good idea to check with an estate planner, accountant or attorney before you make this important choice.

Life Insurance with MetLife

Online: Click Enroll at **mylscbenefits.com**. Once logged in, you can review and update your beneficiaries under the Common Actions section of the home page.

By Phone: Contact the LSC Benefits Center at **1-888-681-2241,** Monday - Friday, 7:00 a.m. to 7:00 p.m. Central Time for assistance.

LSC Savings Plan – 401(k)

Online: Go to **empower-retirement.com/participant** and log in to your account. Click "LSC Savings Plan" and then "Overview" in the Account List. From there, click "Beneficiaries" under the Account Information section on the left side of the page.

By Phone: Call Empower Retirement™ at **1-844-243-4773,** Monday - Friday, 7:00 a.m. to 9:00 p.m. CT.

Health Savings Account (HSA) with HealthEquity

You have the option to designate a beneficiary for your Health Savings Account (HSA), although it is not required.

Online: Log in to your account at **healthequity.com.** To designate beneficiaries electronically, click "My Account" and then "Add/Edit Beneficiaries." If you prefer to submit your beneficiaries by mail, you can click "Docs & Forms" and then "Beneficiary Designation Form." Instructions on how to submit the form are included in the document.

By Phone: Contact HealthEquity at **1-844-281-0928** for a beneficiary designation form and to discuss the potential tax treatment.

You can also review IRS publication 969 at **irs.gov** for more information.

MetLife Supplemental Health Benefits (Critical Illness, Accident Insurance & Hospital Indemnity)

Online: Visit **metlife.com/mybenefits** and log in to your account. Go to Benefits & Coverage and select "Manage my beneficiaries"next to the benefit. Follow the instructions. You can also download a beneficiary designation form to complete and mail. Click "Forms" and then "Beneficiary Change Form."

By Phone: For assistance, call MetLife at **1-888-447-8996,** Monday - Friday from 7:00 a.m. to 10:00 p.m. Central Time.

CHANGE MY BENEFITS BECAUSE OF A LIFE EVENT

In most cases, because of Internal Revenue Service (IRS) rules, the benefits you elect each year remain in effect until the beginning of the next calendar year. However, when a significant change in your life occurs, you may be able to adjust your benefit choices to meet your changing needs.

You may change your benefit elections during the year if you experience a qualifying life event in one of the categories listed below. For a complete listing of events, go to **mylscbenefits.com** to view the Summary Plan Description (SPD).

- You get married, divorced, or legally separated and the separation causes a loss of eligibility under your spouse's plan, or you have your marriage annulled.
- You have a baby, adopt or have a child placed in your care for adoption.
- Your spouse or dependent dies.
- You gain a same-sex domestic partner or lose one through separation or death.
- You, your spouse or your dependent has a change in employment status resulting in a loss or gain of eligibility for coverage.
- Your dependent becomes eligible or ineligible for coverage (e.g., he or she reaches the Group Benefits Plan's age limit, becomes or ceases to be a student, gets married, or is called to active military duty).
- You, your spouse or your dependent moves to a new place of residence, resulting in a loss or gain of eligibility for coverage.

Here are some key things to know about life event changes:

- You can make a new election in response to a qualifying life event only if the election is on account of and consistent with the life event.
- All such election changes must be made no later than 30 days from the date of the life event. If the life event is due to the birth or adoption of a baby, however, you have 60 days from the date of the life event to make benefit election changes.
- Benefit changes cannot be made in advance of the event. For example, if you know you will be getting married, you need to wait until the actual date of marriage (or within 30 days after that date) to make the election change.
- For dependents who are no longer eligible for coverage, it's up to you to remove them from coverage. Claims will not be paid for ineligible dependents. Likewise, if you cover an ineligible dependent under COBRA for up to 60 days, you will not receive any refund of premiums if this is found out.
- You are responsible for making the changes online at **mylscbenefits.com**. Click on the "Enroll" link to make changes related to having or adopting a child, marriage, divorce, domestic partnerships ending, family member deaths, etc. You can also call the LSC Benefits Center at **1-888-681-2241,** Monday - Friday from 7:00 a.m. to 7:00 p.m. Central Time.

For more information about qualifying life events and special enrollment rights, you can visit **mylscbenefits.com** to review the Summary Plan Description (SPD) and any Summary of Material Modifications (SMM), or call the LSC Benefits Center.

REPORT A DEATH FOR LIFE INSURANCE BENEFITS



To file a claim for spouse/domestic partner or child life insurance, please call MetLife at **1-888-447-8996,** press 3 (for life insurance), and then press 2 to report a death. In the event of your death, a family member or other representative should contact Human Resources, who will provide information to MetLife.

SUBMIT EXPENSES FOR REIMBURSEMENT FROM MY FSA



You can learn how to submit expenses for your Health Care and/or Dependent Care Flexible Spending Accounts (FSAs) by visiting **healthequity.com/wageworks.**

It's important that you save all itemized receipts. To remain compliant with the IRS regulations, HealthEquity may need to request a copy of your itemized receipt to validate the expense was eligible for reimbursement from your FSA. So please provide the requested documentation if you are contacted — otherwise, your debit card may be suspended and an over-payment may be noted on your account.

As a reminder, you have until March 31 of the following year to submit expenses incurred during the prior Plan year (e.g., 2026).

For questions, please call HealthEquity at **1-877-924-3967,** 24 hours a day, 7 days a week.



CHANGE MY HSA CONTRIBUTION

You can change the amount you contribute to your Health Savings Account (HSA) at any time during the year by visiting **mylscbenefits.com** and clicking the "Enroll" link to make the change. Once you've logged in, click on "Change Your HSA Election" under Common Actions. You can also call the LSC Benefits Center at **1-888-681-2241.**

The change will occur the first of the month following the date you make the change.

Remember to monitor your HSA contributions carefully — you are responsible for ensuring you do not exceed the annual limit, which includes any contributions made by the company. For more about this limit and how your HSA works, visit **healthequity.com**.

GET HELP WITH MY BENEFITS

For help with ...	Go online to ...	Or call ...
Health & Welfare Benefits (health care, HSA, FSA, life and disability insurance, etc.)	**mylscbenefits.com** (Click the "LSC Benefits Center" link)	LSC Benefits Center at **1-888-681-2241,** Monday - Friday, 7:00 a.m. - 7:00 p.m. CT
LSC Savings Plan – 401(k)	**empower-retirement.com/participant**	Empower Retirement™ at **1-844-243-4773,** Monday - Friday, 7:00 a.m. - 9:00 p.m. CT

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.