

# Make It Yours To Go

*make it yours*



# Table of Contents

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**Eligibility**..... 4

    Eligibility..... 4

**Medical** ..... 5

    Medical Coverage Level ..... 5

    California Medical Coverage Level..... 8

    How Deductibles Work ..... 13

    How Out-of-Pocket Maximums Work ..... 14

    Medical Price ..... 15

    Pay Now or Later? ..... 16

    How to Get the Right Medical Option ..... 17

    HSA Basics..... 20

    HSA vs FSA..... 22

    How Much to Save? ..... 23

    Prescription Drugs ..... 24

    Prescription Drug Questions..... 25

    Medicare Basics ..... 27

**Medical Supplement**..... 29

    Accident Insurance ..... 29

    Critical Illness Insurance..... 30

    Hospital Indemnity Insurance ..... 31

    Expert Second Opinion with 2nd.MD..... 32

**Dental**..... 33

    Dental Coverage Level ..... 33

    Dental Price ..... 35

**Vision**..... 36

    Vision Coverage Level..... 36

    Vision Price..... 39

**More Options** ..... 40

    Legal Services ..... 40

    Identity Theft Protection..... 41

    Pet Insurance ..... 42

    International Vacation Medical ..... 43

    Bill Negotiation Services..... 44

**How to Enroll** ..... 45

    How to Enroll ..... 45

**Use Your Benefits**..... 46

    Actions After You Enroll..... 46

    How to Get Care..... 49

    Paying for Care..... 50

    Paying With Your HSA ..... 51

**Resources** ..... 53

    Explore Carrier Choices ..... 53

    Contacts ..... 60

    Contact a Health Pro ..... 61

    Get Answers ..... 62

    Glossary ..... 63

    Newly Eligible for Benefits? ..... 65

    Helpful Documents ..... 67

    COBRA Coverage Options..... 68

# Eligibility

It's up to you to understand who you can cover under your medical, dental, vision, and other benefits. Be sure to review the information below **before** you enroll in coverage.

For certain benefits, you may also enroll your eligible family members.

Eligible family members include:

- Your spouse or partner. If you cover a partner, you may be subject to imputed income adjustments to comply with IRS tax rules. **Note:** If you're divorced and have a divorce decree that requires you to provide coverage for your ex spouse, that person is not eligible to be covered through the RELX plans.
- For medical, dental and vision coverage, you may cover your own and/or your spouse or partner's children up to age 26. Coverage is offered regardless of their student, mental or employment status; regardless of whether the employee's home is their principal residence; and regardless of whether they have coverage available through their own employer. **Note:** If you have adult children under the age of 26 who previously aged out of these plans, you can enroll them during Annual Enrollment. If they're currently enrolled in COBRA for dental or vision, be sure to cancel that coverage as of January 1, 2026.
- For accident, critical illness, and hospital indemnity insurance, you may cover your own and/or your spouse or partner's children up to age 26. Coverage is offered regardless of their student, mental or employment status; regardless of whether the employee's home is their principal residence; and regardless of whether they have coverage available through their own employer.
- For all other coverage, you may cover your own and/or your spouse or partner's unmarried dependent children up until the end of the month they turn age 19 or 23 if a full-time student.
- Your own and/or your spouse or partner's unmarried children of any age who are primarily supported by you and incapable of self-support because of a mental or physical disability that began before age 26. You must provide the appropriate carrier proof of the disability within 30 days of enrolling the child as a disabled dependent (note this does not apply to all plans).

# Medical Coverage Level

## Which Coverage Level Is Best?

When you choose your coverage level, you get to pick the one with the coverage and features you want. If you're enrolling again, consider what changes you may be facing. Change is constant, so make sure you [do your homework](#) before sticking with what you had in the past.

Your coverage level determines how much you pay out of your paycheck (premiums). It also determines how much you pay out of your pocket when you receive care (deductibles, coinsurance, copays).

Don't let the names of the coverage levels fool you. One option isn't better than another. The coverage levels are designed to give you choices. It's up to you to find the one that makes sense for your situation.

## Medical Coverage Level Options

You have several coverage levels to choose from. Each coverage level is available from different [insurance carriers](#) at different costs.

When you enroll, you'll find plenty of tools and resources to help you choose a coverage level.

|                                             | BRONZE                          | BRONZE PLUS                     | SILVER                          | GOLD               | PLATINUM            |
|---------------------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------|---------------------|
| <b>Option type</b>                          | High-deductible option with HSA | High-deductible option with HSA | High-deductible option with HSA | PPO                | PPO                 |
| <b>Paycheck contributions</b>               | \$                              | \$                              | \$\$                            | \$\$\$             | \$\$\$\$            |
| <b>2026 Annual Deductible</b>               |                                 |                                 |                                 |                    |                     |
| <b>In-network (individual / family)</b>     | \$3,400 / \$6,800               | \$2,500 / \$5,000               | \$1,700 / \$3,400               | \$1,000 / \$2,000  | \$250 / \$500       |
| <b>Out-of-network (individual / family)</b> | \$3,400 / \$6,800               | \$2,500 / \$5,000               | \$1,700 / \$3,400               | \$2,000 / \$4,000  | \$5,000 / \$10,000  |
| <b>Traditional or true family?</b>          | Traditional                     | True family                     | True family                     | Traditional        | Traditional         |
| <b>2026 Annual-Out-of-Pocket-Maximum</b>    |                                 |                                 |                                 |                    |                     |
| <b>In-network (individual / family)</b>     | \$6,400 / \$12,800              | \$4,500 / \$9,000               | \$4,250 / \$8,500               | \$4,250 / \$8,500  | \$2,300 / \$4,600   |
| <b>Out-of-network (individual / family)</b> | \$12,800 / \$25,600             | \$11,500 / \$23,000             | \$8,500 / \$17,000              | \$8,500 / \$17,000 | \$11,500 / \$23,000 |

| Traditional or true family?     | Traditional                  | True family                  | True family                  | Traditional                                                             | Traditional                                                             |
|---------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------------------------------------------------|-------------------------------------------------------------------------|
| <b>2026 In-Network Benefits</b> |                              |                              |                              |                                                                         |                                                                         |
| <b>Preventive care</b>          | Covered 100%, no deductible  | Covered 100%, no deductible  | Covered 100%, no deductible  | Covered 100%, no deductible                                             | Covered 100%, no deductible                                             |
| <b>Doctor's office visit</b>    | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | You pay \$30 for PCP visit and \$50 for specialist visit, no deductible | You pay \$25 for PCP visit and \$40 for specialist visit, no deductible |
| <b>Emergency room</b>           | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | You pay \$150, then 30% after deductible                                | You pay \$150, then 15% after deductible                                |
| <b>Urgent care</b>              | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | You pay \$50                                                            | You pay \$25                                                            |
| <b>Inpatient care</b>           | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | You pay 30% after deductible                                            | You pay 15% after deductible                                            |
| <b>Outpatient care</b>          | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | If not an office visit, you pay 30% after deductible                    | If not an office visit, you pay 15% after deductible                    |

Note: For some insurance carriers in CA, CO, DC, GA, MD, OR, VA, and WA, the coverage is an HMO option that covers in-network care only.

## Prescription Drug Coverage

|                                                | BRONZE                                                         | BRONZE PLUS                                                    | SILVER                                                         | GOLD          | PLATINUM      |
|------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|---------------|---------------|
| <b>Preventive drugs</b>                        | You pay \$0**                                                  | You pay \$0**                                                  | You pay \$0**                                                  | You pay \$0** | You pay \$0** |
| <b>30-Day Retail Supply</b>                    |                                                                |                                                                |                                                                |               |               |
| <b>Tier 1 (generally lowest cost options)</b>  | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$12  | You pay \$8   |
| <b>Tier 2 (generally medium cost options)</b>  | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$50  | You pay \$30  |
| <b>Tier 3 (generally highest cost options)</b> | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$70  | You pay \$50  |
| <b>90-Day Mail Order Supply</b>                |                                                                |                                                                |                                                                |               |               |
| <b>Tier 1 (generally lowest cost options)</b>  | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$30  | You pay \$20  |

|                                                |                                                                |                                                                |                                                                |               |               |
|------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|---------------|---------------|
| <b>Tier 2 (generally medium cost options)</b>  | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$125 | You pay \$75  |
| <b>Tier 3 (generally highest cost options)</b> | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$175 | You pay \$125 |

\*\*Preventive drugs are determined by the insurance carrier or pharmacy benefit manager. You must have a doctor's prescription for the medication—even for products sold over the counter (OTC)—and you must use an in-network retail pharmacy or mail-order service.

These charts may not take into account how each coverage level covers any state-mandated benefits, its plan administration capabilities, or the approval from the state Department of Insurance of the benefits offered by the plan. If you have questions about a specific benefit, contact the insurance carrier for additional information. Individual carriers may offer coverage that differs slightly from the standard coverage reflected here. In the event that there is a discrepancy between this site and the official plan documents, the official plan documents will control.

These charts are a high-level listing of commonly covered benefits across carriers and coverage levels. They are intended to provide you with a snapshot of benefits provided across coverage levels. In general, carriers have agreed to the majority of standardized plan benefits.

For a more detailed look at these and additional coverages, go to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com). It does account for any carrier adjustments to standardized plan benefits. To see summaries when you enroll online, check the boxes next to the options you want to review and click **Compare**. In order to get the most comprehensive information about any specific coverage, you will need to call the carrier directly.

Note: For additional comparison, you may find Summaries of Benefits and Coverage on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).

**California Residents:** Your options will be different, depending on the insurance carrier you choose. See [what's different](#).

**Out-of-Area:** Your specific options are based on your home zip code. If you live outside the service areas of all the insurance carriers, you can choose an out-of-area option at the Silver coverage level. Aetna will be the insurance carrier. (Note: The Silver option available to out-of-area individuals is different than the Silver option on this site. Refer to [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) for details.)

**Choosing a Primary Care Physician:** Certain options require you to choose a primary care physician. You may need to designate a primary care physician to coordinate your care if you choose Kaiser Permanente or Health Net as your insurance carrier.

## Do You Take Any Prescription Drugs?

Your prescription drug coverage will be provided through your insurance carrier's pharmacy benefit manager.

While your coverage level will determine your coverage for prescription drugs, each pharmacy benefit manager has its own rules. You need to make sure you're comfortable with how your family's medications will be covered. [Get the details](#).

## Questions?

Check out the [Frequently Asked Questions](#) (PDF) and the [Glossary](#).

# California Medical Coverage Level

## Live In California?

Your options will be different, depending on the insurance carrier you choose.

For starters, each **insurance carrier** in California can elect to offer each coverage level either as an option that offers in- and out-of-network benefits (e.g., a PPO) **or** an option that offers in-network benefits only (e.g., an HMO).

Also, insurance carriers can choose to offer **either the standard Gold option or a Gold II option—not both**. The Gold II option offers **only** in-network benefits.

Review the table below to see which insurance carriers offer out-of-network benefits for the coverage levels you're considering.

|                          | BRONZE                 | BRONZE PLUS            | SILVER                 | GOLD                   | GOLD II         | PLATINUM               |
|--------------------------|------------------------|------------------------|------------------------|------------------------|-----------------|------------------------|
| <b>Aetna</b>             | In- and out-of-network | In- and out-of-network | In- and out-of-network | In- and out-of-network | N/A             | In- and out-of-network |
| <b>Anthem</b>            | In- and out-of-network | In- and out-of-network | In- and out-of-network | In- and out-of-network | N/A             | In- and out-of-network |
| <b>Cigna</b>             | In- and out-of-network | In- and out-of-network | In- and out-of-network | In- and out-of-network | N/A             | In-network only        |
| <b>Health Net</b>        | In- and out-of-network | In- and out-of-network | In- and out-of-network | N/A                    | In-network only | In- and out-of-network |
| <b>Kaiser Permanente</b> | In-network only        | In-network only        | In-network only        | In-network only        | In-network only | In-network only        |
| <b>United Healthcare</b> | In- and out-of-network | In- and out-of-network | In- and out-of-network | In- and out-of-network | N/A             | In- and out-of-network |



## Medical Coverage Level

|                                      | BRONZE                          | BRONZE PLUS                      | SILVER                          | GOLD                        | GOLD II            | PLATINUM                    |
|--------------------------------------|---------------------------------|----------------------------------|---------------------------------|-----------------------------|--------------------|-----------------------------|
| Option type                          | High-deductible option with HSA | High-deductible option with HSA  | High-deductible option with HSA | PPO                         | HMO                | PPO                         |
| Paycheck contributions               | \$                              | \$                               | \$\$                            | \$\$\$                      | \$\$\$             | \$\$\$\$                    |
| 2026 Annual Deductible               |                                 |                                  |                                 |                             |                    |                             |
| In-network (individual / family)     | \$3,400 / \$6,800               | \$2,500 / \$5,000 <sup>†</sup>   | \$1,700 / \$3,400 <sup>†</sup>  | \$1,000 / \$2,000           | N / A              | \$250 / \$500               |
| Out-of-network (individual / family) | \$3,400 / \$6,800               | \$2,500 / \$5,000 <sup>†</sup>   | \$1,700 / \$3,400 <sup>†</sup>  | \$2,000 / \$4,000           | N / A              | \$5,000 / \$10,000          |
| Traditional or true family?          | Traditional                     | True family                      | True family                     | Traditional                 | N / A              | Traditional                 |
| 2026 Annual Out-of-Pocket Maximum    |                                 |                                  |                                 |                             |                    |                             |
| In-network (individual / family)     | \$6,400 / \$12,800              | \$4,500 / \$9,000 <sup>†</sup>   | \$4,250 / \$8,500 <sup>†</sup>  | \$4,250 / \$8,500           | \$5,400 / \$10,800 | \$2,300 / \$4,600           |
| Out-of-network (individual / family) | \$12,800 / \$25,600             | \$11,500 / \$23,000 <sup>†</sup> | \$8,500 / \$17,000 <sup>†</sup> | \$8,500 / \$17,000          | N / A              | \$11,500 / \$23,000         |
| Traditional or true family?          | Traditional                     | True family                      | True family                     | Traditional                 | Traditional        | Traditional                 |
| 2026 In-Network Benefits             |                                 |                                  |                                 |                             |                    |                             |
| Preventive care                      | Covered 100%, no deductible     | Covered 100%, no deductible      | Covered 100%, no deductible     | Covered 100%, no deductible | Covered 100%       | Covered 100%, no deductible |

|                              |                              |                              |                              |                                                                         |                                                          |                                                                         |
|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------------------------------|
| <b>Doctor's office visit</b> | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | You pay \$30 for PCP visit and \$50 for specialist visit, no deductible | You pay \$25 for PCP visit and \$40 for specialist visit | You pay \$25 for PCP visit and \$40 for specialist visit, no deductible |
| <b>Emergency room</b>        | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | You pay \$150, then 30% after deductible                                | You pay \$150, then 30% after copay                      | You pay \$150, then 15% after deductible                                |
| <b>Urgent care</b>           | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | You pay \$50                                                            | You pay \$40                                             | You pay \$25                                                            |
| <b>Inpatient care</b>        | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | You pay 30% after deductible                                            | You pay 30%                                              | You pay 15% after deductible                                            |
| <b>Outpatient care</b>       | You pay 25% after deductible | You pay 25% after deductible | You pay 25% after deductible | If not an office visit, you pay 30% after deductible                    | If not an office visit, you pay 30%                      | If not an office visit, you pay 15% after deductible                    |

**Note:** For some insurance carriers in CA, CO, DC, GA, MD, OR, VA, and WA, the coverage is an HMO option that covers in-network care only.

\*Under Health Net and Kaiser Permanente, there are minor differences (including possible lower family deductibles and a **traditional** annual deductible and out-of-pocket maximum) under the Bronze Plus and Silver coverage levels.

## Prescription Drug Coverage

|                                               | BRONZE                                                         | BRONZE PLUS                                                    | SILVER                                                         | GOLD          | GOLD II       | PLATINUM      |
|-----------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|---------------|---------------|---------------|
| <b>Preventive drugs</b>                       | You pay \$0**                                                  | You pay \$0**                                                  | You pay \$0**                                                  | You pay \$0** | You pay \$0** | You pay \$0** |
| <b>30-Day Retail Supply</b>                   |                                                                |                                                                |                                                                |               |               |               |
| <b>Tier 1 (generally lowest cost options)</b> | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$12  | You pay \$10  | You pay \$8   |

|                                                |                                                                |                                                                |                                                                |              |              |              |
|------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|--------------|--------------|--------------|
| <b>Tier 2 (generally medium cost options)</b>  | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$50 | You pay \$40 | You pay \$30 |
| <b>Tier 3 (generally highest cost options)</b> | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$70 | You pay \$60 | You pay \$50 |

#### 90-Day Mail Order Supply

|                                                |                                                                |                                                                |                                                                |               |               |               |
|------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|----------------------------------------------------------------|---------------|---------------|---------------|
| <b>Tier 1 (generally lowest cost options)</b>  | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$30  | You pay \$25  | You pay \$20  |
| <b>Tier 2 (generally medium cost options)</b>  | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$125 | You pay \$100 | You pay \$75  |
| <b>Tier 3 (generally highest cost options)</b> | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay 100% until you've met the deductible, then you pay 25% | You pay \$175 | You pay \$150 | You pay \$125 |

\*\*Preventive drugs are determined by the insurance carrier or pharmacy benefit manager. You must have a doctor's prescription for the medication—even for products sold over the counter (OTC)—and you must use an in-network retail pharmacy or mail-order service.

These charts may not take into account how each coverage level covers any state-mandated benefits, its plan administration capabilities, or the approval from the state Department of Insurance of the benefits offered by the plan. If you have questions about a specific benefit, contact the insurance carrier for additional information. Individual carriers may offer coverage that differs slightly from the standard coverage reflected here. In the event that there is a discrepancy between this site and the official plan documents, the official plan documents will control.

These charts are a high-level listing of commonly covered benefits across carriers and coverage levels. They are intended to provide you with a snapshot of benefits provided across coverage levels. In general, carriers have agreed to the majority of standardized plan benefits.

For a more detailed look at these and additional coverages, go to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com). It does account for any carrier adjustments to standardized plan benefits. To see summaries when you enroll online, check the boxes next to the options you want to review and click **Compare**. In order to get the most comprehensive information about any specific coverage, you will need to call the carrier directly.

Note: For additional comparison, you may find Summaries of Benefits and Coverage on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).

**Out-of-Area:** Your specific options are based on your home zip code. If you live outside the service areas of all the insurance carriers, you can choose an out-of-area option at the Silver coverage level. Aetna will be the insurance carrier. (Note: The Silver option available to out-of-area individuals is different than the Silver option on this site. Refer to [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) for details.)

**Choosing a Primary Care Physician:** Certain options require you to choose a primary care physician. You may need to designate a primary care physician to coordinate your care if you choose Kaiser Permanente or Health Net as your insurance carrier.

## Do You Take Any Prescription Drugs?

Your prescription drug coverage will be provided through your insurance carrier's pharmacy benefit manager.

While your coverage level will determine your coverage for prescription drugs, each pharmacy benefit manager has its own rules. You need to make sure you're comfortable with how your family's medications will be covered. [Get the details.](#)

## Questions?

Check out the [Frequently Asked Questions](#) (PDF) and the [Glossary](#).

# How Deductibles Work

The deductible is what you pay out of your own pocket before your insurance begins to pay a share of your costs.

For example, let's say you break your wrist. If you have a deductible, you pay the full "negotiated" costs of all in-network services until you reach the deductible. The "negotiated" costs are the payments providers (doctors, hospitals, labs, etc.) have agreed to accept for a particular service from the [insurance carrier](#). Insurance carrier member sites and apps have resources that can help you look up the cost of care.

## It Depends On Your Medical Coverage Level

**Bronze, Gold, and Platinum have a traditional deductible.** Once a covered family member meets the individual deductible, your insurance will begin paying benefits for only that family member.

Charges for all other covered family members will continue to count toward the family deductible. Once the family deductible is met, your insurance will pay benefits for all covered family members.

The annual deductible doesn't include amounts taken out of your paycheck for health coverage.

**Bronze Plus and Silver have a "true family deductible".** This means that the entire family deductible must be met before your insurance will pay benefits for any covered family members.

There is no "individual deductible" in the Bronze Plus and Silver coverage levels when you have family coverage. So even if only one person in your family has a lot of expenses, the full family deductible must be met before insurance will begin to pay its portion of benefits.

The annual deductible doesn't include amounts taken out of your paycheck for health coverage. Also, copays for certain medical benefits may not apply towards the annual deductible.

## Do You Use Out-of-Network Providers?

Out-of-network charges will **not** count toward your in-network deductible or out-of-pocket maximum. The same goes for in-network charges—they will **not** count toward your out-of-network deductible or out-of-pocket maximum.

Some insurance carriers in CA, CO, DC, GA, MD, OR, VA, and WA, do **not** cover out-of-network benefits at all.

# How Out-of-Pocket Maximums Work

The out-of-pocket maximum is the most you have to pay for covered medical services in a year. Generally, it includes any applicable deductible, copayments, and/or coinsurance.

## It Depends On Your Medical Coverage Level

**Bronze, Gold, and Platinum have a traditional out-of-pocket-maximum.** Once a covered family member meets the individual out-of-pocket maximum, your insurance will pay the full cost of covered charges for that family member.

Charges for all covered family members will continue to count toward the family out-of-pocket maximum. Once the family out-of-pocket maximum is met, your insurance will pay the full cost of covered charges for all covered family members.

It doesn't include amounts taken out of your paycheck for health coverage.

**Bronze Plus and Silver have a "true family out-of-pocket-maximum".** This means that the entire family out-of-pocket maximum must be met before your insurance will pay the full cost of covered charges for any covered family member.

There is no "individual out-of-pocket maximum" in the Bronze Plus and Silver coverage levels when you have family coverage.

The annual out-of-pocket maximum doesn't include amounts taken out of your paycheck for health coverage.

### Do You Use Out-of-Network Providers?

Out-of-network charges will **not** count toward your in-network deductible or out-of-pocket maximum. The same goes for in-network charges—they will **not** count toward your out-of-network deductible or out-of-pocket maximum.

Some insurance carriers in CA, CO, DC, GA, MD, OR, VA, and WA, do not cover out-of-network benefits at all.

# Medical Price

How much you pay out of your paycheck is one thing. You also have to consider what you'll pay throughout the year when you need care.

How much you'll pay for medical coverage depends on:

## The Amount Of Your Subsidy From RELX

If you enroll in medical or dental coverage, RELX provides you with a subsidy to use toward the cost of coverage.

If you enroll in a Bronze, Bronze Plus, and Silver coverage level and don't use the full subsidy, the unused dollars will be deposited into your HSA.

You'll see the subsidy amount from RELX and your price options for coverage when you [enroll](#).

## The Coverage Level You Choose

The Bronze, Bronze Plus, and Silver coverage levels cost less per paycheck, but you will pay a higher deductible before your coverage kicks in.

The Gold and Platinum coverage levels cost more per paycheck, but you'll probably pay less out of pocket for services throughout the year.

[Learn more about coverage levels.](#)

## The Insurance Carrier You Choose

Since each coverage level is covered the same across carriers, it's easy to see which insurance carrier offers the lowest cost for the same coverage. For example, if you know you want a Silver option, you can look to see how much each insurance carrier would charge you for it. [Learn more about insurance carriers.](#)

**Important:** Choose an insurance carrier whose network includes providers critical to your care. If you see an out-of-network provider, your medical insurance carrier could pay a much lower benefit—leaving you to pay the rest.

## Your Dependents

You can enroll any combination of you, your [eligible](#) spouse/partner and children in the option you choose.

# Pay Now or Later?

It's a trade-off. It's up to you to choose which option gives you the best value on your total health care costs.

Would you rather pay **less** now and **more** when you need care? Or pay **more** now and **less** when you need care?

## Pay Less Now

The Bronze, Bronze Plus, and Silver coverage levels cost less per paycheck, but your deductible is higher. That means you'll pay more out of your pocket when you need care.

Make sure you know [how the deductible works](#). Also, make sure the deductible amount is something you could afford in the event you need a lot of health care.

**TIP:** You can save money by enrolling in an [HSA](#) when you enroll in a Bronze, Bronze Plus, or Silver coverage level.

## Pay Less Later

The Gold and Platinum coverage levels cost more per paycheck, but your deductible is lower. If you don't expect to have a lot of health care needs, you could be spending money for benefits you don't use.



# How to Get the Right Medical Option

Now that you understand the basics, it's time to put it all together. There are several resources to help you get confident before you enroll—including the Help Me Choose tool, an integrated guidance tool that can help you look up providers, prescription drugs, and more.

**Get ready** now so when it's time to enroll, you'll have answers to the following questions.

## Which Providers Are In The Carrier's Network?

### Why It Matters

Seeing out-of-network providers will cost you more—sometimes a lot more. For example, you will have to pay more through a higher deductible and higher coinsurance. You'll also have to pay the entire amount of the out-of-network provider's charge that exceeds the maximum allowed amount. And certain options in some states won't cover out-of-network services at all.

### What to Do

Choose an insurance carrier whose network includes providers (e.g., doctors, specialists, hospitals) critical to your care.

Do **not** rely on your provider's office to know the carriers' network(s). To search for providers:

- Check out the **insurance carrier** preview sites.
- When you enroll, check the networks of each insurance carrier you're considering on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com). You can access this information by entering your provider information in the Help Me Choose tool or clicking **Find Doctors** when you're selecting your medical plan. For the best results:
  - Search for your provider by name—not medical practice.
  - Check only the office location(s) you are willing to visit.
  - When searching for a facility, use the complete facility name and confirm whether the specialty of the facility is covered in-network.

**Important!** Do **not** rely on your provider's office to know the carriers' network(s). If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, call the insurance carrier.

Even if you can keep your current insurance carrier, the provider network could be different and can change, so always check the provider networks on the carrier preview sites before making a decision.

## How Will My Prescription Drugs Be Covered?

### Why It Matters

Each pharmacy benefit manager has its own rules about how prescription drugs are covered. To avoid potentially costly surprises, you need to do your homework.

### What to Do

If you or a covered family member regularly takes medication, make sure you're comfortable with the insurance carrier's coverage for drugs you and your covered family members need:

- Call the medical [insurance carrier](#) before you enroll. Get a list of [prescription drug questions](#) to ask.
- If you're currently taking a more expensive brand name prescription drug, ask your doctor (or pharmacist) if a generic is available to you.
- When it's time to enroll, you can use the Help Me Choose tool to look up how your medication will be classified (Tier 1, Tier 2, Tier 3) and more.

## Which Medical Coverage Level Is Best For Me?

### Why It Matters

You want to get the right amount of coverage for your needs at the best price. Get help choosing the right level of coverage.

### What to Do

If you need help deciding, there are tools to help you:

- Get an overview of your medical [coverage levels](#).
- See which coverage level could be [best for you](#) with the Help Me Choose tool. By answering a few questions about your preferences when you enroll, you can see which option could be a good fit for you and your family.
- Compare your options side by side when you enroll on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com). Just check the boxes next to medical options you want to review and click **Compare**. You can quickly see which options cost more out of your paycheck and which options cost more when you get care. (You may also find Summaries of Benefits and Coverage for comparison on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).)

## Which Medical Insurance Carrier Is Best For Me?

### Why It Matters

All insurance carriers are different. Each carrier will offer its own price and provider network, and you'll be able to see all of the prices in one place when you enroll on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com). (**Note:** The benefits provided under a coverage level will be very similar across carriers, but there could be some differences.)

### What to Do

If you need help deciding:

- Use Help Me Choose—an interactive decision-making tool that allows you to compare your options based on your preferences, doctors, and prescriptions.
- Compare the details, when you enroll online, by checking the boxes next to medical options you want to review and clicking **Compare**. That makes it easy to see which carrier is offering you the most value. (You may also find Summaries of Benefits and Coverage for comparison on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).)

- Browse the carrier [preview sites](#) to learn about programs, tools, and other considerations that could influence your decision.

Ready to enroll? [Find out how.](#)

# HSA Basics

An HSA—or Health Savings Account—is a special bank account that you can use when you enroll in a Bronze, Bronze Plus, or Silver coverage level. If you also have coverage under a second medical plan, it must also be a high-deductible option for you to use an HSA.

It's a great way to save for the future. Just set aside a few dollars from each paycheck now, and then you'll have funds to help cover health care expenses that come up. Plus, it's tax-free, so you're actually getting a better deal.

You can decide if you want to enroll in an HSA when you enroll for benefits. That's a great time to [decide how much to save](#).

You can change the amount you save at any time throughout the year.

## Why Consider An HSA?

You'll be responsible for 100% of your medical and prescription drug expenses until you meet your deductible in the Bronze, Bronze Plus, or Silver coverage level. An HSA is a great way to pay less for those out-of-pocket expenses because you're using tax-free money.

Let's say you injure your knee. With a high deductible, you might worry about how you're going to afford the medical bills.

Now imagine if you had already set aside money for expenses like these. That's where an HSA comes in handy. You could already have saved the money you need.

An HSA allows you to set aside tax-free money to pay for qualified health care expenses. This includes your medical, dental, and vision copays, deductibles, and coinsurance.

## It's Tax-Free—And Yours To Keep!

While no one likes taking money out of their paycheck, there are a number of advantages to setting aside a little money in an HSA.

**It's tax-free when it goes in.** You can put money into your HSA on a before-tax basis through convenient payroll contributions. You'll save money on qualified health care expenses and lower your taxable income.

**It's tax-free as it grows.** You earn tax-free interest on your money.

**It's tax-free when you spend it.** When you spend your HSA on qualified health care expenses, you don't pay any taxes. That means you're saving money on your qualified medical, dental, and vision expenses.

**It's always your money.** You can carry over your unused HSA balance from year to year. Just like a bank account, you own your HSA, so it's yours to keep and use even if you change medical options, leave the company, or retire.

**Important!** Make sure you use money in your HSA only for qualified health care expenses. Otherwise, you'll pay income taxes on that distribution. You'll also pay an additional 20% penalty tax if you're under age 65.

## Questions?

[Get answers](#) to your questions, including eligibility rules, how to contribute, and more.

If you enroll in a Bronze, Bronze Plus, or Silver coverage level, learn how the HSA works in the [HSA User's Guide](#) (PDF).

# HSA vs FSA

See how an HSA is different from a Health Care Flexible Spending Account (FSA) below.

|                   | HEALTH SAVINGS ACCOUNT                                                                                                                                                                                                                                                                                       | FLEXIBLE SPENDING ACCOUNT                                                                                                            |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| When to Use       | You can use the HSA to pay for eligible medical, dental, and vision expenses under the Bronze, Bronze Plus, or Silver coverage levels.                                                                                                                                                                       | You can use the Health Care FSA to pay for eligible medical, dental, and vision expenses under the Gold or Platinum coverage levels. |
| Contributions     | You can contribute to your account before taxes. For 2026, the annual limits set by the IRS are \$4,400 for individual coverage, and \$8,750 for family coverage. If you're age 55 or older (or will turn age 55 during the plan year), you can also contribute an additional \$1,000 catch-up contribution. | You can contribute to your account before taxes, up to the \$3,300 annual limit.                                                     |
| Fund Availability | You can use up to the total amount you have contributed to your HSA.                                                                                                                                                                                                                                         | The total amount of your annual election is available at the beginning of the plan year.                                             |
| Rollovers         | Unused dollars roll over from year to year. The funds are always yours to keep, even if you leave the company or retire.                                                                                                                                                                                     | Unused dollars <b>don't</b> roll over from year to year.                                                                             |
| Earning Interest  | The money in your HSA earns interest.                                                                                                                                                                                                                                                                        | The money in your FSA does <b>not</b> earn interest.                                                                                 |
| Debit Cards       | Yes, a debit card is available.                                                                                                                                                                                                                                                                              | Yes, a debit card is available.                                                                                                      |
| Investment Option | You can open an investment account when your balance reaches \$1,000.                                                                                                                                                                                                                                        | You cannot invest your FSA balance.                                                                                                  |

# How Much to Save?

You decide how much money you want to save in your HSA, and you can stop, start or change your contributions at any time. It's a smart idea to save enough to cover your annual deductible.

For 2026, you can save up to \$4,400 if you're covering just yourself, or \$8,750 if you're covering yourself and your family. If you're age 55 or older (or will turn age 55 during the plan year), you can also make additional "catch-up" contributions to your HSA up to \$1,000.

**Don't Forget!** RELX offers a wellness incentive each year to encourage you to keep an eye on your overall health. If you and your spouse/partner (if applicable) are covered under a RELX-sponsored medical plan, you can earn up to \$650 and your spouse/partner can earn up to \$250 by completing wellness activities by November 30, 2026.

If you are enrolled in a Bronze, Bronze Plus, or Silver option, your wellness incentives will be automatically redeemed as an HSA deposit (tax-free) so don't forget to account for these HSA incentives when setting your annual goal amount. Remember, you can adjust your annual goal amount any time during the year. If you are enrolled in a Gold or Platinum plan, your incentive will be automatically redeemed as a Visa eGift card and you will be responsible for the taxes.

If you are enrolled in a plan that provides excess credits, these will also be deposited into your HSA throughout the plan year. You will see your excess credits when you enroll so be sure to take them into account when determining your HSA annual goal amount.

And if you don't need that much health care, your money stays in your account and earns tax-free interest. It's a great way to save for future expenses.

**Important — you can only contribute to an HSA if all of the following are true:**

- You are enrolled in a High Deductible Health Plan (HDHP) (i.e. Bronze, Bronze Plus, or Silver Medical Plan).
- You are not enrolled in any other health plan, such as a Flexible Spending Account (FSA) or a spouse's ineligible health care plan.\*
- You cannot be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE, or TRICARE for Life.
- You have not received Veterans Administration Benefits.

\*An exception to this rule exists for limited-purpose FSAs (those that cover vision and dental expenses only); you would be eligible for an HSA if your spouse had a limited-purpose FSA.

# Prescription Drugs

Your prescription drug coverage will be provided through your insurance carrier's pharmacy benefit manager.

That means your prescription drug coverage depends on the medical coverage level you choose **and** your medical [insurance carrier](#).

## Your Coverage Level Matters

You pay nothing for preventive drugs, as determined by your insurance carrier. You need a doctor's prescription, and you must use an in-network retail pharmacy or mail-order service.

### **Bronze, Bronze Plus, or Silver**

You pay the full cost for prescription drugs until you reach the annual medical deductible. Then you pay coinsurance. Once you reach the out-of-pocket maximum, you pay nothing.

### **Gold or Platinum**

You pay a copay for all prescription drugs. Once you reach the out-of-pocket maximum, you pay nothing.

Your specific prescription coverage is based on the medical coverage level you select. [Get the details](#).

## Your Carrier Matters

Each pharmacy benefit manager has its own rules about how prescription drugs are covered. So you need to do your homework to find out how your medications will be covered—**before** choosing an insurance carrier.

Get a list of [prescription drug questions](#) to ask.



# Prescription Drug Questions

Your prescription drug coverage will be provided through your [insurance carrier's](#) pharmacy benefit manager. Each pharmacy benefit manager has its own rules about how prescription drugs are covered. So **you need to do your homework** to find out how your medications will be covered—**before** you choose an insurance carrier.

## What To Ask

Here's a list of questions to ask each carrier you're considering.

**Tip:** You can also print out the [Prescription Drug Transition Worksheet](#) (PDF) and use it to take notes.

### Is my drug on the formulary?

A formulary is a list of generic and brand name drugs that are approved by the Food and Drug Administration (FDA) and are covered under your prescription drug plan. If your drug isn't listed on the formulary, you'll pay more for it.

### How much will my drug cost?

It depends on how your medication is classified—Tier 1, Tier 2, or Tier 3. Typically, the higher the tier, the more you'll pay.

While generics typically cost less than brand name drugs, higher-cost generics can be classified as Tier 2 or Tier 3 drugs. This means you'll pay the Tier 2 or Tier 3 price for certain generic drugs. You can find this information by using the prescription drug search tool when you enroll.

### Will I have to pay a penalty if I choose a brand name drug?

Because many brand name drugs are so expensive, some medical insurance carriers will require you to pay the copay or coinsurance of a higher tier—**plus** the cost difference between brand and generic drugs—if you choose a brand when a generic is available.

### Is my drug considered “preventive” (covered 100%)?

The Affordable Care Act requires that certain preventive care drugs are covered at 100% when you fill them in-network. You can view a list of drugs considered to be “preventive” when you enroll. If a drug isn't on the preventive drug list, you'll have to pay your portion of the cost.

### Will my doctor have to provide more information before my prescription drug can be approved?

Many medications require approval before they are covered. This may apply for costly medications that have lower-cost alternatives or aren't considered medically necessary.

### What is a step therapy program?

If this applies to one of your medications, you'll need to try using the most cost-effective version first—usually the generic. A more expensive version will be covered only if the first drug isn't effective in treating your condition.

### Are there any quantity limits for my medication?

Certain drugs have quantity limits—for example, a 30-day supply—to reduce costs and encourage proper use.

### How do I take advantage of mail-order service?

You'll likely need a new 90-day prescription from your doctor. Mail order can take a few weeks to establish. So it's a good idea to ask your doctor for a 30-day prescription to fill at a retail pharmacy.

in the meantime.

## **We'll Help You Through The Transition**

After you enroll, check out things to know **before your benefits start**.

# Medicare Basics

Medicare is a federal medical insurance program, which includes Original Medicare. Original Medicare is a low-cost government insurance program that guarantees access to health insurance for Americans age 65 and older and younger people with certain medical disabilities. It pays for many health care expenses, but not all.

## How It Works

Medicare covers its share of an approved amount and you pay the rest through deductibles and coinsurance. Original Medicare is made up of two parts:

- **Part A is hospital insurance.** It covers inpatient hospital care, skilled nursing facilities, hospice, lab tests, surgery, and home health care.
- **Part B is medical insurance.** It covers things like clinical research, ambulance services, durable medical equipment, mental health services, limited outpatient prescription drugs, and more.

You are automatically eligible for Medicare Parts A and B when you become Medicare-eligible. If you are receiving Social Security benefits, you may be enrolled in Medicare automatically.

If you have to sign up to get coverage, you can enroll starting three months before the month you turn age 65. The deadline to enroll is three months after the month you turn age 65. (Note: You can wait to enroll in Part B; however, you may have to pay a late enrollment penalty. In general, you can wait to enroll in Medicare Part B without facing a late enrollment penalty until your active employment ends or the date your coverage under your employer's plan ends, whichever occurs first. Consult your Medicare advisor for more details.)

**Part D is optional prescription drug coverage.** You can enroll in Part D if you want coverage to help pay for your prescription drug costs.

## How Medicare Works With Company Coverage

If you are actively employed, your company's health plan will be your primary medical coverage, and, if you choose to enroll in Medicare, Medicare will be your secondary coverage. Please note, once you are enrolled in any part of Medicare (Parts A or B), you can no longer make contributions to an HSA, even if you are also covered by an HSA-eligible medical plan.

If you are retired and have coverage through your previous employer, Medicare will be your primary medical coverage, and your company's health plan will be your secondary coverage.

As you prepare to transition to Medicare, you will want to understand if your dependents under age 65 will be eligible for coverage under your company's health plan.

## How Medicare Works With COBRA

If you are eligible for Medicare Parts A and B but you choose to not enroll in Medicare Parts A and B, you may face potentially significant out-of-pocket expenses. COBRA coverage pays secondary to Medicare Parts A and B. Therefore, the plan will pay as if Medicare has already made a payment, even if the Medicare-eligible individual did not actually enroll in Medicare.

If your Medicare benefits (Parts A or B) become effective on or before the day you elect COBRA coverage, you can have COBRA and Medicare coverage. This is true even if your Part A benefits begin before you elect COBRA coverage but you don't sign up for Part B until later.

If you become entitled to Medicare after you've signed up for COBRA coverage, your COBRA coverage may be terminated by your plan as of the day you enroll in Medicare. (But if COBRA covers your spouse and/or dependent children, their coverage may continue.)

## To Learn More

Below are resources where you can find additional information and help:

- Visit the [Social Security website](#) or call **1.800.772.1213** (TTY **1.800.325.0778**) between 8:00 a.m. and 7:00 p.m. Monday through Friday
- Review the [Medicare & You](#) handbook from the Centers for Medicare & Medicaid Services

# Accident Insurance

Accidents can slam your wallet too.

Even with medical coverage, your costs related to an accident can be hefty. Depending on the injury, you may be faced with copays, deductibles, hospital charges, transportation fees, and lodging expenses.

Accident insurance pays a benefit in the event you or a family member covered under this plan is in an accident. This insurance is a supplement to and not a replacement for medical insurance.

You can learn more about this coverage [here](#).

## Things To Consider

When deciding whether to enroll in accident insurance, be sure to consider the following:

### **Cost per Paycheck**

The cost of coverage is based on who you cover. You'll be able to see the cost per paycheck when you enroll through the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).

### **Your and Your Family's Needs**

Does your family lead an active lifestyle? Have you or an eligible family member suffered financial loss resulting from an accident? If you answered "yes" to either question, having accident insurance could give you peace of mind.

### **Other Coverage**

Consider how accident insurance could fit in with other coverage for which you might enroll.

# Critical Illness Insurance

When illness strikes, you can strike back. If you experience a serious health condition in the future, critical illness coverage can help lighten the load.

Even with medical insurance, a serious health condition could cost you. Critical illness insurance can provide you with extra cash when you need it most—if you or a family member covered under this plan is treated for a major medical event (such as a heart attack or stroke) or diagnosed with a critical illness (such as cancer or end-stage renal disease). This insurance is a supplement to and not a replacement for medical insurance.

You can learn more about this coverage [here](#). Critical illness coverage has limitations and exclusions.

**NOTE:** If your Annual Benefit Earnings are less than \$70,000 per year and you are covered under a RELX medical plan, the company pays for \$5,000 of critical illness coverage for you and your covered spouse/partner and \$2,500 for each of your covered child(ren). If you meet the eligibility criteria for this benefit, you will be automatically enrolled.

## Choose Your Coverage Level

If you decide you want critical illness coverage, you may choose \$5,000, \$10,000, \$15,000, \$20,000, \$25,000, or \$30,000 of coverage.

## Things To Consider

When deciding whether to enroll in critical illness insurance, be sure to consider the following:

### Cost per Paycheck

The cost of coverage is based on who you cover, age, tobacco status, and the level of coverage you elect. You'll be able to see the cost per paycheck for all your options when you enroll through the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).

### Your and Your Family's Needs

Does a serious health condition run in your family? Would you need financial help to offset the cost of a serious health situation? If you answered “yes” to either question, having critical illness insurance could give you peace of mind.

# Hospital Indemnity Insurance

Even with medical insurance, hospital stays can be costly. You may have copays, deductibles, and other incidental hospital charges that add up. That's why you can buy extra insurance through hospital indemnity coverage.

Hospital indemnity insurance pays you a single lump-sum benefit in the event you or a family member covered under this plan is hospitalized. The benefit is based on the type of hospital stay. This insurance is a supplement to and not a replacement for medical insurance.

You can learn more about this coverage [here](#).

## Things To Consider

When deciding whether to enroll in hospital indemnity insurance, be sure to consider the following:

### **Cost per Paycheck**

The cost of coverage is based on who you cover. You'll be able to see the cost per paycheck when you enroll through the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).

### **Your and Your Family's Needs**

Does a serious health condition run in your family? Are you or an eligible family member frequently hospitalized? If you answered "yes" to either question, having hospital indemnity insurance could give you peace of mind.

# Expert Second Opinion with 2nd.MD

When dealing with illness, injury, or chronic pain, 2nd.MD makes it easy to get a virtual second opinion from nationally-recognized doctors. RELX is offering employees and family members covered under a RELX medical option the opportunity to connect with board-certified doctors via phone or video.

By calling 2nd.MD, you can get an expert second opinion—within days—when you or a covered family member has questions like:

- Do I have the correct diagnosis?
- Am I on the best treatment plan?
- Am I taking the right medications?
- Is this surgery or procedure the best option for me?

You don't need a referral for an expert second opinion! To get started, simply visit <https://www.2nd.MD/RELX> or call **1.866.887.0712**. Let 2nd.MD do the hard work for you, so you can focus on getting the best care possible.

## Paying For Coverage

Expert second opinion with 2nd.MD is a confidential and free service to employees and family members covered under a RELX medical option.

## Things To Consider

### Peace of Mind

2nd.MD doctors are highly sought-after doctors—at the top of their fields—and come from leading medical institutions. You'll receive clarity, information, and peace of mind.

### It's Risk-Free

If you have medical questions or uncertainty, you can get an expert opinion from the comfort of your home. Plus, it's free to use.

### Specialized Expertise

2nd.MD experts are industry leaders across hundreds of specialties and thousands of conditions, including heart disease and stroke; cancer; knee, hip, and ankle surgery; digestive issues; immunological disorders; mental health issues; and more.



# Dental Coverage Level

## Which Coverage Level Is Best?

You get to choose how much coverage you need and how you want to pay for it. When you choose your coverage level, you get to pick the one with the features you want.

Your coverage level determines how much you pay out of your paycheck (premiums). It also determines how much you pay out of your pocket when you receive care (deductibles, coinsurance, copays). Make sure to take your **total** costs into consideration when choosing a coverage level.

Don't let the names of the coverage levels fool you. One option isn't better than another. The coverage levels are designed to give you choices. It's up to you to find the one that makes sense for your situation.

## Dental Coverage Level Options

|                                                                                              | BRONZE                       | SILVER                       | GOLD                         | PLATINUM <sup>2</sup>                               |
|----------------------------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|-----------------------------------------------------|
| Annual Deductible and Plan Limits                                                            |                              |                              |                              |                                                     |
| Annual deductible (individual / family)                                                      | \$100 / \$300                | \$100 / \$300                | \$50 / \$150                 | None                                                |
| Annual maximum (excludes orthodontia)                                                        | \$1,000 per person           | \$1,500 per person           | \$2,500 per person           | None                                                |
| Orthodontia lifetime maximum <sup>1</sup>                                                    | Not covered                  | \$1,500 per child            | \$2,000 per person           | Varies by insurance carrier                         |
| In-Network Benefits                                                                          |                              |                              |                              |                                                     |
| Preventive care                                                                              | 100% covered, no deductible  | 100% covered, no deductible  | 100% covered, no deductible  | Varies by insurance carrier; generally covered 100% |
| Minor restorative care (e.g., root canal treatment, gum disease treatment, and oral surgery) | You pay 20% after deductible | You pay 20% after deductible | You pay 20% after deductible | Varies by insurance carrier                         |
| Major restorative care (e.g., crowns, implants, dentures)                                    | Not covered                  | You pay 40% after deductible | You pay 20% after deductible | Varies by insurance carrier                         |

## Orthodontia

Not covered

You pay 50%, no deductible; children up to age 19 only

You pay 50%, no deductible; for children and adults

Varies by insurance carrier

<sup>1</sup>If you switch insurance carriers, any orthodontic expenses you've already incurred under your current carrier will count toward your new carrier's orthodontia lifetime maximum.

<sup>2</sup>Not available in some limited areas. Only the coverage levels for which you are eligible will show as options when you enroll.

These charts may not take into account how each coverage level covers any state-mandated benefits, its plan administration capabilities, or the approval from the state Department of Insurance of the benefits offered by the plan. If you have questions about a specific benefit, contact the insurance carrier for additional information. Individual carriers may offer coverage that differs slightly from the standard coverage reflected here. In the event that there is a discrepancy between this site and the official plan documents, the official plan documents will control.

These charts are a high-level listing of commonly covered benefits across carriers and coverage levels. They are intended to provide you with a snapshot of benefits provided across coverage levels. In general, carriers have agreed to the majority of standardized plan benefits.

For a more detailed look at these and additional coverages, go to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com). It does account for any carrier adjustments to standardized plan benefits. To see summaries when you enroll online, check the boxes next to the options you want to review and click **Compare**. In order to get the most comprehensive information about any specific coverage, you will need to call the carrier directly.

Note: For additional comparison, you may find Summaries of Benefits and Coverage on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).

**Considering Platinum?** It may cost less than some of the other options, but you **must** designate a primary care dentist who participates in the insurance carrier's Platinum network (where available by carrier) and all care must be coordinated by your primary care dentist. The network could be considerably smaller, so be sure to check the availability of local in-network dentists before you enroll. If you don't designate a primary care dentist when you enroll, one may be assigned to you. To change your primary care dentist, you will need to contact the insurance carrier directly. If you enroll in a Platinum option and don't use a network dentist, you'll pay for the full cost of services.

**Considering Delta Dental?** With most carriers, knowing that your dentist is in the network is a simple way to get the best deal when you need care. If you're considering Delta Dental, you need to take it one step further.

- If you choose a Bronze, Silver, or Gold option, there are actually two Delta Dental networks—PPO and Premier. Although the benefits are the same for both, you may have to pay more if your dentist is only a part of the Premier network. You can save more by seeing a Delta Dental dentist who participates in both the PPO and Premier networks, or by using any in-network dentist if you choose another insurance carrier.
- If you choose a Platinum option, the Delta Dental network goes by the name of "DeltaCare." So you need to make sure your dentist is in the DeltaCare network—not just the Delta Dental network. You can also get the same deal by using any in-network dentist if you choose another insurance carrier.

You can check if your provider is part of either network on [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) or through **Your Carrier Connection**.

# Dental Price

Find the right balance between what you pay out of your paycheck and what you pay when you get care.

Just like your medical coverage, your dental coverage costs will depend on a few factors:

## The Amount Of Your Subsidy From RELX

If you enroll in medical or dental coverage, RELX provides you with a subsidy to use toward the cost of coverage.

You'll see the subsidy amount from RELX and your price options for coverage when you [enroll](#).

## The Coverage Level You Choose

### Bronze

The Bronze coverage level generally costs less per paycheck. That's because some services aren't covered and because it has the lowest benefit maximum.

### Silver

The Silver coverage level is moderately priced since most services are covered. However, the benefit maximum is lower.

### Gold

The Gold coverage level costs more per paycheck since most services are covered. The benefit maximum is also higher.

### Platinum

The Platinum coverage level generally costs less but remember, there are a few major differences. It only covers in-network care, the provider network is smaller, and you must select a primary care dentist and coordinate your dental care through them.

## The Insurance Carrier You Choose

Certain insurance carriers may be able to provide a more competitive price per paycheck.

## Your Dependents

You can enroll any combination of you, your [eligible](#) spouse/partner and children in the option you choose.

# Vision Coverage Level

## Which Coverage Level Is Best?

You get to choose how much coverage you need and how you want to pay for it. When you choose your coverage level, you get to pick the one with the features you want.

Your coverage level determines how much you pay out of your paycheck (premiums). It also determines how much you pay out of your pocket when you receive care. Make sure to take your **total** costs into consideration when choosing a coverage level.

Don't let the names of the coverage levels fool you. One option isn't better than another. The coverage levels are designed to give you choices. It's up to you to find the one that makes sense for your situation.

## Vision Coverage Level Options

|                                          | BRONZE                                                    | SILVER                       | GOLD                         |
|------------------------------------------|-----------------------------------------------------------|------------------------------|------------------------------|
|                                          | In-Network Benefits                                       |                              |                              |
| Routine vision exam (once per plan year) | Covered 100%                                              | You pay \$10                 | Covered 100%                 |
| Frames (once per plan year)              | Discount may apply                                        | \$150 allowance <sup>1</sup> | \$200 allowance <sup>1</sup> |
|                                          | Lenses (once per plan year; premium lenses may cost more) |                              |                              |
| Single vision                            | Discount may apply                                        | You pay \$20                 | You pay \$10                 |
| Bifocal                                  | Discount may apply                                        | You pay \$20                 | You pay \$10                 |
| Trifocal                                 | Discount may apply                                        | You pay \$20                 | You pay \$10                 |
| Standard Progressive <sup>2</sup>        | Discount may apply                                        | You pay \$20                 | You pay \$10                 |
| Lenticular                               | Discount may apply                                        | You pay \$20                 | You pay \$10                 |
|                                          | Lens Enhancements                                         |                              |                              |

|                                            |                    |                   |                   |
|--------------------------------------------|--------------------|-------------------|-------------------|
| UV treatment                               | Discount may apply | Varies by carrier | Varies by carrier |
| Tint (solid and gradient)                  | Discount may apply | Varies by carrier | Varies by carrier |
| Standard plastic scratch-resistant coating | Discount may apply | Varies by carrier | Varies by carrier |
| Standard anti-reflective coating           | Discount may apply | Varies by carrier | Varies by carrier |
| Standard polycarbonate (adults)            | Discount may apply | Varies by carrier | Varies by carrier |
| Standard polycarbonate (children)          | Discount may apply | You pay nothing   | You pay nothing   |
| Other add-ons                              | Discount may apply | Discount only     | Discount only     |

#### Contact Lenses

|                     |                    |                              |                              |
|---------------------|--------------------|------------------------------|------------------------------|
| Medically necessary | Not covered        | You pay \$20                 | You pay \$10                 |
| Elective            | Not covered        | \$150 allowance <sup>1</sup> | \$200 allowance <sup>1</sup> |
| Fit and evaluation  | Discount may apply | You pay \$20                 | You pay \$10                 |

#### Laser Surgery

|          |                                                   |                                                   |                                                   |
|----------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|
| Elective | 15% off regular price or 5% off promotional price | 15% off regular price or 5% off promotional price | 15% off regular price or 5% off promotional price |
|----------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|

<sup>1</sup>Allowance can be used for frames or elective contact lenses, but not both.

<sup>2</sup>Vision benefits are for standard progressives. Enhanced progressives may cost more and will vary by insurance carrier.

These charts may not take into account how each coverage level covers any state-mandated benefits, its plan administration capabilities, or the approval from the state Department of Insurance of the benefits offered by the plan. If you have questions about a specific benefit, contact the insurance carrier for additional information. Individual carriers may offer coverage that differs slightly from the standard coverage reflected here. In the event that there is a discrepancy between this site and the official plan documents, the official plan documents will control.

These charts are a high-level listing of commonly covered benefits across carriers and coverage levels. They are intended to provide you with a snapshot of benefits provided across coverage levels. In general, carriers have agreed to the majority of standardized plan benefits.

For a more detailed look at these and additional coverages, go to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com). It does account for any carrier adjustments to standardized plan benefits. To see summaries when you enroll online, check the boxes next to the options you want to review and click **Compare**. In order to get the most comprehensive information about any specific coverage, you will need to call the carrier directly.

Note: For additional comparison, you may find Summaries of Benefits and Coverage on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).



# Vision Price

Find the right balance between what you pay out of your paycheck and what you pay when you get care.

Just like your medical coverage, your vision coverage costs will depend on a few factors:

## The Coverage Level You Choose

The Bronze option will generally be less expensive per paycheck. That's because it covers only exams with some in-network discounts available. The Silver and Gold options will cost more per paycheck and provide coverage for exams as well as frames and lenses.

## The Insurance Carrier You Choose

Certain insurance carriers may be able to provide a more competitive price per paycheck.

## Your Dependents

You can enroll any combination of you, your **eligible** spouse/partner and children in the option you choose.

# Legal Services

You don't want to spend a fortune to get legal advice when you need it. Legal Services coverage offers a network of attorneys who can help with creating or updating a will, real estate matters, tax audits, document preparation, and more.

If you use a network attorney, you don't pay any fees, deductibles, or copays. For a complete list of network attorneys and covered services, go to <https://info.legalplans.com>.

The Group Legal Plan is a voluntary benefit administered by MetLife. The plan covers employees and their eligible family members including their spouse/partner, dependent children, parents, parents-in-law, step-parents, grandparents, and step-grandparents.

## Things To Consider

When deciding whether to enroll in Legal Services, be sure to consider the following:

### **Cost per Paycheck**

If you expect to need Legal Services, the cost of coverage could be less than if you paid an in-network attorney directly. You'll be able to see the cost per paycheck when you enroll through the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).

### **Your Personal Situation**

Consider your expected legal needs and access to network attorneys. Do you plan to purchase, sell, or refinance a home? Do you need help preparing a will or trust? If you answered "yes" to either question, having Legal Services coverage could give you peace of mind.



# Identity Theft Protection

Victims of identity theft spend countless hours trying to sort out the damage.

Identity theft protection could help you catch fraud in its early stages through 24/7 monitoring of your personal and financial information. It can also help you act quickly to limit damage if your personal or financial information is stolen.

For more information, you can visit [www.myaip.com/exchangepp](http://www.myaip.com/exchangepp).

Identity theft protection is a voluntary benefit administered by Allstate Identity Protection. The plan covers all eligible family members.

## Things To Consider

When deciding whether to enroll in identity theft protection, be sure to consider the following:

### **Cost per Paycheck**

You'll be able to see the cost per paycheck when you enroll.

### **Your Risk Factors**

While everyone has risk, some people are at greater risk than others. Have you used credit cards on unsecure websites? Do you make online purchases regularly? If you answered "yes" to either question, having identity theft protection could give you peace of mind.

# Pet Insurance

Pet insurance allows you to focus on your pet's health—not how to pay for it.

Pet insurance can help pay veterinary expenses for a sick or injured dog or cat as well as certain other animals. It covers a wide range of services with no annual or lifetime limits. There is not a network of providers—you can use any licensed veterinarian. Go [here](#) for a complete list of covered services.

You can add or drop coverage at any time during the year. You can click [here](#) for more information. Use employer code “RELX”.

## Paying For Coverage

You'll pay your premiums by credit or debit card.

## Things To Consider

When deciding whether to enroll in pet insurance, be sure to consider the following:

### **Cost**

Your cost of coverage is based on the type of pet, breed, and age. Coverage is provided by pet. So if you have more than one, you can get a personalized quote for each.

### **Your Pet's Needs**

Does your pet need regular veterinary care? Are you paying a lot of money out of your pocket for veterinary care? If you answered “yes” to either question, having pet insurance could give you peace of mind.

### **Flexibility**

Since you can add or drop coverage at any time, it's easy to make a change if the need arises.

# International Vacation Medical

Is your family covered for health care outside the U.S.? Your medical plan will cover you for emergencies, but if you need more extensive care, international vacation medical coverage is a great option.

International vacation medical offers affordable, comprehensive coverage for covered family members when traveling outside the U.S. It can supplement any coverage offered by your medical insurance carrier. Coverage also includes claims support, translation services, a direct bill payment option, and more.

Have an international trip(s) coming up? Call GeoBlue at **1.844.358.7278** for additional information. You do **not** need to enroll for coverage during enrollment.

## Paying For Coverage

You'll pay by credit card only if you buy coverage.

## Things To Consider

When deciding whether to buy international vacation medical coverage, be sure to consider the following:

### Your Medical Coverage

First, check with your medical insurance carrier to see how they will cover you and your family when traveling internationally. If coverage is limited or unavailable, having international vacation medical coverage could give you peace of mind.

### Cost

Your cost of coverage is based on age, length of stay, policy amount, and deductible selected.

### Your Personal Situation

Do you or an eligible family member have an ongoing health condition or often require health care? If you answered "yes" and your medical carrier offers limited or no international coverage, having international vacation medical coverage could be valuable.

# Bill Negotiation Services

You don't have to be a health care expert when you have one in your corner.

Bill negotiation services puts years of health care and billing expertise to work for you. When you're facing a large bill from an **out-of-network** provider, negotiators are available to partner with you and your providers to make sure the amount billed to you is appropriate (which could reduce the amount you owe). In many cases, negotiators can help save you 20% or more.

Bill negotiation services is administered by MCA. You do **not** need to enroll for coverage. When you have a bill of at least \$300, you can sign up and get started at [www.medicalcostadvocate.com/aon](http://www.medicalcostadvocate.com/aon) or call **1.844.891.8981** for more information.

## Paying For Coverage

If you don't save any money through bill negotiation services, it's totally free. If you **do** save money through bill negotiation services, you'll pay 35% of your savings.

## Things To Consider

When deciding whether to use bill negotiation services, be sure to consider the following:

### It's Risk-Free

Because you only pay if negotiators save you money, you have nothing to lose—and a smaller provider bill to gain.

### Peace of Mind

Do you think you've been overcharged for health care services? Do you lack the time, expertise, and energy needed to successfully negotiate health care charges? If you answered "yes" to these questions, bill negotiation services could give you peace of mind.

### Provider Network

Bill negotiation services can save you money on large, out-of-network provider bills. Just remember, you will receive the highest benefit by using in-network providers. You also have **Health Pros** that are available to help with benefits or billing issues.

# How to Enroll

Log on to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).

**Logging on for the first time?** From the RELX Benefits Center, register as a new user and follow the prompts to provide requested information and set up your username and password.

Following your enrollment, you may still need to take action. If you do, the required follow-ups will appear on a confirmation page.

There are also things you should do to set yourself up for success [after you enroll](#).

In the weeks following your enrollment, you could be asked to complete a short, confidential survey about your enrollment experience. The survey will be sent from an Aon email address. Please take a few minutes to share your thoughts and help us improve your experience.

## Questions?

Once logged on to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com), look for the “Need Help?” icon to ask your virtual assistant any questions you may have or submit a ticket (click on the **Your Help Requests** link under Quick Actions). It can also connect you with a web chat representative and other helpful resources. For additional support, you can schedule an appointment with a customer service representative through the RELX Benefits Center. You can also call the RELX Benefits Center at **1.877.734.1938** (listen carefully to the prompts) from 9:00 a.m. to 6:00 p.m. ET, Monday through Friday.

# Actions After You Enroll

Now that you've enrolled, it's time to focus on the road ahead. And there are things you need to do **now** to use your benefits successfully when they take effect.

Here's your to-do list:

## Know How Your Prescription Drug Plan Works

Your prescription drug coverage is provided through your insurance carrier, who sets the rules for how medications are covered. Visit your carrier's website for information about your medications. You can also check out the [Prescription Drug Transition Worksheet](#) (PDF) for tips and questions you may need to ask your carrier.

### Check the Formulary

A **formulary** is a list of generic and brand name drugs that are approved by the Food and Drug Administration (FDA) and are covered under your prescription drug plan. [Check with your carrier](#) to make sure your drug is listed on the formulary **before** you fill it. If it isn't, you'll pay more.

### Go Generic

Generic drugs meet the same standards as brand name drugs, but they **typically** cost less. And, because brand name drugs can be expensive, some carriers don't cover them **at all** if a generic is available. Ask your doctor if a generic drug is available for you.

### Mail-Order Setup

Mail-order service can save you a trip to the pharmacy and may reduce your costs. To set up mail order with a new medical insurance carrier, you'll likely need a new 90-day prescription from your doctor. Because mail-order can take a few weeks to establish, it's a good idea to ask your doctor for a 30-day prescription to fill at a retail pharmacy in the meantime.

Track your to-dos and get organized—print the [Prescription Drug Transition Worksheet](#) (PDF).

## “Transition Of Care” Setup

Are you or a covered family member pregnant? Will you or your covered family member continue needing treatment for an ongoing medical condition?

If you will have a new medical insurance carrier and you answered “yes” to either question, you may be able to temporarily continue that care with your current provider once your **new** medical coverage begins. This is true even if your provider isn't in the new insurance carrier's network.

If you think this applies to you, [call customer service](#) at your **new** medical insurance carrier as soon as possible to ask for help with “transition of care.”

Give your new insurance carrier information about your treatment and the providers you use today.

**Will you have a new dental plan?** Will you or your child(ren) continue receiving ongoing orthodontic treatment? [Call customer service](#) at your **new** dental insurance carrier as soon as possible to ask for help with “transition of care.”

Track your to-dos and get organized—print the [Transition of Care Worksheet](#) (PDF).

## Avoid Unexpected Out-Of-Network Costs

It's very important to know whether your doctor participates in your medical insurance carrier's network.

### You Could Pay a Lot More for Out-of-Network Care

Insurance carrier member sites and apps have resources that can help you look up the cost of care. But your medical insurance carrier could pay a much lower benefit if you see an out-of-network doctor—leaving you to pay the rest.

For instance, you will pay more through a higher out-of-network deductible and higher coinsurance. You'll also have to pay the entire amount of the out-of-network provider's charge that exceeds the maximum allowed amount, even after you've reached your annual out-of-network out-of-pocket maximum.

Each medical insurance carrier can determine its maximum allowed amounts for out-of-network providers. For example, among other ways, carriers may use what's considered "reasonable and customary" and/or a Medicare-based calculation to determine the maximum allowed amount.

### Example

For example, let's say you will have an out-of-network surgery that costs \$5,000 and you will pay 45% coinsurance. The maximum allowed amounts could be different across carriers:

- If one carrier has a maximum allowed amount of \$2,000, you would owe 45% of \$2,000 and 100% of the remaining \$3,000, for a total of \$3,900.
- If a second carrier has a maximum allowed amount of \$3,000, you would owe 45% of \$3,000 and 100% of the remaining \$2,000, for a total of \$3,350.

### Take These Steps to Protect Yourself

**If you *didn't* check your doctor's status before you enrolled or you want to look up a different doctor, do it *now*—before making an appointment with that doctor.**

You can check the provider directory through the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) or your [insurance carrier's website](#).

**Important!** Do not rely on your provider's office to know the carriers' network(s). If you have any uncertainty (for instance, covering out-of-area dependents) or you need the network name, call the insurance carrier.

Even if you're keeping the same insurance carrier, the provider network could be different. **Always** check the provider directories on the carrier preview sites before making a decision.

**If your doctor is out-of-network and you still want to see them, check the cost with your doctor *before* you get care.** Then ask your doctor to confirm the portion that will be covered by your medical insurance carrier and the portion for which you'll be responsible. That way you'll be prepared for any potentially significant costs.

## When To Expect New Cards

When you enroll in medical coverage for the first time or if you change carriers, you may receive a printed ID card in the mail to be used for medical and prescription drug needs.

Dental and vision carriers no longer mail physical ID cards. Visit their website or mobile app to download a digital card or your provider can verify your coverage prior to receiving services.

**Note:** Many medical carriers are moving to digital ID cards only. Visit your carrier's website or mobile app to download a digital card.

## Contributing To An HSA?

If you enrolled in the Bronze, Bronze Plus, or Silver coverage levels, you had the option to elect to contribute to an HSA.

If this is your first time enrolling in an HSA, you'll receive a welcome letter and an HSA debit card from HSA Bank. You may also be required to verify your identity before your account will be opened.

Your HSA debit card gives you instant access to your HSA dollars. When you get your debit card, follow the instructions to activate it.

If you **don't** receive your HSA debit card, contact HSA Bank at **1.833.227.7074** to request one be mailed to you.

## Want To Print?

Print these worksheets and get a step-by-step guide to what to do and what to ask as you get ready to use your new coverage.

[Prescription Drug Transition Worksheet](#) (PDF)

[Transition of Care Worksheet](#) (PDF)



# How to Get Care

When you get care, it helps to know what you can expect. Remember, insurance carrier member sites and apps have resources that can help you look up the cost of care before you go.

## Getting Care At The Doctor's Office

Present your medical ID card at your doctor's office. If you're enrolled in the Bronze, Bronze Plus, or Silver coverage levels, you can wait to pay until your insurance carrier processes the claim and you get your doctor's bill.

When it's time to pay, you can [pay with your HSA](#), FSA, or pay another way—it's your choice!

## Filling Prescription Drugs At A Retail Pharmacy

Present your medical ID card each time you drop off a prescription. If payment is due, you pay out of pocket (or you can [pay with your HSA](#) or FSA if you have one).

## Know When You'll Owe

If your doctor bills services as preventive care or your medication is listed as preventive on the formulary, you'll owe nothing. For other types of covered services or non-preventive prescription drugs, you could owe a deductible, copay, and/or coinsurance.

## Remember: You'll Pay Less With In-Network Providers

You can check the provider directory on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) or refer to your [insurance carrier's website](#).

If a doctor is out-of-network and you still want to see them, check the cost with the doctor before you get care.

Then, ask the doctor to confirm the portion that will be covered by your medical insurance carrier and the portion for which you will be responsible.

That way, you'll be prepared for potentially significant costs.

**Remember:** Not all options cover out-of-network care.

# Paying for Care

When you receive medical care, you choose how to pay your share of the cost. Follow these easy steps when it's time to get care:

## Step 1: Meet With Your Provider

Don't forget, you'll probably pay **a lot** less when you see in-network providers. You can check the provider directory on the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) or refer to your [insurance carrier's website](#).

**Remember:** Not all options cover out-of-network care.

## Step 2: Present Your Medical ID Card

When you visit your doctor, hospital, or other health care provider, remember to show them your ID card so they know how to bill for the services they are providing you.

## Step 3: Review The Explanation Of Benefits (EOB)

An EOB is **not** a bill. It's simply a statement from your insurance carrier that shows when you got care and how much it cost.

It will show your provider's charges, the negotiated amount your insurance carrier agreed to pay, how much is covered (if any), and your payment responsibility.

Remember, if you haven't met your deductible, you could owe the entire negotiated amount. Keep the EOB for your records because you'll need it for the next step.

## Step 4: Review Your Provider's Bill

A provider's bill typically arrives in your mailbox after the EOB arrives. The amount you owe on your provider's bill should match what's on the EOB.

## Step 5: Pay Your Provider

You can pay your provider out of pocket or you can [pay with your HSA](#) or FSA for eligible health care expenses.

# Paying With Your HSA

You can open an HSA if you enrolled in a Bronze, Bronze Plus, or Silver coverage level. When it's time for you to pay for care or prescription drugs, your HSA gives you options:

## Use Your HSA Debit Card

Just use it when you're ready to pay for qualified medical expenses. The funds will be taken directly from your account.

Make sure you only use the card for eligible expenses, and that you have enough money in your HSA to cover it.

Log on to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) to check your balance beforehand.

## Pay Out Of Pocket

If you prefer, you can pay for your expenses up front and pay yourself back through your HSA later. You can log on to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) or to the HSA Bank website directly at [hsabank.com](http://hsabank.com) to transfer money into your personal bank account. You can also choose to save the money in your HSA for use at a later date.

## Set Up Direct Payments

Another option is to have HSA Bank make direct payments to your provider from your HSA. Log on to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) or access HSA Bank directly at [hsabank.com](http://hsabank.com) to set up direct payments.

## Eligible Expenses

You can find a complete list of eligible expenses at <https://www.irs.gov/publications/p502>.

Don't forget! If you use money from your HSA to pay for nonqualified expenses, you'll pay taxes on that money. You'll also pay an additional 20% penalty tax if you're under age 65. This applies to expenses such as child care, cosmetic surgery, health club fees, teeth whitening products, and vitamins.

## Keep Your Receipts!

Always remember to save your receipts when you make payments from your HSA, in case you need to provide proof of your eligible expenses to the IRS.

## Questions?

Learn more in the [HSA User's Guide](#) (PDF).



# Your Carrier Connection

Check out your health care insurance carrier choices—and see all the unique features and services they have to offer. Discover what each provides, see the doctors included in their network, and then decide for yourself.

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## Medical

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**Carrier Name:** Aetna

**Areas We Serve:** Offered in all states except AK, ID, MT, WY, MO, and SD. Availability in some states may be limited.

**Before you're a member (preview site):** <https://www.aetna.com/microsites/aon/fibroad/index.html>

**Once you're a member (website):** <https://www.aetna.com>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 6:00 pm  
local time

**Phone Number:** [1.855.496.6289](tel:1.855.496.6289)

[Learn More](#)

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**Carrier Name:** Anthem Blue Cross and Blue Shield

**Areas We Serve:** Available Nationally

**Before you're a member (preview site):** <https://www.anthem.com/learnmore>

**Once you're a member (website):** <https://www.anthem.com/>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 8:00 pm EST

**Phone Number:** [1.844.404.2165](tel:1.844.404.2165)

[Learn More](#)

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**Carrier Name:** Cigna

**Areas We Serve:** Available nationally with the exception of MN and ND.

**Before you're a member (preview site):** <https://connections.cigna.com/carrierbenefits-fi2026/>

**Once you're a member (website):** <https://my.cigna.com>

**Customer Service Hours:** Cigna Support  
is available 24/7/365

**Phone Number:** [1.855.694.9638](tel:1.855.694.9638) , For Cigna company names and product disclosures, visit [Cigna.com/product-disclosure](https://Cigna.com/product-disclosure).

[Learn More](#)

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**Carrier Name:** Dean/Prevea360

**Areas We Serve:** South Central and Northeastern Wisconsin

**Before you're a member (preview site):** <http://aon.deanhealthplan.com/>

**Once you're a member (website):** <http://aon.deanhealthplan.com/>

**Customer Service Hours:** Monday - Thursday:  
7:30 am - 5:00 pm CST

Friday:  
8:00 am - 4:30 pm CST

**Phone Number:** [1.877.357.3164](tel:1.877.357.3164)

[Learn More](#)

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**Carrier Name:** Health Net

**Areas We Serve:** Available in CA

**Before you're a member (preview site):** <https://www.healthnet.com/myaon>

**Once you're a member (website):** <https://www.healthnet.com/myaon>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 6:00 pm PST

**Phone Number:** [1.888.926.1692](tel:1.888.926.1692)

[Learn More](#)

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**Carrier Name:** Kaiser Permanente

**Areas We Serve:** Generally available in WA

**Before you're a member (preview site):** <https://kp.org/aon>

**Once you're a member (website):** <https://www.kp.org>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 5:00 pm PST

**Phone Number:** [1.855.407.0900](tel:1.855.407.0900)

[Learn More](#)

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**Carrier Name:** Kaiser Permanente

**Areas We Serve:** Generally available in CA, CO, DC, GA, MD, VA, OR, and southwest WA

**Before you're a member (preview site):** <http://kp.org/aon>

**Once you're a member (website):** <https://www.kp.org>

**Customer Service Hours:** CA: 24/7  
except major holidays  
  
CO: Monday - Friday:  
8:00 am - 6:00 pm MST  
  
GA: Monday - Friday:  
7:00 am - 7:00 pm EST  
  
DC, MD, VA:

Monday - Friday:  
7:30 am - 9:00 pm EST

OR and WA (Vancouver/Longview area):  
Monday - Friday:  
8:00 am - 6:00 pm PST

1.877.580.6125 , CA Post-enrollment:  
1.800.464.4000  
(Gold II & Platinum);  
1.800.788.0710  
(All other metallics)

CO Post-enrollment:  
1.800.632.9700 (Platinum);  
1.855.364.3185  
(All other metallics)

**Phone Number:** GA Post-enrollment:  
1.888.865.5813 (Platinum);  
1.855.364.3185  
(All other metallics)

DC, MD, VA Post-enrollment:  
1.800.777.7902 (Platinum);  
1.888.225.7202  
(All other metallics)

Southwest WA  
Post-enrollment:  
1.800.813.2000 (Platinum);  
1.866.616.0047  
(All other metallics)

**Pre-enrollment Phone Number:** 1.877.580.6125

[Learn More](#)

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**Carrier Name:** Medical Mutual

**Areas We Serve:** Generally available in OH

**Before you're a member (preview site):** <http://www.medmutual.com/aon>

**Once you're a member (website):** <https://member.medmutual.com>

Monday - Thursday:  
7:30 am - 7:30 pm EST

**Customer Service Hours:** Friday:  
7:30 am - 6:00 pm EST

Saturday:  
9:00 a.m. - 1:00 p.m. EST

**Phone Number:** 1.800.541.2770

**Pre-enrollment Phone Number:** 1.800.677.8028

[Learn More](#)

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**Carrier Name:** Priority Health

**Areas We Serve:** Available in the lower peninsula of MI

**Before you're a member (preview site):** <https://www.priorityhealth.com/aon>

**Once you're a member (website):** <https://member.priorityhealth.com/>

Monday - Thursday:  
7:30 am - 7:00 pm EST

**Customer Service Hours:** Friday:  
9:00 am - 5:00 pm EST

Saturday:  
8:30 am - noon EST

**Phone Number:** [1.833.207.3211](tel:1.833.207.3211)

[Learn More](#)

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**Carrier Name:** UnitedHealthcare

**Areas We Serve:** Generally offered in all states, but availability in some states may be limited.

**Before you're a member (preview site):** <https://www.whyuhc.com/aon11>

**Once you're a member (website):** <http://myuhc.com>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 8:00 pm  
local time zone

**Phone Number:** [1.888.297.0878](tel:1.888.297.0878)

[Learn More](#)

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**Carrier Name:** UPMC Health Plan

**Areas We Serve:** Generally available in PA

**Before you're a member (preview site):** <https://www.upmchealthplan.com/aon/>

**Once you're a member (website):** <https://www.upmchealthplan.com/members/>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 6:00 pm EST

**Phone Number:** [1.844.252.0690](tel:1.844.252.0690)

[Learn More](#)

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## Dental

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**Carrier Name:** Aetna

**Areas We Serve:** Generally offered in all states, but availability in some states may be limited.

**Before you're a member (preview site):** <https://www.aetna.com/microsites/aon/fibroad/index.html>

**Once you're a member (website):** <https://www.aetna.com>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 6:00 pm EST

**Phone Number:** [1.855.496.6289](tel:1.855.496.6289)



[Learn More](#)

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**Carrier Name:** Cigna

**Areas We Serve:** Available nationally with the exception of MN and ND.

**Before you're a member (preview site):** <https://connections.cigna.com/carrierbenefits-fi2026/>

**Once you're a member (website):** <https://my.cigna.com>

**Customer Service Hours:** Cigna Support  
is available 24/7/365

**Phone Number:** [1.855.694.9638](tel:1.855.694.9638)

[Learn More](#)

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**Carrier Name:** Delta Dental (Bronze, Silver, and Gold)

**Areas We Serve:** Generally offered in all states, but availability in some states may be limited.

**Before you're a member (preview site):** <https://www.deltadental.com/us/en/aon/california.html>

**Once you're a member (website):** <http://www.deltadentalins.com>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 8:00 pm EST

**Phone Number:** [1.800.471.7614](tel:1.800.471.7614)

**Pre-enrollment Phone Number:** [1.800.503.4162](tel:1.800.503.4162)

[Learn More](#)

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**Carrier Name:** Delta Dental (Platinum)

**Areas We Serve:** Generally offered in all states, but availability in some states may be limited.

**Before you're a member (preview site):** <https://www.deltadental.com/us/en/aon/california.html>

**Once you're a member (website):** <http://www.deltadentalins.com>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 9:00 pm EST

**Phone Number:** [1.800.471.8073](tel:1.800.471.8073)

**Pre-enrollment Phone Number:** [1.800.546.9751](tel:1.800.546.9751)

[Learn More](#)

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**Carrier Name:** MetLife

**Areas We Serve:** Generally offered in all states, but availability in some states may be limited.

**Before you're a member (preview site):** <https://www.metlife.com/aon-benefit-experience>

**Once you're a member (website):** <https://www.metlife.com/mybenefits>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 11:00 pm EST

**Phone Number:** [1.888.309.5526](tel:1.888.309.5526)

[Learn More](#)

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**Carrier Name:** UnitedHealthcare

**Areas We Serve:** Generally offered in all states, but availability in some states may be limited.

**Before you're a member (preview site):** <https://www.whyuhc.com/aon11>

**Once you're a member (website):** <https://www.myuhc.com>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 8:00 pm  
local time zone

**Phone Number:** [1.888.571.5218](tel:1.888.571.5218)

[Learn More](#)

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## Vision

**Carrier Name:** EyeMed

**Areas We Serve:** Available Nationally

**Before you're a member (preview site):** <https://eyemed.com/en-us/benx-aon>

**Once you're a member (website):** <https://member.eyemedvisioncare.com/member/en>

**Customer Service Hours:** Monday - Friday:  
7:30 am - 11:00 pm EST

Saturday:  
8:00 am - 11:00 pm EST

**Phone Number:** [1.844.739.9837](tel:1.844.739.9837)

[Learn More](#)

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**Carrier Name:** MetLife

**Areas We Serve:** Generally offered in all states, but availability in some states may be limited.

**Before you're a member (preview site):** <https://www.metlife.com/aon-benefit-experience>

**Once you're a member (website):** <https://www.metlife.com/mybenefits>

**Customer Service Hours:** Monday - Saturday  
9:00 am - 8:00 pm EST

**Phone Number:** [1.888.309.5526](tel:1.888.309.5526)

[Learn More](#)

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**Carrier Name:** UnitedHealthcare

**Areas We Serve:** Generally offered in all states, but availability in some states may be limited.

**Before you're a member (preview site):** <https://www.whyuhc.com/aon11>

**Once you're a member (website):** <https://www.myuhcvision.com>

**Customer Service Hours:** Monday - Friday:  
8:00 am - 8:00 pm

local time zone

Phone Number: [1.888.571.5218](tel:1.888.571.5218)

[Learn More](#)

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**Carrier Name:** VSP Vision Care

**Areas We Serve:** Available Nationally

**Before you're a member (preview site):** <https://www.vsp.com/aon>

**Once you're a member (website):** <https://www.vsp.com/login>

**Customer Service Hours:**  
Monday - Saturday:  
6:00 am - 5:00 pm PT

Sunday: Closed  
(IVR available 24/7)

Phone Number: [1.877.478.7559](tel:1.877.478.7559)

[Learn More](#)

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# Contacts

Once logged on to the RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com), look for the “Need Help?” icon to ask your virtual assistant any questions you may have or submit a ticket (click on the **Your Help Requests** link under Quick Actions). It can also connect you with a web chat representative and other helpful resources. For additional support, you can schedule an appointment with a customer service representative through the RELX Benefits Center. You can also call the RELX Benefits Center at **1.877.734.1938** (listen carefully to the prompts) from 9:00 a.m. to 6:00 p.m. ET, Monday through Friday.

**Health Pros** are also available to assist with tough issues like claims and billing disputes.

## Questions About Coverage?

Start by contacting the **insurance carrier** directly. They know their coverage rules best.

If you enrolled in a Bronze, Bronze Plus, or Silver medical coverage level, check out the **HSA User's Guide** (PDF) for additional contacts during the year.

# Contact a Health Pro

Navigating the medical system and understanding medical bills can be confusing. That's why RELX offers expert support to help you understand and resolve medical claims or billing issues.

Your **Health Pro** can:

- **Understand your benefits.** Clear up any confusion about your health plan.
- **Verify care coverage.** Know before you go! Your Health Pro can verify your coverage prior to any medical services.
- **Pay less for prescriptions.** Get recommendations for lowering the cost of your medications.
- **Transfer medical records.** Need your medical records transferred? Your Health Pro has you covered.
- **Resolve billing errors.** Don't overpay! Your Health Pro can help you avoid paying more than you owe.
- **Schedule appointments.** Have your appointments scheduled at times most convenient for you.

Contact a Health Pro:

**Email:** [AlightHealthPro@alight.com](mailto:AlightHealthPro@alight.com)

**Call:** 1.800.513.1667

If you aren't satisfied with the resolution, contact your [insurance carrier](#) to file an appeal. **NOTE:** RELX does not have any influence on how the insurance carriers determine claim payments.

# Get Answers

Have a question? Start with the [Frequently Asked Questions](#) (PDF).

Wondering what something means? Check out the [Glossary](#).

Want to talk with someone? Here's who to [contact](#).

# Glossary

Wondering what a term means? Find it here.

## **Brand Name**

A more expensive prescription drug for which there is an active patent. (A patent is a time-sensitive right to market a drug under a certain name.)

## **Coinsurance**

The percentage of costs you pay for eligible expenses after you meet the deductible.

## **Coverage Level**

A benefit level that determines how services are covered.

## **Deductible**

What you pay out of your own pocket before your insurance begins to pay a share of your costs.

[How the deductible works](#) depends on your coverage level. Out-of-network charges do **not** count toward your in-network annual deductible. They only count toward your out-of-network deductible.

## **EOB**

Also known as an Explanation of Benefits. An EOB shows the claim filed by your health care professional, what was paid, and what your portion of the payment was or will be. Your insurance carrier provides the EOB. It's not a bill.

## **Formulary**

A list of generic and brand name drugs that are approved by the Food and Drug Administration (FDA) and are covered under your prescription drug plan. You should make sure your medication is on the formulary of the medical insurance carrier you choose.

## **Generic**

Medications that have been approved by the FDA as safe and effective. These medications contain the same active ingredients in the same amounts as brand name products. Generics may be different in color, shape, or size from their brand name counterparts. Your physician may substitute a generic for a brand name drug to save you money.

## **Health Savings Account (HSA)**

A special bank account that allows you to set aside tax-free money to pay for qualified health care expenses. These include your medical, dental, and vision copays, deductibles, and coinsurance and certain over-the-counter items.

## **HMO**

Health Maintenance Organization (HMO) options offer care through a network of doctors and hospitals. All of your care generally must be provided through the HMO network and coordinated through the HMO primary care physician (PCP) you select when you enroll. Except in emergencies, your care is usually covered only if it's coordinated by your PCP. There's no coverage for out-of-network care.

## **Network**

A group of health care providers that offer services to participants in a health plan at a negotiated, discounted cost. You'll save money if you use doctors inside your carrier's network.

## **Out-of-Pocket Maximum**

The most you have to pay for covered medical services in a year. Generally, it includes any applicable deductible, copayments, and/or coinsurance. [How the out-of-pocket maximum works](#)

depends on your coverage level. Out-of-network charges do **not** count toward your in-network annual out-of-pocket maximum. They only count toward your out-of-network out-of-pocket maximum.

**Payroll Contribution**

The amount deducted from your paycheck on a pre-tax basis to cover your share of health care benefit costs.

**Pharmacy Benefit Manager**

The insurance carrier or third-party administrator who manages your retail and mail-order prescription drug benefit.

**PPO**

A Preferred Provider Organization, or PPO, is a type of medical plan that uses a network of physicians, hospitals, and other health care providers that have agreed to provide care at negotiated prices. You can also go to out-of-network providers, but you'll pay more.

**Preventive Care**

Annual physicals, wellness screenings, immunizations, well-woman exams, well-baby exams, and more. In-network preventive care is 100% covered without having to pay your deductible.

**Reasonable and Customary**

The normal charge made by a licensed practitioner in a specific area for a specific service. It doesn't exceed the normal charge made by most providers in the area where the service is provided.

**Traditional Deductible**

Once a covered family member meets the individual deductible, your insurance will begin paying benefits for that family member. Charges for all other covered family members will continue to count toward the family deductible. Once the family deductible is met, your insurance will pay benefits for all covered family members.

**Traditional Out-of-Pocket Maximum**

Once a covered family member meets the individual out-of-pocket maximum, your insurance will pay the full cost of covered charges for that family member. Charges for all covered family members will continue to count toward the family out-of-pocket maximum. Once the family out-of-pocket maximum is met, your insurance will pay the full cost of covered charges for all covered family members.

**True Family Deductible**

The entire family deductible must be met before your insurance will pay benefits for any covered family member. There is no "individual deductible" when you have family coverage.

**True Family Out-of-Pocket Maximum**

The entire family out-of-pocket maximum must be met before your insurance will pay the full cost of covered charges for any covered family member. There is no "individual out-of-pocket maximum" when you have family coverage.



# Newly Eligible for Benefits?

## Welcome!

Being new to the company, you have a lot on your plate. Enrolling in RELX benefits is one of those really important “to dos”—and you only have 31 days to enroll.

For your 2026 benefits, you can start here:

- [2026 Benefits Guide \(PDF\)](#)
- [Enrollment Checklist](#)
- [Compare Costs](#) (use the access code provided in recent communications)
- [Medical](#)
- [Dental](#)
- [Vision](#)

## Need To Enroll For 2025 *And* 2026 Benefits?

As a new hire, you'll need to enroll in your RELX benefits for the rest of 2025 **and** all of 2026. While most things won't change from year-to-year, it's important that you know what to expect for **both** years.

For your 2025 benefits, you can start here:

- [2025 Benefits Guide \(PDF\)](#)
- [Compare Costs](#) (use the access code provided in recent communications)
- [What's Changing \(PDF\)](#) (see what's different from 2025 to 2026)

**Note:** You'll need to enroll for your 2025 benefits **before** you can enroll in your 2026 benefits. Even if you don't want medical, dental, or vision coverage for 2025, you'll need to log in to the RELX Benefits Center and waive 2025 coverage before you can enroll in your 2026 benefits.

## Make It Yours

Once you've done your homework, if you want coverage through RELX, you must enroll by your deadline. Otherwise, you won't have medical and prescription drug, dental, or vision coverage through RELX for you and your family.

[Enroll now](#)

## Questions?

Check out the [Frequently Asked Questions](#) (PDF) for more details.

# Helpful Documents

Visit the site below for helpful information, such as the 2026 Benefits Contacts and Carriers list.

- [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com)

# COBRA Coverage Options

If you leave the company or lose coverage due to a status change, your COBRA enrollment notice has details regarding your options.

If you choose not to enroll by your COBRA enrollment deadline, you will not be able to enroll in COBRA coverage in the future. Also, once enrolled, you can make changes to your elections only during enrollment or following a qualified change in status.

You will receive additional information—including prices—once you lose access to health benefits through the company.

## Your COBRA Coverage Options

You can start by reviewing your [medical](#), [dental](#), and [vision](#) coverage level options.

You'll also want to review your [insurance carrier](#) options.

## How To Enroll

To enroll in COBRA coverage when eligible, follow the instructions on the COBRA enrollment notice mailed to you and enroll at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com).

