



2015



# BENEFITS AT-A-GLANCE

## WELCOME

Reed Elsevier's benefits program represents a partnership between you and the Company. We offer benefits and resources to help you protect your health, manage your money, and secure your future. It is your responsibility to understand the plans, budget for healthcare and retirement, and make choices that support well-being, at work and at home.





In light of the ever-changing benefits landscape, industry developments and employee feedback, the Company reviews and evaluates its policies and programs on an ongoing basis.

# HIGHLIGHTS

## HEALTHCARE

### MEDICAL (UnitedHealthcare/UHC)

#### ELIGIBILITY

- Full- and part-time employees working 20 hours a week or more are eligible
- Same- and opposite-sex partners are eligible
- You are required to provide documentation verifying eligibility if you choose to cover spouse, domestic partner or child(ren)
- Benefits begin on your hire date
- \$50 per-paycheck Working Spouse/Partner surcharge if coverage is available through their workplace

#### HealthSavings Plan (HSP)

- In and out of network coverage with cost savings in-network
  - In-network deductibles: \$2,750 Single; \$5,500 Family before coinsurance begins. Coinsurance: 80% RE: 20% You
- Combines with prescription expenses to meet deductible (some preventive Rx excluded)
- Annual Out of Pocket Maximums: \$5,950 Single; \$11,900 Family
- Free in-network preventive care
- Pay less in payroll contributions and more out of pocket; contribution rates depend on your salary band and who you cover
- Comes with a tax-advantaged Health Savings Account (HSA)
- Visit: [myuhc.com](http://myuhc.com) or call 1-855-880-REED (7333)

#### HealthSavings Plan Plus (HSP+)

- In and out of network coverage with cost savings in-network
  - In-network deductibles: \$1,500 Single; \$3,000 Family before coinsurance begins. Coinsurance: 80% RE: 20% You
- Combines with prescription expenses to meet deductible (some preventive Rx excluded)
- Annual Out of Pocket Maximums: \$3,750 Single; \$7,500 Family
- Free in-network preventive care
- Pay more in payroll contributions and less out of pocket; contribution rates depend on your salary band and who you cover
- Comes with a tax-advantaged Health Savings Account
- Visit: [myuhc.com](http://myuhc.com) or call 1-855-880-REED (7333)

#### Tax-advantaged Health Savings Accounts (HSA) (OptumBank)

A bank account for healthcare expenses that rolls over each year, and is portable. Use the funds today or save for future medical expenses, even after retirement

For IRS qualified medical/prescription drug expenses. Visit: [irs.gov](http://irs.gov)

Contribute tax-free and change your contribution amount anytime

Receive a tax-free deposit from Reed Elsevier: HSP -- \$500 Single; \$1,000 Family/HSP+ -- \$700 Single; \$1,400 Family (reviewed annually); prorated based on hire date

Get an additional \$150 upon completion of Well-being activities

Visit: [optumbank.com](http://optumbank.com) or call 1-800-791-9361

#### Prescription Drug Coverage (Use CVS/caremark retail outlets or a pharmacy you choose)

Included in the cost of coverage, and combines with medical to meet your deductible (some preventive Rx excluded; check the Preventive Drug list)

After meeting the deductible, you pay 15% of the cost for generic drugs, 25% of brand-name drugs

Fill at a CVS network pharmacy and get mail-order pricing on 90-day prescriptions

Register at [caremark.com](http://caremark.com) to check drugs costs, lower-cost options and see Preventive and Preferred Drug lists

Visit: [caremark.com](http://caremark.com) or call 1-855-802-4381

### DENTAL (Aetna)

#### Dental Provider Organization (DPO)

In- and out-of-network coverage, with cost savings in-network; no annual deductible for in-network services

Preventive care, such as check-ups and cleanings, is covered at 100% in-network with no deductible

Basic care, such as fillings, minor extractions and root canal, is covered at 80% (in-network)

Major care, such as crowns, bridges and implants, is covered at 60% (in-network)

Annual \$2,000 plan maximum per member

Orthodontia is covered at 50% after a separate \$100 deductible and a \$1,500 lifetime plan maximum per member

Visit: [myaetna.com](http://myaetna.com) or call 1-877-238-6200

#### Dental Maintenance Organization (DMO)

In-network coverage only

No deductible; no annual maximum

DMO networks are smaller and you must designate a DMO dentist to get coverage

Basic and Preventive care are covered at 100%

Orthodontia covered at 50%; no annual maximum

Visit: [myaetna.com](http://myaetna.com) or call 1-877-238-6200

## VISION (Vision Service Plan/VSP)

### Vision Service Core Plan

All features apply when you use a VSP doctor or Affiliate provider (or reimbursement may be less)

Glasses: New lenses every calendar year; \$175 allowance for one pair of frames every other calendar year  
Vision exam every calendar year (\$15 copay)

Contact lenses: \$145 allowance that is applied toward both your contact lens exam AND your contact lenses every calendar year; Diabetic Eyecare Plus provides additional services for Type 1 and Type 2 diabetes (\$20 copay)

Visit: [vsp.com](http://vsp.com) or call 1-800-877-7195

### Buy-Up Option

Doubles your benefit – all the features of the Core Plan plus the option of additional frames every other calendar year, or glasses lenses or contact lenses every calendar year

## RETIREMENT

**ELIGIBILITY :** Immediate, but you must enroll

### RE 401(k) via Empower Retirement

Option of before-tax, after-tax or Roth after-tax contributions, up to 75% of pay via payroll deduction; subject to IRS limits

100% Company match on the first 5% you contribute; opportunity for 7% or 9% Company match, depending on years of service and your contribution; you must contribute to get the Company match

Vested in company matching contributions after three years of service

Variety of investment options including self-managed brokerage account and advisor service

Call Retirement Plan Services at 1-800-345-2345 or e-mail questions to [benefits@reedelsevier.com](mailto:benefits@reedelsevier.com).

### Employee Stock Purchase Plan (EMSIP)

Opportunity to purchase company stock at current market prices via after-tax payroll deductions

No service requirement to participate; no broker's commission or fees on purchases

Visit: [cpushareownerservices.com](http://cpushareownerservices.com) or call Computershare at 1-866-247-0050

## FINANCIAL PROTECTION

### Supplemental Hospitalization Insurance (ACE-Combined)

**Eligibility:** You must have medical/Rx coverage through Reed Elsevier

-- Not a replacement for medical insurance;  
No pre-existing condition exclusions

Purchase additional limited coverage for hospitalization costs

\$1,000 minimum, \$2,750 maximum per enrolled family member per year, depending on the length of hospital stay

### Dependent Care Flexible Spending Accounts (FSA)

\$5,000 annual maximum covers expenses like day care and elder care for eligible expenses

IRS-approved tax savings on eligible expenses

Use it or lose it: these funds do not roll over from year to year — budget and track wisely!

### Commuter Spending Accounts (CSA)

Set aside maximum of \$380 pre-tax each month for transportation expenses:

- \$130 for mass transit
- \$250 for parking (new limits may apply)

Convenient payroll deductions

Transit passes mailed to your home for maximum convenience!

## DISABILITY INSURANCE

### Short-term

The plan will pay either 100%, or 66 2/3% of your earnings, or a combination thereof, for up to 25 weeks depending on length of service, after the five working-day elimination period

Shorter service employees receive a shorter duration of paid benefits

Subject to approval by Unum, the plan's administrator; to initiate STD, call Unum: 1-866-229-5636

### Long-term (Basic)

After 25 weeks of short-term disability, the plan will pay 50% of monthly earnings; maximum monthly benefit: \$14,583

Subject to approval by Unum, the plan's administrator

### Long-term (Buy-Up)

Optional buy-up increases the benefit to 60% of monthly earnings; raises maximum monthly benefit to \$17,500

Subject to approval by Unum, the plan's administrator; Visit: [myuhc.com](http://myuhc.com) or call 1-855-880-REED (7333)

## GENERAL QUESTIONS & "LIFE EVENTS"



**U.S. Shared Services Center**

| 1-877-734-1938

| [peoplehub.reedelsevier.com](http://peoplehub.reedelsevier.com)

## FINANCIAL PROTECTION (continued)

### LIFE INSURANCE

<b>Basic</b>	1x your earnings up to a maximum of \$500,000
	\$50,000 "cap" option to avoid paying imputed income tax
<b>Supplemental Term</b>	Up to 8x your earnings up to a maximum of \$2,100,000 (certain coverage levels are subject to Evidence of Insurability)
<b>Dependent</b>	For spouse or domestic partner (\$25,000/\$50,000/\$100,000; certain spousal coverage levels are subject to Evidence of Insurability) and/or eligible children (\$5,000/\$10,000)

### ACCIDENT INSURANCE

<b>Accidental Death &amp; Dismemberment</b>	1x your earnings up to a maximum of \$500,000
<b>Supplemental AD&amp;D</b>	3 times your earnings up to a maximum of \$1 million

## WORK + LIFE

<b>Reach for Well-being with RE</b>	<p>Programs, tools and resources to support your physical and financial well-being</p> <p>Onsite well-being programs coordinated by local Reach team volunteers</p> <p>50% off Weight Watchers membership</p> <p>Free tobacco cessation program for you and your adult dependents</p> <p>\$150: Participate in a health assessment and wellness screening.</p> <p>Contact the USSC for more information: 1-877-734-1938.</p>
<b>Adoption Assistance</b>	<p>100% reimbursement of certain expenses</p> <p>Maximum of \$5,000 per adoption</p>
<b>Tuition Reimbursement</b>	<p>Eligibility: Six months of continuous service</p> <p>Management approval required</p> <p>Course grade requirement: C or better</p> <p>Maximum reimbursement per calendar year: \$5,250 for full-time employees; \$1,000 for part-time employees</p>
<b>Auto, Home &amp; Pet Insurance</b>	<p>Group discount rates; convenient payroll deduction; portable coverage so you can take it with you when you leave the Company</p> <p>Visit: <a href="http://metlife.com/MyBenefits">metlife.com/MyBenefits</a></p>

### SUPPORT, ASSISTANCE + ADVOCACY

<b>CareConnect</b>	<p>Confidential counseling, resource and referral services for Work/Life challenges including:</p> <ul style="list-style-type: none"> <li>• Childcare</li> <li>• Family management</li> <li>• Substance abuse</li> <li>• Special needs childcare</li> <li>• Workplace stress</li> <li>• Employee Assistance Program (EAP) as of 1/1/15</li> <li>• Eldercare</li> <li>• Legal and financial stress</li> </ul> <p>Visit: <a href="http://myuhc.com">myuhc.com</a> or call: 1-855-880-REED (7333)</p>
<b>Health Advocate</b>	<p>Help with complex situations including health claims issues and appeals assistance.</p> <p>Visit: <a href="http://HealthAdvocate.com/reed-elsevier">HealthAdvocate.com/reed-elsevier</a> or call 1-866-695-8622</p>
<b>Identity Theft 911</b>	<p>Resolution services for RE employees.</p> <p>Visit: <a href="http://identitytheft911-reed.com">identitytheft911-reed.com</a> or call the US Shared Services Center: 1-877-734-1938</p>

### OTHER RESOURCES



**CareConnect**

[myuhc.com](http://myuhc.com)

1-855-880-REED (7333)

**CVS/caremark**

[caremark.com](http://caremark.com)

1-855-802-4381

**OptumBank**

[optumbank.com](http://optumbank.com)

1-800-791-9361

# BENEFITS FOR ELIGIBLE LEXISNEXIS L&P AND RISK SOLUTIONS EMPLOYEES

LEXIS NEXIS	
Parental Leave	After 6 months of service, up to 2 weeks paid leave due to the birth of a child, with management approval.
Adoption Leave	After 6 months of service, up to 4 weeks paid leave for the primary caregiver upon adoption of a child, with management approval.
Employee Referral Program	Cash bonus for helping LexisNexis find and hire talented people
Service Award Program	Recognition and reward for continued service, in 5-year increments

## TIME OFF FOR ELIGIBLE REED ELSEVIER U.S. EMPLOYEES

PAID TIME OFF																							
Holidays	<p>Employees enjoy a total of 10 paid holidays in 2015, in addition to a Paid Time Off bank. PTO days are accrued per payperiod from your date of hire.</p> <table> <tr> <th>2015 HOLIDAYS</th><th>2015 CALENDAR DATE</th></tr> <tr> <td>New Years Day</td><td>Thursday, January 1</td></tr> <tr> <td>Day after New Years Day</td><td>Friday, January 2</td></tr> <tr> <td>Martin Luther King Day</td><td>Monday, January 19</td></tr> <tr> <td>Presidents' Day</td><td>Monday, February 16</td></tr> <tr> <td>Memorial Day</td><td>Monday, May 25</td></tr> <tr> <td>Independence Day</td><td>Friday, July 3</td></tr> <tr> <td>Labor Day</td><td>Monday, September 7</td></tr> <tr> <td>Thanksgiving Day</td><td>Thursday, November 26</td></tr> <tr> <td>Day after Thanksgiving Day</td><td>Friday, November 27</td></tr> <tr> <td>Christmas Day</td><td>Friday, December 25</td></tr> </table>	2015 HOLIDAYS	2015 CALENDAR DATE	New Years Day	Thursday, January 1	Day after New Years Day	Friday, January 2	Martin Luther King Day	Monday, January 19	Presidents' Day	Monday, February 16	Memorial Day	Monday, May 25	Independence Day	Friday, July 3	Labor Day	Monday, September 7	Thanksgiving Day	Thursday, November 26	Day after Thanksgiving Day	Friday, November 27	Christmas Day	Friday, December 25
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Paid Time Off (PTO)	<p>The PTO policy includes annual vacation, sick and personal days in one bank from which you may draw for any reason, as long as you have manager approval. For more information, go to the Benefits tab on PeopleHUB. The PTO schedule is as follows:</p> <p>0 &lt; 2 years of service = 18 days per year            2 - 6 years of service = 23 days per year            7 - 19 years of service = 28 days per year            20+ years of service = 33 days per year            Buy-up option for 5 more days through paycheck reduction</p>																						
Bereavement	Up to 3 days for an immediate family member																						
Jury Duty	Paid time off for duration of jury duty																						
RE Cares Volunteer Days	<p>&gt; 2 days per calendar year for volunteer work at a nonprofit organization of your choice</p> <p>&gt; Must be coordinated with your manager</p>																						
Military Leave	Paid leave, less military pay received, for entire tour if called to active duty																						



**NOTICE** It is important to understand that this guide is not a legal document. It is meant to provide a general description of some medical plans and other benefits that will be in effect for eligible Reed Elsevier employees and their eligible dependents as of January 1, 2015. Not all benefit plans are described in this guide. Additionally, this guide does not take the place of the applicable documents, including insurance policies, contracts, official plan texts and Summary Plan Descriptions. Should any questions ever arise about eligibility or the nature and extent of your benefits, the formal language of the respective documents as construed and interpreted by the Company will govern. The Company reserves the right to modify, revoke, suspend, terminate, change, increase, or decrease benefit levels and contribution amounts at any time in the future.