

2016

BENEFITS AT-A-GLANCE

WELCOME

RELX's benefit program represents a partnership between you and the Company. 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.

 **RELX** Group

RELX Group



ELSEVIER



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.

HEALTHCARE

MEDICAL (UnitedHealthcare/UHC)

ELIGIBILITY: Immediate, but you must enroll within 30 days of your hire date

- 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% RELX:20% You

Combines with prescription expenses to meet deductible (some preventive Rx excluded)

Annual Out of Pocket Maximums: \$5,950 Single; \$11,900 Family (cannot exceed \$6,850 per individual due to Affordable Care Act (ACA) requirements)

Free in-network preventive care

Pay less in payroll contributions and more out of pocket; contribution rates depend on your salary and who you cover

Comes with a tax-advantaged Health Savings Account (HSA)

Visit: myuhc.com or call 1-855-880-7333

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% RELX:20% You

Combines with prescription expenses to meet deductible (some preventive Rx excluded)

Annual Out of Pocket Maximums: \$3,750 Single; \$7,500 Family (cannot exceed \$6,850 per individual due to Affordable Care Act (ACA) requirements)

Free in-network preventive care

Pay more in payroll contributions and less out of pocket; contribution rates depend on your salary and who you cover

Comes with a tax-advantaged HSA

Visit: myuhc.com or call 1-855-880-7333

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 use expenses. Visit: irs.gov

Contribute tax-free and change your contribution amount anytime

Receive a tax-free deposit from RELX: Employee only: \$400 / Employee + Spouse/Domestic Partner: \$600 / Employee + Child(ren): \$600 / Family: \$800 (reviewed annually); prorated based on hire date

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

Visit: optumbank.com or call 1-800-791-9361

Prescription Drug Coverage (Use CVS/caremark retail outlets or pharmacy of your choice)

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 to check drug costs, lower-cost options and see Preventive and Preferred Drug lists

Visit: 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 canals, are 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 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 covered at 100%

Orthodontia covered at 50%; no annual maximum

Visit: 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 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

RELX 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@relx.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 or call Computershare at 1-866-247-0050

FINANCIAL PROTECTION

Supplemental Hospitalization Insurance (ACE-Combined)

Eligibility: You must have medical/Rx coverage through RELX

-- 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 dependents

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
- \$255 for parking

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 or call 1-855-880-7333

GENERAL QUESTIONS & "LIFE EVENTS"

 U.S. Shared Services Center | 1-877-734-1938 | peoplehub.reedelsevier.com |  @RELX_benefits

FINANCIAL PROTECTION (continued)

LIFE INSURANCE

Basic	1x your earnings up to a maximum of \$750,000
	\$50,000 "cap" option to avoid paying imputed income tax
Supplemental Term	Up to 8x your earnings up to a maximum of \$2,100,000 (certain coverage levels are subject to Evidence of Insurability)
Dependent	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

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

WORK + LIFE

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

SUPPORT, ASSISTANCE + ADVOCACY

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

OTHER RESOURCES



Benefits Reporter
rebenefitsreporter.com
 Twitter: @RELX_benefits

CareConnect
 1-855-880-7333

CVS/Caremark
caremark.com
 1-855-802-4381

OptumBank
optumbank.com
 1-800-791-9361

For all vendor apps, visit our app store | rebenefitsreporter.com/app-store.html

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 RELX INC. EMPLOYEES

PAID TIME OFF

Holidays	Employees enjoy a total of 10 paid holidays in 2016, in addition to a Paid Time Off bank. PTO days are accrued per pay period from your date of hire.																						
	<table border="1"> <thead> <tr> <th>2016 HOLIDAYS</th> <th>2016 CALENDAR DATE</th> </tr> </thead> <tbody> <tr> <td>New Years Day</td> <td>Friday, January 1</td> </tr> <tr> <td>Martin Luther King Jr. Day</td> <td>Monday, January 18</td> </tr> <tr> <td>Presidents' Day</td> <td>Monday, February 15</td> </tr> <tr> <td>Memorial Day</td> <td>Monday, May 30</td> </tr> <tr> <td>Independence Day</td> <td>Monday, July 4</td> </tr> <tr> <td>Day after Independence Day</td> <td>Tuesday, July 5</td> </tr> <tr> <td>Labor Day</td> <td>Monday, September 5</td> </tr> <tr> <td>Thanksgiving Day</td> <td>Thursday, November 24</td> </tr> <tr> <td>Day after Thanksgiving Day</td> <td>Friday, November 25</td> </tr> <tr> <td>Day after Christmas Day</td> <td>Monday, December 26</td> </tr> </tbody> </table>	2016 HOLIDAYS	2016 CALENDAR DATE	New Years Day	Friday, January 1	Martin Luther King Jr. Day	Monday, January 18	Presidents' Day	Monday, February 15	Memorial Day	Monday, May 30	Independence Day	Monday, July 4	Day after Independence Day	Tuesday, July 5	Labor Day	Monday, September 5	Thanksgiving Day	Thursday, November 24	Day after Thanksgiving Day	Friday, November 25	Day after Christmas Day	Monday, December 26
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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 < 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	2 days per calendar year for volunteer work at a nonprofit organization of your choice Must be coordinated with your manager																						
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 RELX employees and their eligible dependents as of January 1, 2016. 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.