

Retirement Roadmap



Table of Contents

Introduction..... 2

Pension – RELX Inc. US Retirement Plan (“RELX Pension Plan”) 5

RELX Inc. US Salary Investment Plan (“RELX 401(k)”) 10

Executive Benefits 12

Pre-65 Retiree Medical..... 14

Post-65 Retiree Medical 18

Connectivity after leaving RELX 20



Introduction

Welcome to your retirement planning experience. We've created this roadmap to assist you with the transition from work to retirement life. This guide is divided into five sections so that you can easily find the information you need. The sections included are:

- Pension Benefits
- 401(k) Benefits
- Executive Benefits
- Pre-Medicare (pre-65) Retiree Medical Coverage
- Post-Medicare Eligibility (over age 65) Retiree Medical Coverage

You should check each section to determine which benefits you are eligible for and use the included checklists to make sure that you have everything coordinated to seamlessly transition into your retirement.

Once you leave RELX and are no longer an active employee, you will not be able to use single sign-on to log into the RELX Benefits Center or the Empower 401(k) website. Don't worry, though, you will still be able to connect to the resources you need. You can set up personalized log in accounts by following the steps below so your access to these important benefit portals will be continuous during your transition.

- **RELX Benefits Center (RBC)**
 - Access <https://benefits.relx.com>
 - Select Remote Log-In
 - Login with your credentials or select Create Your User ID
 - Once you have created your account, you can return to the RBC and log-in remotely using the account information you created. Be sure to write this information down and keep it in a handy place for future reference.
- **Empower**
 - Access <http://www.relx401kplans.com>
 - At the Participant Login screen, select Register
 - Complete the requested information to create your account
 - Once you have created your account, you can return to the website above and use your account log-in information to access your RELX 401(k) account.
 - You can also access your RELX 401(k) account through the Empower app. The app can be downloaded from your app store.



RETIREMENT ROADMAP

Before we begin, let's define some key terms that will be useful as you plan your retirement:

- **Last Day Worked** – This is the last day that you are employed by RELX. This date is the same date as your retirement date.
- **Benefit Commencement Date (Pension and RELX 401(k))** – This is the date when payment of your pension and RELX 401(k) begins. Employees often choose a benefit commencement date that is the first of the month immediately following their retirement date.
- **Medicare Eligibility** – You are eligible for Medicare when you reach age 65. You have seven months to enroll (three months before you turn 65, the month you turn 65 and three months after you turn 65).
- **Dependents** – The individual or individuals that are covered under your retiree medical coverage. The designated dependent(s) must be covered under your medical benefits while you are employed in order to be covered under retiree medical.
- **Years of Service** – Calculated as the time from your first day of employment with RELX to your last day. If you joined RELX through an acquisition, your employment with the acquired company does not count towards your years of service with RELX. If you left RELX, but rejoined within five years, your prior years of service will count towards your overall years.
- **Beneficiaries** – The individual or individuals you designate to receive your retirement benefits after your death. If you are married and do not designate your spouse as your beneficiary, your spouse will have to sign a consent form.

You'll also need to contact different vendors depending for health and well-being, retirement, and pension.

Benefit Plan	Resource	Contact Information	Mailing Address
401(k) Plan	Empower Retirement	Empower Retirement Plan Services: 1-888-738-7359 Monday – Friday between 8 a.m. and 10 p.m. ET Saturdays between 9 a.m. and 5:30 p.m. ET	Empower Retirement Plan Services P.O. Box 419784 Kansas City, MO 64141-6784
	RELX 401(k) website	www.relx401kplans.com	
Pension Plan	Pension Resource Center (PRC)	PRC: 1-866-747-7909 Monday through Friday between 8 a.m. and 8 p.m. ET	RELX Pension Resource Center P.O. Box 661122 Dallas, TX 75266-1122
	Your Pension Resources (YPR)	https://benefits.relx.com (Retirement > Connect to Your Pension)	
Retiree Medical – Pre-Medicare	RELX Benefits Center	1-877-734-1938 https://benefits.relx.com corporatebenefits@relx.com	RELX Benefits Center 230 Park Avenue, 7 th Floor New York, NY 10169



RETIREMENT ROADMAP

Retiree Medical – Medicare	One Exchange	https://my.viabenefits.com/relx 1-888-724-5575	
Medicare	Social Security Administration	www.medicare.gov	
Social Security	Social Security Administration	www.ssa.gov	



Pension – RELX Inc. US Retirement Plan (“RELX Pension Plan”)

Eligibility

If you were hired by RELX prior to August 1, 2009, you may have a pension account. If you have a pension balance, you can use the timeline and checklist below to ensure your benefit begins when you retire. The Pension benefits are administered by Alight Solutions, and you can reach out to Alight with any questions at 866-747-7909 between 8 a.m. and 8 p.m. ET, Monday through Friday. If you are outside the US, you can call 407-471-9160. Through the RELX Benefits Center, you can also chat with a representative or schedule an appointment to speak with a representative at a time that is convenient for you.

There are also tools available to you on the RELX Benefits Center that will help you project your retirement income. Find more potential benefit options at the [RELX Benefits Center](https://benefits.relx.com) or <https://benefits.relx.com> and go to the Retirement tab.

Timeline

Timing	Action	Follow-up
90 days before your commencement date Determine your pension eligibility and the requirements (age and service) that need to be met.	<ul style="list-style-type: none"> Call the Pension Resource Center at 866-747-7909 <ul style="list-style-type: none"> Confirm eligibility Schedule an appointment with a pension representative (if needed) Determine your benefit commencement date and update your personal information Notify your supervisor or manager of your retirement date 	<ul style="list-style-type: none"> If you are an active employee, verify with your manager or Human Resources Business Partner that he/she has processed your Notice of Separation in the Workday system to change your employment status from “active” to “retired.”
60-90 days before your commencement date Begin your pension benefit commencement process to ensure timely processing of your payments	<ul style="list-style-type: none"> Call the Pension Resource Center at 866-747-7909 to start the process OR Logon to https://benefits.relx.com (Retirement > Connect to Your Pension) and select Retire Now You can access the estimates tool to find out your pension benefit payment prior to starting the retirement process <p><i>Note: You can choose your delivery preference online at Your Pension Resources</i></p>	<ul style="list-style-type: none"> Within seven (7) business days of your request, your personalized retirement information will be mailed to your home or emailed to your secure participant mailbox on the RELX Benefits Center (whichever you prefer). This information will guide you through the process and expected timing of your payment(s). Set up your delivery preference (postal or electronic).



RETIREMENT ROADMAP

<p>30-60 days before your commencement date Confirm your benefit elections. If you make your elections later, your benefit payment may be delayed</p>	<ul style="list-style-type: none"> Update your beneficiaries on https://benefits.relx.com (Retirement > Connect to Your Pension) Review all materials and consider each decision carefully Make your elections online through https://benefits.relx.com (Retirement > Connect to Your Pension) or by calling the Pension Resource Center. 	<ul style="list-style-type: none"> If you complete the election process online, you will be guided through steps to authorize your payment. You can complete the entire process online, unless you elect a form of payment which requires your spouse's consent. If spousal consent is required, a Pension Choices Form will be mailed to your home or emailed to your secure participant mailbox on the RELX Benefits Center. If you make your elections through the Pension Resource Center, a Pension Choices Form will be mailed to your home or emailed to your secure participant mailbox on the RELX Benefits Center.
<p>30 days</p>	<ul style="list-style-type: none"> Return your signed Pension Choices Form (and Spousal Consent Form, if applicable) in the return envelope provided or upload your form(s) to https://benefits.relx.com (Retirement > Connect to Your Pension). If you are married and you elect a payment option other than the standard form of payment (with your spouse as your beneficiary), your spouse must provide consent and signature as well. 	<ul style="list-style-type: none"> Once your "retired" status is confirmed and your Pension Choices Form is received by the Pension Center or process is completed online, your payment will begin on or around your benefit commencement date or as soon as administratively possible.

At any time before, during or after retirement, you can contact the Pension Resource Center at 866-747-7909 to answer questions or help you through the process.

Things to do checklist:

- Update beneficiaries on <https://benefits.relx.com> > Retirement > Connect to Your Pension > Pension Plan Beneficiaries
- Update personal information, including mailing address, on [Workday](#) (active employee) or on the [Pension Resource Center](#) (inactive)
- Update banking information on Pension Resource Center. This option is available once you start the pension commencement process and/or once you start receiving an annuity
- Complete and submit all required forms within 30 days of prior to your desired commencement date



RETIREMENT ROADMAP

- Complete and submit Spousal consent if you chose single life annuity
- Verify with your manager or Human Resources Business Partner that he/she has processed your Notice of Separation in the Workday system to change your employment status from “active” to “retired.”

Special Notes and Considerations:

- If you are an inactive participant:
 - When you turn 65, you must commence your pension benefit – whether by taking a lump sum or starting an annuity. Alight will send you a Vested Benefit Reminder Notice approximately 90 days before you turn 65 to initiate the benefit commencement process.
 - If you left RELX after 2012, you are eligible to take a lump sum or annuity from your pension account. Please contact the Pension Resource Center for more information.
- Active employees over age 59 ½ can commence their pension benefit while still actively employed with RELX, including taking a lump sum payment.
- The PensionHUB on the RELX Benefits Center contains valuable information that can guide you through the pension commencement process including:
 - Key retirement dates
 - Projection your retirement income
 - Tips from a Retirement specialist video

Visit <https://benefits.relx.com> > Retirement > Connect to Your Pension > PensionHUB or log on to <http://digital.alight.com/relx> for access to these resources.

Before deciding to take a distribution, it’s important to consult a financial advisor or tax professional. Distributions may be treated as ordinary income and can affect your taxable income.



Sample documents

Once you have started the process, you will receive (either via mail or electronically) a retirement kit from Alight. The kit will contain information detailing the actions you need to take, as well forms that must be completed. Below are snapshots of some of the information contained in the kit. Remember, all forms must be signed and submitted prior to your pension commencement date.

RELX Inc. US Retirement Plan Pension Choices Letter

We are pleased to provide you with information regarding your pension benefit(s). You're receiving this kit because you've indicated that you plan to start your pension payment soon. Starting your pension benefit requires several decisions on your part. This kit includes all the information you need to complete the process, make the best decisions for you and start your payment.

To know what you need to do, review this notice and all of the enclosed information.

If possible, finish making your choices by **September 26, 2019**. You have until October 18, 2019 to make and authorize your choices (or you'll need to start the process over).

The information provided in this kit has been organized as follows:

Retirement Kit Contents	
Pension Choices Form	This form contains information about your benefit amount(s).
Pension Disclosure Notice	Contains the necessary legal disclosures and information you need to be aware of when making your retirement decisions.
Special Tax Notice	Describes the rollover rules and general tax information that apply to payments eligible to be rolled over. This notice does not need to be returned.

RELX Inc. US Retirement Plan Pension Disclosures Notice

Starting your benefit(s) is a big step and requires careful planning. You and your spouse (if you are married) need to make many important decisions about your RELX benefits that could affect your financial security. The information in this notice is being provided to help you understand the choices available to you.

You Have 30 Days to Plan

By law, you have 30 days to consider your choices before you authorize your choices and receive your benefit. Your 30 days begins today, when you receive this kit.

Note: You do not have to wait the full 30 days to make your choices. If you decide to make your choices in less time, you and your spouse (if you are married) can waive the 30-day period by authorizing your choices whenever you are ready. However, waiving this decision period will **not** necessarily make your benefit payments start sooner.

Your benefit start date depends on:

- Whether you waive your 30-day waiting period
- When you make your choices
- When you and your spouse (if you are married) consent to your choices
- The administrative processing of your benefit

Important Note: You cannot change your payment choices after you start your benefits.



RELX Inc. US Retirement Plan Pension Choices Form

Use this form to choose how you'll receive your pension benefit. When complete, you'll need to **return all pages of this form**. Keep a copy of it for your records.

Follow these steps to complete this form:

- Step 1: Confirm your personal information. If any of it's incorrect, call the RELX Pension Resource Center.
- Step 2: Choose a form of payment.
- Step 3: Choose where you want your money sent.
- Step 4: Sign and return this form.

Your Personal Information

Name	John Doe011000046	Marital Status	Married
Birth Date	10-21-1959	Beneficiary Name	Jane A. Doe368400024
Hire Date	05-01-1989	Beneficiary Relationship	Spouse
Last Day of Work	12-31-2007	Beneficiary Birth Date	09-23-1962
Benefit Commencement Date	10-01-2019		

RELX Inc. US Retirement Plan Special Tax Notice Regarding Plan Payments

You are receiving this notice because all or a portion of a payment you are receiving from the PIP Plan (the "Plan") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans).

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

If you have additional questions after reading this notice, you can contact the RELX Pension Resource Center.

General Information About Rollovers

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (generally, distributions made before age 59½), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception applies).



RELX Inc. US Salary Investment Plan (“RELX 401(k)”)

If you participated in the RELX 401(k) Plan during your time with the company, you took a great step toward securing financial independence during retirement. The RELX 401(k) plan offers multiple benefit options and this guide will help you evaluate your retirement balances and commence your benefit when you are ready.

Timeline

Timing	Action	Follow-up
Ready to commence your benefit	<ul style="list-style-type: none"> Access your Empower Retirement account to: <ul style="list-style-type: none"> Check balances Model payment options 	
After your last day worked	<ul style="list-style-type: none"> Empower Retirement, the RELX 401(k) Plan administrator, will send you a RELX 401(k) Plan termination letter in the mail that outlines the options available to you regarding your account balances and any outstanding loans. If your account balance is less than \$5,000 and you do not elect a form of payment within 60 days after your last day of employment, your account balance will automatically be rolled over to an IRA with Millennium Trust Company. You will receive notification from Empower Retirement prior to the rollover. If your 401(k) account balance is more than \$5,000 you can elect to leave your money in your account until April 1 following the year in which you reach age 72. You can also elect to roll it over into an Individual Retirement Account (IRA) or another qualified plan, take a lump sum or partial cash distribution or receive installment payments (monthly, quarterly, semi-annually or annually). 	<ul style="list-style-type: none"> Review the letter from Empower Retirement and your options. If you have an outstanding loan and do not initiate a payment with 60 days after your retirement date, your loan will default, and your outstanding balance will become a taxable event. If your balance is below \$5,001, decide if you want to take a lump sum payment or roll over your balance to an IRA or qualified account and notify Empower.



RETIREMENT ROADMAP

<p>Considering Retirement</p>	<ul style="list-style-type: none"> • Check your balances with Empower Retirement at www.relx401kplans.com. • Evaluate what benefit options, including taking a lump-sum withdrawal, rolling your 401(k) balance into an IRA or other qualified account, or drawing money from your account incrementally over time • If you have an outstanding loan(s), you have the option to either: <ul style="list-style-type: none"> • Pay off your loan(s) in full; or • Repay your loan(s) via ACH monthly loan repayments (this option is only available if your account balance is greater than \$5,000 and your money remains in the plan). <p>Your loan(s) will be re-amortized to reflect monthly payments for the term of the loan(s).</p>	<ul style="list-style-type: none"> • Talk to a representative with Empower or your own financial advisor to determine what financial needs you may need in retirement • Model out your potential Social Security Benefits
<p>Commencing your 401(k) Benefit</p>	<ul style="list-style-type: none"> • Contact Empower Retirement at 1-888-738-7359 to begin the process 	<ul style="list-style-type: none"> • Sign any spousal consents if necessary

Checklist:

- Update beneficiaries on the Empower Retirement website.
- Update personal information on the Empower Retirement website.
- Verify with your Human Resources Business Partner that your manager has processed the paperwork to change your employment status from “active” to “retired.”

Special Notes and Considerations:

- Participants over age 59 ½ can commence their RELX 401(k) benefit, without penalty, by taking installments, a lump sum or partial payment or rolling over to another qualified retirement account.
- Before deciding to take a distribution, it’s important to consult your financial advisor or tax professional. Distributions may be treated as ordinary income and could affect your taxable income.



Executive Benefits

If you are an executive with benefits under the DCP, SSP, SERP, or other executive benefit plans, please reach out to corporatebenefits@relx.com for more information regarding your plan.

Supplemental Savings Plan (SSP)

If you were a participant in the Supplemental Savings Plan, your vested account will generally be paid in five annual installment payments (each made in July). If your account balance is less than \$50,000, you will receive your SSP account balance in a single lump sum. Payments will be paid in July of the calendar year following your last date of employment.

Your SSP account will continue to earn interest until your benefit is fully paid.

Supplemental Executive Retirement Plan (SERP)

If you were a participant in SERP, your SERP benefit will automatically be paid to you six months after your termination of employment from the Company, but not earlier than age 55. The SERP benefit will automatically be paid in the form of a Five-Year Certain Annual Installment. You will receive a payment each year for five years. The amount of each annual installment will be 22 percent of your SERP account balance as of the date your SERP benefit commences.

However, if either of the two conditions below are met, your SERP benefit may be paid to you in a **single lump-sum payment**:

- Your SERP account balance six months after your termination of employment (but not earlier than age 55) is \$50,000 or less, or;
- Your SERP account balance six months after your termination of employment is \$15,000 or less, even if you are younger than age 55.

Your SERP account will continue to earn interest until your benefit is fully paid.

If you have questions about SERP, please contact the Pension Resource Center at 866-747-7909, Monday through Friday, between 9 a.m. and 5 p.m. ET or log in at relxbenefitscenter.com, visit the Retirement tab then select Your Pension Resources.

Deferred Compensation Plan

If you elected to defer any portion of your Annual Incentive Plan (AIP) bonus in the DCP, the payments will generally commence as you directed at the time of your distribution election. However, depending upon your age/balance at termination, certain plan provisions may override your distribution elections depending (method of payment and distribution date). If you have any questions about the DCP plan, please call Empower Retirement at 888-738-7359 or log onto the RELX 401(k) website at www.relx401kplans.com.



Executive Long-Term Disability

If you are enrolled in the Executive Enhanced Long-Term Disability plan, you will have the opportunity to continue this coverage through Unum. As soon as administratively possible, Unum will mail information to your home outlining the continuation privileges and costs of this policy. This policy may also have a conversion provision to transition into a long-term care policy.

You can email corporatebenefits@relx.com to determine if you're eligible and the current premium for your benefit.



Pre-65 Retiree Medical

Eligibility

To be eligible for pre-65 retiree medical coverage through RELX, you must be 55 years old with at least 10 years of RELX service (prior time with an acquired company counts towards your overall years of service). You are eligible to participate in pre-65 retiree medical until such time that you age into Medicare (currently age 65).

You may be eligible for a RELX subsidy if you were at least 55 years old as of December 31, 2015 and your age plus years of service were greater than 75 as of December 31, 2015. (e.g. 56 years old + 19 years of service = 75 total). The plans are the same plans offered to active employees and have the same total premiums.

- You can look up your current premium on the My Benefits Summary on the RELX Benefits Center. The total premium will be the sum of the company contribution and the employee contribution.
 - You can reach out to the RELX Benefits Center to determine the lowest cost Bronze Plus plan in your area, and the amount of your subsidy if applicable.
- Medical rates grow roughly 5 percent to 8 percent per year.

You cannot join RELX retiree medical coverage if you do not have RELX medical coverage on your last day as a benefits-eligible active employee. You cannot join RELX retiree coverage if you left RELX coverage for more than 90 days. As an example, you could not leave RELX and obtain coverage from a spouse's employer for one year and then enroll in RELX retiree medical coverage.

In order to enroll your dependents in retiree medical, they must be eligible and enrolled at the time you retire. You cannot add new dependents after you have retired. This includes adding dependents after a life event (e.g., marriage).

If, while on retiree medical, you (the employee) turns 65, your covered dependents are still eligible to continue on the plan until they would no longer be covered – typically Medicare age eligibility (currently age 65) for your spouse or domestic partner and/or age 26 for your dependent children.

- If you are enrolled in COBRA and would like to switch to retiree medical, you can contact the RELX Benefits Center at 1-877-734-1938 for more information.
- If you drop or waive your RELX coverage for more than 90 days after your last day worked, your eligibility to enroll in retiree medical coverage will be forfeited.



RETIREMENT ROADMAP

Timeline

Timing	Action	Follow-up
30+ days before last day of work	<ul style="list-style-type: none"> • Read Retirement Roadmap • Contact RELX Benefits Center to determine your eligibility and pricing <ul style="list-style-type: none"> ○ Determine your lowest cost Bronze Plus plan in your area 	<ul style="list-style-type: none"> • RELX Benefits Center 1-877-734-1938 9 a.m. to 5 p.m. ET, Monday - Friday
0-30 days after last day of work (or end of COBRA eligibility or subsidized COBRA eligibility)	<ul style="list-style-type: none"> • You must contact the RELX Benefits Center to initiate enrollment in retiree medical <ul style="list-style-type: none"> ○ You cannot pre-enroll in retiree coverage ○ Deadline to enroll is 90 days after active or COBRA coverage ends 	<ul style="list-style-type: none"> • RELX Benefits Center 1-877-734-1938 9 a.m. to 5 p.m. ET, Monday - Friday
30-90 days after last day of work	<ul style="list-style-type: none"> • Look for your ID card (you may not receive an ID if you are continuing the coverage you had while an active employee. • Set up your bill payment arrangements 	<ul style="list-style-type: none"> • RELX Benefits Center 1-877-734-1938 9 a.m. to 5 p.m. ET, Monday - Friday
Annual enrollment window (occurs every fall)	<ul style="list-style-type: none"> • You will receive a mailed letter announcing the annual enrollment period <ul style="list-style-type: none"> ○ Coverage will automatically roll over year-to-year, but you can change your provider if you want ○ You cannot add new dependents once you've enrolled in coverage 	<ul style="list-style-type: none"> • Call RELX Benefits Center 1-877-734-1938 9 a.m. to 5 p.m. ET, Monday - Friday if you don't receive your letter. You can also go online at www.relxbenefitscenter.com

Important information when speaking with the RELX Benefits Center

- If you plan to relocate shortly after retiring, let the RELX Benefits Center representative know so they can tell you the rates in your new area.
- Notify the RELX Benefits Center representative which dependents you plan to cover under retiree medical.
- If you are under 65 (Medicare eligibility age) and your spouse/partner is over 65 (eligible for Medicare), let the RBC representative know so they do not quote your prices including your spouse/partner.
 - Your spouse/domestic partner should enroll for individual coverage through Medicare (see post-Medicare eligibility section).



Other Notes and Special Considerations

- To enroll in retiree medical coverage, you will need to waive your COBRA medical election through the RELX Benefits Center. If you do not waive COBRA medical, the system will not allow you to enroll in retiree medical.
 - You can carryover your out-of-pocket and deductible year-to-date spending from your active and/or COBRA RELX medical coverage (if applicable).
- Annual enrollment is passive for COBRA and retiree medical coverage, meaning your elections will carry over year-to-year, but you will have the option to change your coverage each year during the annual enrollment window held each fall.
 - It's important to note the carriers set their prices individually and you may experience large price changes if you do not change your election.
 - It is highly recommended that you review your elections each year and choose the best plan to meet your needs.
- If enrolled in a qualified High Deductible Health Plan (Bronze Plus or Silver), you can continue to contribute directly to your HSA.
 - You can no longer contribute through payroll deductions as a retiree, so you will need to contribute directly to your HSA bank account through the HSA website.
 - Your elections will be made with after-tax contributions, so it will be your responsibility to reflect those contributions when completing your annual taxes if you wish to take advantage of the tax benefits of the HSA contributions.
- You can waive coverage at any time. However, if you waive your coverage, you forfeit all future eligibility for retiree medical coverage.
- If you are enrolled in COBRA coverage, you can transition your coverage to retiree medical at any point until your COBRA eligibility ends.
 - When your COBRA coverage ends, you have 90 days to elect retiree medical coverage and it will be retroactive back to your last day of COBRA coverage.
 - If you have a COBRA subsidy, you can transition your coverage to retiree medical starting the month after your subsidy ends.
 - By law, COBRA rates include a 2 percent administration charge, which makes the COBRA premiums 2 percent larger than the retiree medical premiums charged through the RELX Benefits Center.
- Dental and vision coverage are not offered through retiree medical but can be continued via COBRA (typically for 18 months from last day worked).
- It's important to keep your contact information up-to-date within the RELX Benefits Center. Keeping your contact information up-to-date ensures you will receive all your retiree medical benefits information and communications.
 - If you move, your medical plan rates and availability may change, so you should contact the RBC for updated rate and carrier information.
- You can set up direct bill payment through the RELX Benefits Center.



RETIREMENT ROADMAP

- A “Direct Bill & Payment” tile will appear on your authenticated home page (after you log on) on the RELX Benefits Center where you can set up automatic ACH payments or log on monthly to make a payment.
 - The tile to set up payment should appear 1-2 weeks following your last day worked.
 - If you enroll in coverage after the **10th** of the month, your first bill will show up around the **15th** of the following month and cover your first two months of coverage.
- Once you retire, you are no longer eligible to participate in the RELX well-being program to earn well-being incentives.
 - Your life, disability and supplemental insurance coverages will not continue after your last day worked. You have the option to convert your coverage to a private policy with the carrier. Please review your termination letter for more information.



Post-65 Retiree Medical

Eligibility

Any past RELX employee or their spouse/domestic partner is eligible to use the RELX-sponsored Medicare Navigator service through Via Benefits. You or your spouse/domestic partner must be age 65 or over to use the service, regardless of past medical coverage under RELX. Note: You cannot enroll in COBRA medical coverage if you are over age 65.

Plan Details

RELX offers past employees and their spouses/domestic partners access to a concierge "Navigator" service through Via Benefits to explore the Medicare options available to you. The "Navigator" will answer your questions and explain the difference between traditional Medicare (Parts A, B and D), Medicare Advantage (third party plans like Humana and AARP), and Medicare Supplement (also called Medigap, plans F-N).

Plans offered are Medicare Advantage and Medicare Supplement. To enroll in either of these plans, you must have already enrolled in Medicare Parts A and B (see timeline).

Timeline

Timing	Action	Follow-up
60-120 days before planned enrollment (turning age 65)	<ul style="list-style-type: none"> Contact your local Social Security office to determine enrollment in Medicare parts A&B. You may be able to opt-out of Part B if you have medical coverage through an employer. You can apply for Medicare online. 	<ul style="list-style-type: none"> If you are enrolled in Part A coverage through Medicare, you are no longer eligible to contribute to a Health Savings Account. Your contribution limits for the year you turn 65 will be reduced on a pro-rata basis based on your birthdate. Consult with a tax professional to determine the correct HSA funding limit.
50-90 days before planned enrollment	<ul style="list-style-type: none"> Call Via Benefits at 1-888-724-5575 to begin plan selection process. 	
45-60 days before planned enrollment	<ul style="list-style-type: none"> Make your final plan election with Via Benefits. 	
0-30 days before planned coverage	<ul style="list-style-type: none"> Confirm coverage is set up to process accordingly and set up payment processes 	
0-30 days after plan begins	<ul style="list-style-type: none"> Confirm premium payments made 	<ul style="list-style-type: none"> Ensure you have received your ID cards



Other notes and considerations

- Annual enrollment is passive, and you will not be removed from your current coverage during annual enrollment, unless you take action.
 - Plan pricing and carriers can change, and you should take an active role in evaluating the plan carriers each year.
- Direct billing with is available through Via Benefits. Please call Via Benefits to review and set up payment options.
- If you move, contact Via Benefits in case your medical rates and/or coverage changes.
- Your life, disability and supplemental insurance coverages will not continue after your last day worked. You have the option to convert your coverage to a private policy with the carrier. Please review your termination letter for more information.



Connectivity after leaving RELX

When you are not an active employee, you can no longer use single sign-on to log into the RELX Benefits Center, PensionHUB or Empower Retirement websites. You can set up personalized log in by following the steps below so your access to these important benefit portals will be continuous during your transition.

- **RELX Benefits Center**
 - Access www.relxbenefitscenter.com
 - Select Remote Log-In
 - If you haven't already done so, create a User ID and Password by following the 'Create User ID' steps
 - You can also access the log in page directly at: <http://digital.alight.com/relx>
 - Download the UPoint Mobile HR® app from the [Apple App Store](#) or [Google Play Store](#) for easy and convenient access to your benefits all year long.

- **PensionHUB**
 - Access www.relxbenefitscenter.com
 - Select Remote Log-In
 - If you haven't already done so, create a User ID and Password by following the 'Create User ID' steps
 - You can also access the log in page directly at: <http://digital.alight.com/relx>
 - Download the UPoint Mobile HR® app from the [Apple App Store](#) or [Google Play Store](#) for easy and convenient access to your benefits all year long.

- **Empower Steps**
 - Access www.relx401kplans.com
 - If you haven't already done so, register on the site, by clicking Register and complete the registration steps.
 - If you've already registered, enter your Username and password and click Sign in
 - Download the Empower Retirement app from the [Apple App Store](#) or [Google Play Store](#).

This document is intended to provide an overview of information about some of the benefits you may be eligible for through RELX. If there is a discrepancy between the information displayed in this guide and the official plan documents, the official plan documents will govern. RELX reserves the right to amend, suspend or terminate the plan(s) or program(s) at any time. Please also note that the information provided in this guide is intended to be a summary of the most common features offered across the RELX retirement benefits.

