# 2024 Benefits Guide

Your RELX benefits can help you live well and plan for a secure future. Use this guide to understand how to enroll, and to see your RELX health and wellbeing benefits at-a-glance.















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### Your 2024 Benefits Annual Enrollment Timeline

#### Enroll in your 2024 RELX benefits by 11:59 p.m. ET, on November 3, 2023

Annual Enrollment is your once-a-year chance to explore your RELX benefits options and choose coverage that meets your unique needs. Use this timeline to stay on track to meet important enrollment dates and actions to get the best coverage for you and your family.

#### **GET READY**



Visit www.relxbenefitscenter.com for all your enrollment information and tools in one place.

From there, you can:

- Watch the **Benefits Overview Video**
- Review What's Changing for 2024 and **Frequently Asked Questions (FAQs)**
- Try out the <u>pre-enrollment pricing tool</u> (use the access code you received in the email)
- Go to the Make It Yours website
- Get contact details for all of the benefits, programs and services RELX offers with the **2024 Benefits Contacts and Carriers**



The Make It Yours website is your guide to understanding your RELX health coverage options during Annual Enrollment—and year-round. Use Your Carrier Connection to get to know your carrier options and compare their features and services.

#### **OCTOBER**



**Enroll in your 2024** benefits starting

Remember—no action, no coverage! You must enroll at www.relxbenefitscenter.com by the November 3, 11:59 p.m. ET deadline if you want RELX medical, dental, vision or FSA benefits in 2024. Your current coverage does not roll over in 2024.

Tip: While you're enrolling, use the Help Me Choose tool, which asks you a few questions and then scores the plans available to you based on how well they match your needs.



# NOVEMBER

Enrollment ends November 3 at 11:59 p.m. ET

Review your confirmation statement and verify your dependents (if applicable) Don't miss your chance! Your 2023 medical, dental, vision and FSA coverage won't carry over, so if you don't take action, you won't have RELX-sponsored medical, dental, vision or Flexible Spending Account benefits in 2024. Your next opportunity to enroll will be in the fall of 2024, unless you have a qualifying life event. Have questions? Check out the FAQs.

Check your confirmation statement to be sure it accurately reflects the 2024 benefits you elected for yourself and each of your dependents. If you enroll newly eligible dependents for 2024, you'll need to provide verification of their eligibility. Look for more details after Annual Enrollment ends.



Complete the enrollment survey

Your feedback is important! Look for an email on November 14 with a link to a survey about your enrollment experience.

#### **DECEMBER**



You'll receive a new medical ID card when you enroll for the first time or change insurance carriers or coverage levels. You'll use your ID card for medical and prescription drug needs. You may not receive an ID card for your dental and/or vision coverage. For questions, **contact the insurance carrier**.

#### **JANUARY 2024**



Your new coverage begins

Start using your 2024 coverage. All year long, you and your family can explore your RELX benefits on <a href="www.relxbenefitscenter.com">www.relxbenefitscenter.com</a> and learn how to make the most of your health coverage on <a href="Make It Yours">Make It Yours</a>. Don't forget to sign up for the Inside Scoop newsletter on the Make It Yours website!

#### NO ACTION, NO COVERAGE

You must enroll by November 3! Enrollment ends online at 11:59 p.m. ET, and by phone at 9 p.m. ET. Enroll online at <a href="https://www.relxbenefitscenter.com">www.relxbenefitscenter.com</a> or by phone by calling the RELX Benefits Center at 1.877.734.1938 (say "Health and Insurance" at the prompt). If you do not enroll, you and your family will not have RELX-sponsored medical, dental, vision or Flexible Spending Account (FSA) benefits in 2024, and you will not be able to enroll until the next Annual Enrollment period (unless you experience a qualifying life event during the year).



# **RELX Benefits Overview**

RELX offers several health, protection, retirement, financial and wellbeing coverage options, as well as time away from work, so that you can choose benefits that fit your life—wherever you are.

For most coverage, including health and protection benefits, you'll need to enroll within 31 days of your hire or rehire date, and then again during Benefits Annual Enrollment each year (typically held in the fall). You can change your coverage during the year only if you have a qualifying life event, such as getting married or having a child. More details are available online or by calling the RELX Benefits Center.

### How you contribute

Both you and RELX share in the cost of your coverage, including for your spouse/partner and eligible children.

You contribute to the cost of your benefits coverage through per pay period paycheck contributions. These contributions are based on your base salary plus target incentive or commission (if applicable), where you live and who you choose to cover.

RELX provides a subsidy that can be applied to any medical and dental coverage that you purchase through the Aon Active Health Exchange™.

### Who's eligible for benefits?

- Full- and part-time employees working at least 20 hours or more per week
- Your spouse or partner
- Children up to age 26 for medical and 19 (or 23 if a full-time student) for dental and vision

Other eligibility requirements may apply for certain benefits.

### Ready to enroll?

When you're ready to enroll in RELX benefits, or if you have any questions:

- Log on to <a href="https://www.relxbenefitscenter.com">www.relxbenefitscenter.com</a> and select the "Enroll Now" link, or
- Call the RELX Benefits Center at **1.877.734.1938** and say "Health and Insurance" at the prompt.



# Documentation is required if you're enrolling dependents

You're required to provide documentation verifying eligibility if you choose to cover a spouse/partner or children.

## Working Spouse/Partner Surcharge

There is a \$65 per pay period working spouse/partner surcharge that applies if your covered spouse/partner is eligible for subsidized coverage from their employer.



# Your Health Benefits

RELX medical, dental and vision insurance is offered through the Aon Active Health Exchange™. The exchange is an online marketplace platform providing you with:

#### Lots of choices

Through the exchange, you're able to choose from:

- Several coverage levels (as shown on the following pages) for medical, dental and vision;
- A variety of multiple national and regional insurance carriers (depending on where you live); and
- A range of costs—giving you the opportunity to pick what works best for your situation.

### Competitive pricing

The insurance carriers are competing for your business. So it's in their best interest to offer their best prices to you. To help you manage costs even more, RELX will provide you with a subsidy that you can use toward the cost of your medical and dental coverage.

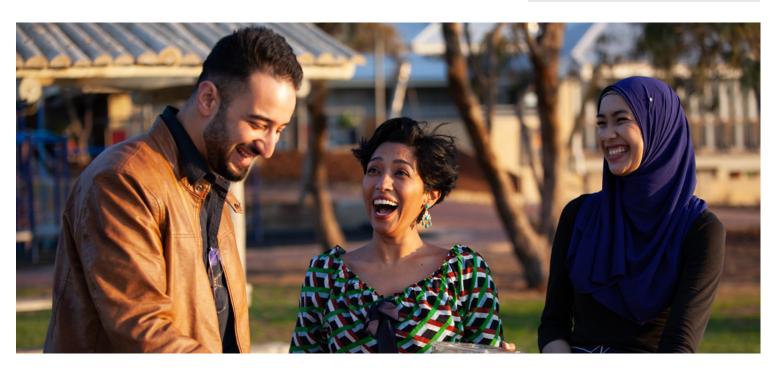
#### For additional information

To learn which carriers and plans are available to you, go to the <u>Make It Yours</u> website and click on <u>Your Carrier Connection</u>. From the site, you'll also be able to learn about the unique features and services each carrier has to offer, see which doctors are in-network and decide which carrier is right for you to enroll in.



### Health insurance includes prescription drug coverage

Your prescription drug coverage will be provided through the same carrier you choose for medical coverage.





#### **Medical Coverage Levels**

#### **Bronze Plus**

High-deductible option with a lower per pay period deduction

- In- and out-of-network coverage with cost savings in network; comes with a tax advantaged HSA
- In-network deductibles: \$2,450 single / \$4,900 true\* family deductible before coinsurance begins
- Coinsurance: After the deductible is met, the plan covers 75% of the cost and you'll pay 25% for in-network care
- Annual out-of-pocket maximums: \$3,900 single / \$7,800 true\* family out-of-pocket maximum
- Prescriptions and medical costs are both subject to a combined deductible
- Free in-network preventive care (some restrictions apply)
- For emergency room and urgent care visits, you pay 25% after deductible
- HSA-eligible

#### Silver

High-deductible option with a lower deductible than Bronze Plus but a higher per pay period deduction

- In- and out-of-network coverage with cost savings in network; comes with a tax advantaged HSA
- Pay more in payroll contributions and less out of pocket when receiving care than Bronze Plus
- In-network deductibles: \$1,600 single / \$3,200 true\* family deductible before coinsurance begins
- Coinsurance: After the deductible is met, the plan covers 75% of the cost and you'll pay 25% for in-network care
- Annual out-of-pocket maximums: \$3,800 single / \$7,600 true\* family out-of-pocket maximum
- Prescriptions and medical costs are both subject to a combined deductible
- Free in-network preventive care (some restrictions apply)
- For emergency room and urgent care visits, you pay 25% after deductible
- HSA-eligible

#### Gold

Preferred provider organization (PPO) with a lower deductible than Silver but a higher per pay period deduction

- In- and out-of-network coverage with cost savings in network
- Pay less out of pocket when receiving care and more in payroll contributions
- In-network deductibles: \$800 single / \$1,600 traditional\*\* family deductible before coinsurance begins
- Coinsurance: After the deductible is met, the plan covers 75% of the cost and you'll pay 25% for in-network care
- Annual out-of-pocket maximums: \$3,600 single / \$7,200 traditional\*\* family deductible
- Copays are not subject to the deductible; medical coinsurance applies after satisfying the deductible
- Free in-network preventive care (some restrictions apply)
- For emergency room visits, you pay \$150 copay, then 25% after deductible; for urgent care, you pay \$40 copay
- Not HSA-eligible, but is eligible for a Health Care Flexible Spending Account (HCFSA)

#### **Platinum**

Preferred provider organization (PPO) with no deductible and a higher per pay period deduction\*\*\*

- In-network coverage; limited out-of-network coverage (check with carrier)
- Pay less out of pocket when receiving care and more in payroll contributions
- In-network deductibles: None
- Annual out-of-pocket maximums: \$1,600 single / \$3,200 traditional\*\* family deductible
- Free in-network preventive care (some restrictions apply)
- For emergency room visits, you pay \$200 copay; for urgent care, you pay \$25 copay
- Not HSA-eligible, but is eligible for a Health Care Flexible Spending Account (HCFSA)
- \* The entire family deductible must be met before your insurance will pay coinsurance for any covered family member, and 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.
- Under Health Net and Kaiser Permanente, if you cover dependents, no covered member pays more than \$3,200 toward the family deductible. Also, these options feature a traditional annual deductible and annual out-of-pocket maximum.
- Under Health Net, if you cover dependents under the Bronze Plus coverage level, the family deductible is \$4,800.
- \*\* 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.
- \*\*\*For some insurance carriers in CA, CO, DC, GA, MD, OR, VA, and WA, the Platinum coverage level is an HMO option that covers in-network care only.





### **Health Savings Account (HSA) and Health Care Flexible Spending Account (HCFSA)**

Depending on your medical plan option, and separate from the exchange, you may be eligible to contribute to a Health Savings Account (HSA) or a Health Care Flexible Spending Account (HCFSA). These accounts can help you pay for your out-of-pocket healthcare expenses on a pre-tax basis, which automatically saves you money. Both are administered by HSA Bank (hsabank.com or 1.833.227.7074).

	HSA	HCFSA
Available if you enroll in:	A Bronze Plus or Silver Plan	A Gold or Platinum Plan
Contributing and using funds	Contribute pre-tax dollars to a bank account to help pay for healthcare expenses now or in the future, even after retirement	Contribute pre-tax dollars to help pay for eligible out-of-pocket healthcare expenses for you and your dependents in the current calendar year
Debit card and online bill pay	Yes	Yes
Unused funds	Roll over from year to year and the money in the account is portable	Forfeited each year; be sure to budget and track your expenses
Earn incentive funds	You and your covered spouse/partner can earn wellness incentive funds by completing annual wellness activities	Not applicable
Eligible expenses for reimbursement	irs.gov/publications/p502	irs.gov/publications/p502



Dental Coverage Levels			
Bronze	Silver	Gold	Platinum*
A basic dental preferred provider organization (DPPO) plan option that covers in- and out-of-network care. You'll receive a discounted rate with in-network providers, but it does not cover major services or orthodontic expenses.	A buy-up to the basic DPPO option that covers in- and out-of-network care. You'll receive a discounted rate with in-network providers, including coverage for major services and, for children up to age 19, orthodontic expenses.	An enhanced DPPO option that covers in- and out-of-network care. You'll receive a discounted rate with in-network providers, including coverage for major services and orthodontic expenses for children and adults.	A dental health maintenance organization (DHMO) option that covers innetwork care only, including orthodontic expenses for children and adults.  A DHMO has a limited network and is not available in some areas.
Annual Deductible: (Individual/Family): \$100/\$300	Annual Deductible: (Individual/Family): \$100/\$300	Annual Deductible: (Individual/Family): \$50/\$150	Annual Deductible: (Individual/Family): N/A
Annual Maximum: \$1,000/person	Annual Maximum: \$1,500/person	Annual Maximum: \$2,500/person	<b>Annual Maximum:</b> N/A
Orthodontia Lifetime Maximum: Not covered	Orthodontia Lifetime Maximum: \$1,500/child	Orthodontia Lifetime Maximum: \$2,000/person	Orthodontia Lifetime Maximum: Varies by insurance carrier
What's Covered: In-Netwo	rk Dental Benefits		
<b>Preventive Care</b>			
Covered 100%, no deductible	Covered 100%, no deductible	Covered 100%, no deductible	Varies by insurance carrier
Minor Restorative Care (e.	g., root canal treatment, gu	m disease treatment, oral su	rgery)
You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible	Varies by insurance carrier
Major Restorative Care (e.g., 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>\*</sup> Not available in some areas. Only the coverage levels for which you are eligible will show as options when you enroll online.



<sup>\*\*</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.

In-network benefits	Bronze	Silver	Gold
in network benefits	Exam-only option that provides in-network discounts for certain materials	A PPO option that covers in- and out-of-network care	An enhanced PPO option that covers in- and out-of-network care
Routine vision exam (once per plan year)	Covered 100%	You pay \$20	You pay \$10
Frames (once per year)			
	Discount may apply	\$130 allowance <sup>1</sup>	\$200 allowance <sup>1</sup>
Lenses (one per plan year; premi	um lenses may cost more)		
Single Vision	Discount may apply	You pay \$20	You pay \$10
Bifocal			
Trifocal			
Standard Progressive <sup>2</sup>			
Lenticular			
Lens Enhancements			
UV Treatment	Discount may apply	Varies by carrier	Varies by carrier
Tint (solid and gradient)		Varies by carrier	Varies by carrier
Standard Plastic Scratch-Resistant Coating		Varies by carrier	Varies by carrier
Standard Anti-Reflective Coating		Varies by carrier	Varies by carrier
Standard Polycarbonate—Adults		Varies by carrier	Varies by carrier
Standard Polycarbonate—Children		You pay nothing	You pay nothing
Other Add-Ons		Discount only	Discount only
Contact Lens			
Medically Necessary	Not covered	You pay \$20	You pay \$10
Elective	Not covered	\$130 allowance <sup>1</sup>	\$200 allowance <sup>1</sup>
Fit and Evaluation	Discount may apply	You pay \$20	You pay \$10
Laser Surgery			
	15% off regular price or	15% off regular price or	15% off regular price or

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

The chart(s) above is a high-level listing of commonly covered benefits across carriers and coverage levels for the Aon Active Health Exchange. This chart is 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 recommended by the exchange. Individual carriers may offer coverage that differs slightly from the standard coverage reflected here.

The RELX Benefits Center at <a href="www.relxbenefitscenter.com">www.relxbenefitscenter.com</a> gives a more detailed look at these and additional coverages—and does account for some 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.



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

# Your Protection Benefits

To help you face unexpected challenges in life, RELX offers benefits that provide you and your family with additional protection.

### **Supplemental Hospital Insurance and Critical Illness Coverage**

Both options are administered by UnitedHealthcare.

Supplemental Hospitalization Insurance (Hospital Indemnity Plan)	Critical Illness Coverage
You can purchase additional limited coverage for hospitalization costs to supplement your medical coverage. This coverage can help pay for hospital costs before you meet your deductible.	Being diagnosed with a serious illness can mean unforeseen out-of-pocket expenses. You have several coverage options available, ranging from \$5,000 – \$30,000 (rates are based on age).
<b>Eligibility:</b> All benefits-eligible employees, their covered spouse/partner and eligible child(ren)	<b>Eligibility:</b> All benefits-eligible employees, their covered spouse/partner and eligible child(ren)
<ul> <li>Coverage details:</li> <li>Not a replacement for medical insurance.</li> <li>Benefits are paid directly to you.</li> <li>Check policy details about pre-existing conditions and how they could impact your coverage.</li> <li>There is a \$1,000 maximum per enrolled family member per year. Coverage includes an additional \$250 – \$500 reimbursement per day, after the first day, depending on time spent in ICU.</li> </ul>	<ul> <li>Coverage details:</li> <li>RELX automatically provides \$5,000 of coverage to you and your spouse/partner, and \$2,500 for each dependent covered by RELX medical insurance at no additional cost if your base salary is under \$70,000.</li> <li>Not a replacement for medical insurance.</li> <li>The plan pays a lump-sum, tax-free benefit directly to you if you or your covered spouse/partner or child(ren) are diagnosed with certain illness(es).</li> <li>Coverage may be subject to pre-existing conditions clause.</li> </ul>

### **Disability Insurance**

All options are administered by Prudential.

Short-Term (STD) (Fully paid for by RELX)	<ul> <li>The plan will pay either 100% or 60% of your per pay period earnings or a combination thereof, for up to 25 weeks depending on your length of service, after a one-week elimination period</li> <li>Employees with: <ul> <li>60 days to 3 years of service receive 4 weeks at 100% pay and 21 weeks at 60% pay</li> <li>More than 3 years of service receive 13 weeks at 100% pay and 12 weeks at 60% pay</li> </ul> </li> </ul>
Long-Term (LTD) (Fully paid for by RELX)	<ul> <li>After 25 weeks of STD, the LTD plan will pay 50% of your benefits pay, up to \$240,000 (maximum of \$10,000 per month)</li> <li>Subject to approval by the plan administrator</li> </ul>
Long-Term (LTD) Buy-Up	• The LTD buy-up plan increases the LTD benefit to 60% of your benefits pay, up to \$300,000 (maximum of \$15,000 per month)



### **Life and Accident Insurance**

All options are administered by Prudential.

To buy certain levels of supplemental and dependent life insurance coverage, you'll need to prove that you or your family members are in good physical health. This is called providing evidence of insurability (EOI). If EOI is required, you will receive instructions on how to complete the EOI process when you enroll.

Basic Life	<ul> <li>Benefit is automatically provided and fully paid by RELX</li> <li>Receive 1x your benefits pay,* up to a maximum of \$750,000</li> <li>When you enroll, there's an option to cap at \$50,000 coverage to avoid paying imputed income tax</li> </ul>
Accidental Death and Dismemberment (AD&D)	<ul> <li>Benefit is automatically provided and fully paid by RELX</li> <li>Receive 1x your benefits pay,* up to a maximum of \$750,000</li> </ul>
Supplemental Life	<ul> <li>If you want additional life insurance beyond the RELX-provided benefit, you can choose to purchase 1x to 8x your benefits pay,* up to a maximum of \$2,100,000</li> <li>Purchase up to 3x your benefits pay,* or \$500,000 guaranteed issue (whichever is greater), if elected within 31 days of your hire or rehire; amounts elected above 3x your benefits pay or \$500,000 are subject to evidence of insurability (EOI)</li> <li>During Annual Enrollment, you can increase your Supplemental Life 1x (equal to the lesser of up to 3x your benefits pay* or the guaranteed issue amount of \$500,000)</li> </ul>
Supplemental AD&D	• If you want additional coverage beyond the RELX-provided benefit, you can choose to receive 1x to 8x your benefits pay,* up to a maximum of \$1,000,000
Dependent Life	<ul> <li>Purchase \$25,000, \$50,000 or \$100,000 of additional life insurance for your spouse/partner</li> <li>Receive up to \$25,000 guaranteed issue if elected within 31 days of your hire or rehire date; amounts elected above \$25,000 are subject to EOI</li> <li>Purchase \$5,000 or \$10,000 of additional life insurance for your eligible child(ren); EOI is not required</li> </ul>

<sup>\*</sup>If you are a new hire or rehire and do not have a prior full year of earnings, your Annual Benefit Earnings are calculated as your base salary plus any target incentive or commissions as of your hire/rehire date. If you have a prior full year of earnings, your Annual Benefit Earnings are reflective of the last full year of earnings, which includes base salary, overtime (if applicable), and incentive or commission paid as provided by RELX Payroll.





# Your Retirement and Financial Benefits

RELX's retirement and financial benefits are designed to help you make the most of your money today while helping you build a financially secure future.

Share Purchase Plan (ESPP)
delity
ecember, but you must enroll
portunity to buy RELX US shares at a discounted payroll contributions nade in December; you can contribute up to \$300 anuary through October) of contributions, you receive RELX US shares in a discount of 15% to the RELX share price when ibuting your contributions during the year, but you will not a and can't enroll again until the next offer window e is lower than the purchase price, shares won't be all get your money back shares when you choose; however, the ESPP is an eed plan which offers some tax advantages if you
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This material has been prepared and distributed by RELX, and RELX is solely responsible for its accuracy. Fidelity Stock Plan Services, LLC, provides recordkeeping and/or administrative services to RELX's ESPP in addition to any services provided directly to the plan by your company or its service providers. Brokerage products and services are offered through Fidelity Brokerage Services LLC, Member NYSE, SIPC.

### **Additional Spending Accounts**

	Dependent Care Flexible Spending Account (DCFSA)	Commuter Spending Account (CSA)
Administrator	HSA Bank	Health Equity (formerly Wage Works)
How it works	Contribute up to \$5,000 annually on a pre-tax basis to cover expenses like daycare and elder care for eligible dependents so you can work	Set aside pre-tax funds for transportation expenses, including mass transit passes and parking
Other details	<ul> <li>Get IRS-approved tax-savings on eligible dependent daycare expenses</li> <li>The DCFSA cannot be used for healthcare expenses for your dependents; enroll in a Health Care FSA or HSA if you want to set aside money to pay for medical expenses</li> <li>Use it or lose it: These funds do not roll over from year to year, so you'll need to budget and track wisely</li> </ul>	Pay through convenient payroll deductions     Transit passes can be mailed to your home



# Benefits to Support Your Wellbeing

RELX cares about your total wellbeing and offers these additional benefits to help make life easier for you and your family. You can enroll in or take advantage of these benefits at any time during the year. Learn more by logging on to PeopleHUB, our employee intranet.

Work + Life Benef	Work + Life Benefits Options		
Adoption and Surrogacy Financial Assistance	<ul> <li>Eligibility: All benefits-eligible employees with at least six months of service</li> <li>Provides 100% reimbursement of certain expenses</li> <li>Receive a maximum of \$7,500 per adoption or surrogacy, subject to plan terms</li> </ul>		
Tuition Reimbursement	<ul> <li>Eligibility: All benefits-eligible employees with at least six months of continuous service as of the class start date</li> <li>Management approval required prior to enrolling in classes</li> <li>Course grade requirement: C or better AND must receive college credit</li> <li>Maximum reimbursement per calendar year is \$5,250 for full-time employees; \$1,000 for part-time employees</li> </ul>		
Modern Family Benefits	<ul> <li>Eligibility: All benefits-eligible employees with at least six months of service</li> <li>Receive up to 14 weeks of paid time off to bond with a newborn or adopted child; time must be used within one year of birth or adoption</li> <li>Receive up to 8 weeks of paid time off per year for elder care, or to care for a dependent with special needs or a chronically ill family member (as defined by FMLA) with a lifetime maximum of 14 weeks involving the same eligible family member</li> <li>Receive up to one week of paid time off per child as a foster parent (maximum of two weeks per year)</li> <li>Receive up to 10 days of backup child or elder care through Bright Horizons</li> </ul>		

Wellness + Support	
Sharecare Wellness Incentives	<ul> <li>Eligibility: All benefits-eligible employees and your covered spouse/partner</li> <li>You and your spouse/partner who are enrolled in a RELX-sponsored medical plan can earn wellness incentives annually by completing a health assessment, health screening and various wellness activities</li> <li>Wellness incentives will be automatically redeemed based on your medical coverage level as a tax-free HSA deposit if enrolled in a Bronze Plus or Silver medical plan, or as a Visa e-gift card (you are responsible for taxes) if enrolled in a Gold or Platinum medical plan.</li> </ul>
Employee Assistance Program (EAP) with SupportLinc	<ul> <li>Eligibility: All benefits-eligible employees and your household members, including your spouse/partner, dependents, live-in mother/father/family member (living under same roof as employee), and dependents under the age of 26 whether or not they are living at home. Dependents under the age of 18 will need parental or legal guardian consent.</li> <li>Receive confidential counseling services for any challenges related to work and life, on topics such as childcare, special needs childcare, elder care, substance abuse, family management, stress, anxiety or depression, legal and financial stress, and many more</li> <li>Program is confidential and is provided at no cost</li> </ul>





Other Discounted	Other Discounted Services	
MetLife Legal Plan	• Provides you and your dependents with cost-effective access to qualified <u>attorneys</u> for wills, traffic tickets, real estate matters and more	
Allstate Identity Protection (Pro+)	• RELX offers you an enhanced <u>Pro+</u> version of identity theft protection services; provides 24/7 monitoring of your personal and financial information	
1Password	<ul> <li>1Password is a password manager that helps you and your family practice smart online security</li> <li>1Password generates strong, unique passwords for all of your online accounts and can autofill your log-on credentials with a single click</li> <li>RELX offers our employees a 40% discount off the standard cost of a family plan; a family plan is available for up to five family members</li> </ul>	
Vacation Insurance	<ul> <li>Affordable and comprehensive medical <u>coverage</u> for you and your covered family members when traveling outside the U.S.</li> <li>Coverage also includes claims support, translation services, a direct bill payment option and more</li> </ul>	
Perkspot	RELX partners with Perkspot to offer you personalized discounts and deals; log on to The Wire for more information	
Headspace	RELX provides you with access to a free license to download <u>Headspace</u> —your personal guide to mindfulness, featuring guided exercises, videos and more	



### Time Off Work Benefits

Everyone needs time away from work to recharge. RELX provides time off benefits to help you maintain a healthy balance between the demands of your job and your life outside the office.

Paid Time Off (PTO)		
Years of Service	РТО	
Less than 2 years of service	18 days	
2 – 7 years of service	23 days	
7 – 19 years of service	28 days	
20+ years of service	33 days	

Employees can carry over up to one week, but it must be used by March 31 of the following year.

#### **2024 Company-Paid Holidays**

You will receive 11 Company-paid holidays each year. Nine (9) of these holidays are fixed, and two (2) are floating holidays (pro-rated based on hire date) that allow you to take time to commemorate those cultural, civic or religious occasions that are important to you. Fixed holidays are:

New Year's Day	Monday, January 1
Martin Luther King Jr. Day	Monday, January 15
President's Day	Monday, February 19
Memorial Day	Monday, May 27
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Thanksgiving Day	Thursday, November 28
Day after Thanksgiving Day	Friday, November 29
Christmas	Wednesday, December 25

Other Paid Time Off		
Bereavement	Up to three days off to travel to, attend or make funeral arrangements for the death of a family member	
Jury Duty	Time off with full base pay if called for jury duty	
Military Leave	If called to active duty, RELX will pay the difference between your base pay and your military pay for a period of up to five years	
Employee Resource Group (ERG)	Up to two days of paid time off annually to participate in an Employee Resource Group volunteer event	
RELX Cares	Up to two days of paid time off annually to participate in a RELX Cares volunteer event	



#### **PTO Buy**

You can purchase up to five additional days of PTO annually and pay for it through payroll deductions. PTO can be purchased once at any time during the year through Workday.

**Note:** Reed Tech employees are not eligible for PTO Buy.

#### **Floating Holidays**

Floating holidays can be used for observance of federal, state or local "public" or "Bank" holidays that are not one of the designated paid holidays observed by the Company; or for a cultural, civic or religious observance of your choosing (Juneteenth, Veterans Day, religious holidays, etc.).



# Your RELX Benefits Resources

Your resource for	How to access it
Finding contact information for all of your RELX benefits contacts and carriers	2024 Benefits Contacts and Carriers (available via the RELX Benefits Center)
Viewing your medical, dental and vision care insurance carrier choices and contact information	Your Carrier Connection on the Make It Yours website
Accessing benefits updates, details, tools and contact resources year-round  Enrolling in and managing your benefits	RELX Benefits Center  www.relxbenefitscenter.com  1.877.734.1938 (say "Health and Insurance" when prompted)
Accessing your 401(k) Plan and retirement information	Empower  relx401kplans.com  1.888.738.7359
Managing your Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)	HSA Bank  hsabank.com  1.833.227.7074
Navigating your healthcare—your personal Health Pro can simplify the sometimes complex and confusing healthcare process by helping you understand your benefits, verify your coverage, resolve billing errors, schedule appointments and much more	Alight Health Pro AlightHealthPro@alight.com 1.800.513.1667



#### Important note:

This is a brief description of the benefit programs RELX offers and is intended as an overview. The detailed provisions of each of the plans, and not this summary, will govern the actual rights and benefits to which you may be entitled. If any conflict or discrepancy should arise between this summary and the provisions of any of the underlying plans, or if any provision of a plan is not covered in this summary, the terms of the applicable plan will govern.

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# Important Notices

RELX is required to provide notices, as shown below, related to Company-offered benefits. Additional notices are located for your reference on the RELX Benefits Center website at <a href="https://www.relxbenefitscenter.com">www.relxbenefitscenter.com</a>. Log on, then go to Health & Insurance > Forms & Publications > Important Notices.

### **Special Enrollment Rights Notice**

If you decline enrollment for yourself or your eligible dependents (including your spouse) in a health plan sponsored by RELX Inc. because of other health coverage, you may be able to enroll yourself and your dependents in a RELX Inc. health plan at a later time if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 31 days of the other coverage ending (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents in a RELX Inc. health plan. However, you must request enrollment within 31 days of the marriage, birth, adoption or placement for adoption. In addition, if you or your dependents lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) coverage, or become eligible for premium assistance under a Medicaid or CHIP plan, then you have 60 days from the date of the eligibility change to request enrollment in a RELX Inc. health plan.

To request special enrollment or obtain more information, contact the RELX Benefits Center at **1.877.734.1938** (say "Health and Insurance" at the prompt).

### Women's Health and Cancer Rights Act of 1998

In the case of covered persons receiving medical benefits under a RELX health plan in connection with a mastectomy who elect breast reconstruction surgery, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to present a symmetrical appearance.
- Prostheses and treatment of physical complications at all stages of the mastectomy procedure. This includes lymphedemas, which are swelling of the hand and arm on the operated side.

These benefits are subject to the same deductibles and coinsurance that apply to other medical and surgical benefits provided under this plan.

If you have any questions about this or other healthcare benefits, please call the Customer Care number on your identification card.

#### Newborns' and Mothers' Health Protection Act of 1996

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

There may be additional protections under applicable state law based on your Plan option. Please call the Customer Care number on your identification card.

