



**2020 ANNUAL ENROLLMENT DECISION GUIDE** | *CompuCom Active Associates*



**Life** with all the  
**benefits**



**Important!**

**Your 2019 benefits will not carry over.** If you want benefits coverage in 2020, you must enroll during Annual Enrollment on the Fidelity NetBenefits® website at [netbenefits.com/officedepot](https://netbenefits.com/officedepot).

**You must enroll by November 14, 2019.**

# The Annual Enrollment (“AE”) window to choose your 2020 health and insurance benefits is from October 31, 2019 through November 14, 2019.

Effective January 1, 2020, CompuCom associates will transition to the Office Depot, Inc. Welfare Benefits Program. **This means that active enrollment will be required during the Annual Enrollment Period if you want coverage for 2020.**

If you decide to waive benefits coverage for 2020, please remember to visit the NetBenefits® website to make your beneficiary designation(s) for your company-paid Basic Life insurance.

In this Benefits Decision Guide, you will find important information about your health and insurance benefits available under the Office Depot, Inc. Welfare Benefits Program. We work hard to keep Office Depot’s health care costs as low as possible, while at the same time providing valuable, comprehensive and affordable benefits for you and your family.

It’s important to keep in mind that most of the Office Depot health care benefits are self-insured. This includes the BlueCross BlueShield of Illinois (BCBSIL) medical options, CVS/Caremark prescription drugs, as well as dental and vision coverage. “Self-insured” means that Office Depot assumes all financial risk and pays the claims incurred by all participants—both associates and dependents—out of the general assets of Office Depot and its subsidiary, CompuCom. Whenever you go to a doctor, hospital, clinic or other provider of health services, the charges that you incur are paid by Office Depot’s premium dollars, which include associate cost-share dollars (e.g., bi-weekly contributions, copays, deductibles, etc.). The vendors, in turn, allow us to use the discounts that they have negotiated with the health care providers, giving us the best cost reduction possible; but they simply do the “paperwork”—it is Office Depot’s premium dollars that cover the cost of all claims.

Costs continue to increase year after year, and for many reasons: the high cost of prescription drugs, caring for an aging population, and the technology used to diagnose and treat health conditions. While you can’t control these costs, you can choose to take an active role in managing your health and your health care costs.

When it comes to your health, choices are important—starting with the choices that you make during Annual Enrollment and continuing as you use your benefits during the year. It’s your health, and it’s your choice, so please take the time to review what’s available to you and choose wisely.

A listing of all vendors, their customer service telephone number and the URL for their website is available on page 22.



## How Your Benefit Options Will Change in 2020

The chart below is a summary of your new benefit options. Additional details are provided within the pages of this Guide.

Your **current benefit elections will end on December 31, 2019**; any elections made during AE will be effective on January 1, 2020.

BENEFIT	OPTIONS AVAILABLE TO YOU IN 2020
<b>Medical</b>	<p>You will have three medical options available, all administered by BlueCross BlueShield of Illinois (BCBSIL). All options cover the same services; the difference is the financial features (e.g., deductible, bi-weekly deduction, out-of-pocket maximum, etc.).</p> <p><b>Note:</b> Associates in Hawaii will only have access to the HMSA (Hawaii Medical Service Association) medical option.</p>
<b>Prescription Drugs</b>	<p>All BCBSIL medical options include CVS Caremark prescription drug coverage and access to Rx Savings Solutions, a pricing transparency tool.</p> <p><b>Note:</b> Associates in Hawaii receive prescription coverage through HMSA.</p>
<b>Pricing Transparency</b>	<p>All BCBSIL medical options include access to a Health Advocate to assist you with shopping for medical care. Certain services may provide you an opportunity to earn cash rewards under the BCBSIL Member Rewards program.</p>
<b>Telemedicine</b>	<p>All BCBSIL members will have access to telehealth services under MDLIVE.</p>
<b>Wellness Credit</b>	<p>All CompuCom associates who enroll in medical coverage during AE will be automatically grandfathered to receive the Wellness Credit in 2020.</p> <p>During 2020, you will have the opportunity to earn the Wellness Credit for 2021.</p> <p><b>Note:</b> The Wellness Credit is not applicable to HMSA medical premiums.</p>
<b>Non-Tobacco Discount</b>	<p>The Non-Tobacco Discount is a self-reported election during AE; there is no testing required.</p> <p><b>Note:</b> The Non-Tobacco Discount is not applicable to HMSA medical premiums.</p>
<b>Spousal Surcharge</b>	<p>A surcharge will apply if you enroll your spouse/domestic partner (“DP”) in medical coverage and they have coverage through their own employer.</p> <p><b>Note:</b> The Spousal Surcharge is not applicable to HMSA medical premiums.</p>
<b>Health Reimbursement Account (HRA)</b>	<p>The HRA is available if you enroll in the Depot Advantage medical option. Annual HRA employer funding is made if you are receiving the Wellness Credit.</p>
<b>Health Savings Account (HSA)</b>	<p>If you currently have an HSA with PNC Bank:</p> <ul style="list-style-type: none"> <li>• If you enroll in the Depot Protection medical option, you will have the option to transfer your PNC Bank funds into a Fidelity HSA® through the bulk transfer of assets process.</li> <li>• If you enroll in a medical option other than Depot Protection or if you waive medical coverage, you cannot participate in the bulk transfer of assets. You may, however, choose to move your PNC Bank funds into an individual Fidelity HSA.</li> </ul> <p><b>Note:</b> If you keep your HSA funds at PNC Bank, you will be responsible for all administrative fees, as the PNC HSA is no longer an employer-sponsored account.</p>

## How Your Benefit Options Will Change in 2020 (continued)

BENEFIT	OPTIONS AVAILABLE TO YOU IN 2020
<b>Flexible Spending Accounts (FSA)</b> <ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Dependent Care FSA</li> <li>• Limited Purpose FSA</li> </ul>	WageWorks is the FSA administrator for both the Health Care and Dependent Care FSA. <ul style="list-style-type: none"> <li>• A Health Care FSA is not allowed if you enroll in the Depot Protection medical option.</li> <li>• A Limited Purpose Health Care FSA is not available.</li> </ul>
<b>Dental</b>	BlueCare Dental PPO, administered by BCBSIL, will offer two dental options: <ul style="list-style-type: none"> <li>• Dental with Orthodontia.</li> <li>• Dental without Orthodontia.</li> </ul>
<b>Vision</b>	You will continue to have both a low and high option for VSP vision coverage.
<b>Short-Term Disability (STD) (Company-paid)</b>	STD provides 50% replacement income, and is administered by Sedgwick.
<b>Voluntary Short-Term Disability Buy-Up</b>	A voluntary STD buy-up option is available for 5, 10, 15 or 20% through The Hartford.
<b>Long-Term Disability (LTD)</b>	Voluntary LTD is available and 100% associate paid. There are two levels of coverage through The Hartford.
<b>Basic Life Insurance/ Accidental Death &amp; Dismemberment (AD&amp;D) (Company-paid)</b>	Basic Life/AD&D is administered by Securian and is 1x your annual benefits base salary, up to \$250,000. Increased coverage limits may be available based on your job grade. An option to elect a flat \$50,000 to avoid imputed income is available. You must complete new beneficiary designations on the NetBenefits website; all previous life insurance beneficiary designations will be null and void.
<b>Voluntary Accidental Death &amp; Dismemberment (AD&amp;D)</b>	Coverage is available through Securian that provides additional AD&D insurance beyond the company-paid Basic AD&D.
<b>Supplemental Life (Associate, Spouse, Child)</b>	This coverage is administered by Securian. Your current coverage (subject to the maximum limits) will automatically transfer and will be visible during enrollment. If you continue your current coverage level, no Evidence of Insurability (EOI) will be required. You must complete new beneficiary designations on the NetBenefits website; all previous life insurance beneficiary designations will be considered null and void. <b>Note:</b> The associate is the beneficiary for any Spouse or Child life insurance.
<b>Employee Assistance Program (EAP) (Company-paid)</b>	EAP will remain under ComPsych; however, you will be required to re-register on the ComPsych website.
<b>Group Legal</b>	LegalShield provides enhancements over your current legal plan.

## How Your Benefit Options Will Change in 2020 (continued)

BENEFIT	OPTIONS AVAILABLE TO YOU IN 2020
<b>Group Identity Theft Protection</b>	This is a new LegalShield program for 2020. It will provide comprehensive Identity Theft protection services, including monitoring and detection, consultation, restoration and up to \$1 million of identity fraud reimbursement coverage.
<b>Voluntary Supplemental Benefits</b>	Accident, Critical Illness, Hospital Indemnity and Short-Term Disability buy-up are provided through The Hartford. Enrollment is processed on the NetBenefits website along with all other benefits.
<b>Voluntary Work/Life Benefits</b>	A variety of voluntary Work/Life Benefits will be available, including Auto/Home insurance, Pet insurance, and Fertility Treatment discounts.
<b>LifeCare/LifeMart</b>	LifeCare offers work/life services and provides assistance with things such as childcare, legal questions and eldercare. The LifeMart Discount Center provides access to discounts on thousands of products and services, including electronics, clothing, entertainment, travel and more!
<b>Commuter Benefits</b>	The Commuter Benefits program will be administered by WageWorks.
<b>Retirement Savings Plan 401(k)</b>	Fidelity Investments® will continue to be the provider of administrative services. There is a company-matching contribution of \$0.50 for each \$1.00 up to the first 3% of eligible compensation that you contribute to the plan.
<b>Annual Dependent Verification</b>	Office Depot does not require dependent verification upon enrollment. Each year after AE, a dependent audit is performed for all new dependents enrolled during the previous 12 months. <b>Note:</b> Dependents of CompuCom associates will not be included in the 2020 dependent verification process.



# Eligibility

All full-time associates are benefits-eligible on the first of the month coinciding with, or following, 30 days of employment. In Hawaii, under state law, both part-time and full-time associates are benefits-eligible on the first of the month coinciding with, or following, 28 days of employment. Enrollment in benefits coverage must be completed during the 30 days prior to the benefits-eligible date.

## If You Are Newly Hired or Newly Eligible

If you are newly eligible for benefits coverage in 2020 (as a new hire or if you have a qualifying life event), you will need to complete two enrollments:

- For your 2019 coverage, you will complete your enrollment and/or make changes through Workday®.
- For 2020 coverage, you will complete your enrollment through NetBenefits at [netbenefits.com/officedepot](https://netbenefits.com/officedepot).

## Eligible Dependents

If you are an eligible associate and you enroll yourself for coverage, you may also enroll your eligible dependents for the same coverage.

An “eligible dependent” is defined as:

- **Your spouse, which includes:**
  - Your lawful same- or opposite-gender spouse under a legally valid existing marriage; **or**
  - Your lawful common law same- or opposite-gender spouse, where legally recognized.
- **Your domestic partner, which includes:**
  - Your same- or opposite-gender domestic partner if you have a validly registered domestic partnership, or a signed and notarized domestic partner affidavit; **or**
  - Your same-gender domestic partner with whom you have entered into a legal civil union based upon applicable law.
- **Your eligible dependent child(ren) up to age 26 if they are:**
  - Your biological child, your legally adopted child or a child placed with you for legal adoption;
  - Your stepchild (biological or legally adopted child of your legal spouse);
  - A biological or legally adopted child of your domestic partner;

- Your eligible foster child or your spouse’s or domestic partner’s eligible foster child; **or**
- A child for whom the court has issued a Qualified Medical Child Support Order (QMCSO) for you to provide coverage.

## Ineligible Dependents

- Your child who is in or enters the armed forces;
- Any person covered as a dependent of another Office Depot or CompuCom associate;
- Parents, grandparents, grandchildren (unless you are their legal guardian or have adopted them);
- Fiancé or fiancée, girlfriend or boyfriend;
- Former spouse (including someone you are legally divorced or legally separated from) or former domestic partner; however, health coverage may be eligible for continuation through COBRA.
- Any benefits-eligible Office Depot or CompuCom associate, except that a child through the age of 26 may remain covered as a dependent if the parent is also a benefits-eligible Office Depot or CompuCom associate.



### Important!

Your 2019 coverages will not carry over. If you want benefits coverage in 2020, you must enroll during Annual Enrollment on the Fidelity NetBenefits website.

# 2020 Benefit Options and Wellness Incentives

## Medical

### All associates (except those residing in Hawaii)

have three BCBSIL medical options:

- Depot Advantage HRA
- Depot Protection HSA
- Depot Traditional PPO

All the BCBSIL medical options use the BCBSIL PPO provider network and cover the same services. The only difference between the options is the financial features (deductible, bi-weekly deductions, out-of-pocket maximum, etc.). Refer to the At-a-Glance charts later in this Guide for further details.

Programs and resources available to all BCBSIL members include:

- **Blue Access for Members (BAM)** – You and all covered dependents age 18 and up can create a BAM account to check the history or status of a claim, request or print your ID card, use the provider finder, use the cost estimator tool, and more! You will need the information on your BCBSIL ID card to register for BAM on the BCBSIL website. Access BAM while you're on the go through the BCBSIL App.
- **MDLIVE Virtual Visits** – BCBSIL members have access to MDLIVE for non-emergency medical issues. Board-certified doctors are available 24 hours a day, seven days a week through the mobile app, online video or telephone. Initial registration for MDLIVE is required. This option is available for a \$25 copay (Advantage or Traditional medical options) or a \$44 fee until the deductible is met (Protection medical option).
- **Member Rewards** – A health care shopping and savings program that may save you money, and at the same time, help you earn cash rewards when you and your covered family members obtain certain services under your BCBSIL medical benefit.
- **Blue365** – A discount program that may save you money on health and wellness products and services from top retailers that are not covered by insurance. There are no claims to file, and no required referrals or pre-authorizations.

- **Health Advocacy Solutions** – A BCBSIL health advocate is always available to help with your benefit questions and health care needs. Talk to your advocate about health questions; your new diagnosis and what to do next; assistance with shopping for quality, lower-cost health care; how to earn cash rewards for making smart health care choices; and more!

- **Emergency Room (ER) Tiered Copay** – A tiered ER copay program has been established to encourage appropriate emergency room use. This tiered copay applies to members in the Depot Traditional and Depot Advantage medical options.

- **Visits 1 - 3:** \$200 copay and 20% coinsurance
- **Visits 4 - 5:** \$250 copay and 20% coinsurance
- **Visits of 6+:** \$300 copay and 20% coinsurance

**Associates residing in Hawaii** have the HMSA PPO as the *only* medical option. HMSA provides both in-network and out-of-network coverage; however, using an out-of-network provider will result in increased out-of-pocket costs.



## 2020 Benefit Options and Wellness Incentives (continued)

### Prescription Drugs

Prescription drug coverage is automatically included when you enroll in a medical option. Refer to the At-a-Glance charts later in this Guide for further details.

Programs and resources available to all BCBSIL members include:

- **CVS Caremark** is the pharmacy vendor for the BCBSIL medical options. **Please note:** You are **not** required to use a CVS retail pharmacy. Pharmacies in the CVS Caremark network also include independent pharmacies and other chain pharmacies.

- Generic drugs are mandatory, if available. If you choose a brand name drug when a generic is available, you will be charged the generic cost plus the difference in cost between the generic and the brand.
- Specialty Medications are expensive and complex, and must be ordered through the CVS Specialty Pharmacy.
- If you are taking a long-term maintenance medication, you must receive a 90-day supply through either Caremark mail order or through a CVS retail pharmacy; otherwise, you will be subject to a penalty and an increased copay amount after two 30-day fills at a retail pharmacy.

- **Rx Savings Solutions** is a tool that coordinates with the CVS Caremark prescription drug coverage. Know exactly what a medication costs at every pharmacy, if your plan covers it, and the impact it has on your deductible. Search your options prior to filling your prescription, or if you already received your prescription, you will receive an alert if you missed a savings opportunity.

Enroll in your free Rx Savings account to start saving money! Visit <https://myrxss.com> or download the Rx Savings Solutions mobile app. Watch a quick informational video at <https://myrxss.com/video>.

HMSA provides pharmacy coverage through their medical option.

### The Wellness Credit (not applicable in Hawaii)

**If you enroll in a BCBSIL medical option during AE, you will automatically be grandfathered into the Wellness Credit for 2020.**

The Wellness Credit will reduce your bi-weekly medical premium and includes an employer contribution (into the HRA) or employer-matching contributions (into the HSA).

### Wellness Credit Requirements

The following activities will be required between January 1, 2020 and November 30, 2020 to be eligible for the Wellness Credit in 2021:

1. Vitality Health Review (online health assessment).
2. Vitality Check (biometric screening).
3. Achievement of Vitality Gold Status or higher.

Further information about the Vitality Wellness program will be provided in January 2020.

### The Wellness Credit and Your Privacy

Under federal HIPAA privacy rules, Office Depot does not receive or have access to your testing results or to the answers you provide in your health assessment.





## 2020 Benefit Options and Wellness Incentives (continued)

### Non-Tobacco User Discount (not applicable in Hawaii)

If you enroll in an eligible Non-Tobacco User Discount option, you may reduce your bi-weekly medical premium.

There are three options available under this election:

- **DISCOUNT** – Choose this election if you (and your covered spouse/domestic partner) are both non-tobacco users. You are eligible for the discount.
- **TEMPORARY DISCOUNT** – Choose this election if you (and/or your covered spouse/domestic partner) are a tobacco user. You will receive the discount for a temporary period of 90 days (January 1 through March 31, 2020). During that time, the tobacco user(s) must complete Vitality's Living Smoke Free goal; otherwise, the discount will be removed in April 2020 on a go-forward basis.
- **NO DISCOUNT** – This is the default option. This election will apply if you make no active election during AE or if you (and/or your covered spouse/domestic partner) are a tobacco user and do not want to participate in Vitality's Living Smoke Free goal. If you are reset to this default option during AE, you will not be eligible for the discount during 2020, and your next opportunity to change this election will be during the next AE period.

### Spousal Surcharge (not applicable in Hawaii)

If you enroll your spouse/domestic partner in a medical option and he/she has access to medical coverage through his/her employer, you will be subject to a bi-weekly Spousal Surcharge of \$46.15 (\$100 per month), which will be added to your medical premium.

If you are subject to the Spousal Surcharge, and your spouse/domestic partner subsequently loses access to medical coverage, you may request to have the Spousal Surcharge removed on a go-forward basis. However, you must submit the request within 31 days of the date your spouse/domestic partner lost access to other coverage. This requirement follows the same IRS rules that apply to all other qualified life events.

### Health Reimbursement Account (HRA)

The HRA is available if you enroll in the Depot Advantage medical option, and is automatically employer funded when you are receiving the Wellness Credit.

Annual HRA employer funding is based on your coverage category:

- Associate Only or Associate + Child(ren): \$500
- Associate + Spouse/DP or Associate + Family: \$1,000

The HRA funds are used to pay eligible out-of-pocket medical expenses for services incurred any time after the funds become available and while you are a participant in the Depot Advantage medical option.



## 2020 Benefit Options and Wellness Incentives (continued)

### Health Savings Account (HSA)

The Fidelity HSA can help you meet the rising cost of health care when paired with the Depot Protection medical option. Tax-free contributions into this account can be used for current – or future – eligible health care expenses. The funds in this account roll over from year to year, and always belong to you, even if you leave employment.

**Employer HSA Contributions** – When you are receiving the Wellness Credit, and contributing pre-tax to your HSA, you will receive Office Depot matching contributions into the HSA, dollar-for-dollar, up to set limits. Pre-tax contributions and any matching contributions can only be made if you open and activate your HSA during the enrollment process.

Matching contributions will be made on a quarterly basis, up to the following limits, based on your coverage category:

- Associate Only or Associate + Child(ren): up to \$125 per quarter (\$500 maximum per year).
- Associate + Spouse/DP or Associate + Family: up to \$187.50 per quarter (\$750 maximum per year).

### Opening your Fidelity HSA

You must open a Fidelity HSA so that pre-tax and/or employer-matching contributions can be deposited into your account.

1. Enroll in the Depot Protection medical option, and proceed through the enrollment process to the HSA election.
2. Enter your **annual** HSA pre-tax contribution amount. **Note:** You must make pre-tax contributions into the HSA to receive the Wellness Credit employer-matching contributions.
3. After completing your enrollment elections, select *Save and Submit*.
4. You will be prompted to accept the Fidelity HSA terms and conditions and be provided the link to complete your account activation.

**Note:** While the HSA account opening process is being completed, there will be a **one- to two-business day delay before you will see your HSA election on NetBenefits**. You will see the HSA election as “No Coverage HSA” until processing is complete.

### Flexible Spending Accounts (FSA)

WageWorks is the administrator for the following FSAs:

- **Health Care FSA** is available if you waive medical enrollment, or if you elect any medical option **other than** Depot Protection. These tax-free contributions can be used to pay for eligible health care expenses that are not paid by insurance or through the HRA. Enrollment is required each year, and the balance does **not** carry over. Money in a Health Care FSA is subject to the IRS “use it or lose it” rule.
- Dependent Care FSA does not require enrollment in a medical option. Tax-free contributions you make into this account are used for reimbursement of eligible daycare and eldercare expenses for an eligible child or senior. Enrollment is required each year, and the balance does not carry over. Money in a Dependent Care FSA is subject to the IRS “use it or lose it” rule.

**Your 2019 FSA claims (with a date of service no later than December 31, 2019) must be submitted to PayFlex by March 31, 2020.**

### Dental

There are two options available through BlueCare Dental:

- Dental PPO with Orthodontics
- Dental PPO without Orthodontics

Refer to the chart on page 19 for further details.

### Vision

There are two options available through VSP Vision:

- Vision Low Option
- Vision High Option

Refer to the chart on page 19 for further details.

## 2020 Benefit Options and Wellness Incentives (continued)

### Short Term Disability (STD)

This benefit is administered by Sedgwick. Enrollment is automatic and no associate contribution is required. This core STD coverage provides replacement income of up to 50% of your monthly pre-disability earnings if you experience a qualified injury, illness or pregnancy and are unable to work. There is a seven-calendar-day waiting period before benefits are payable.

#### **If you are currently approved for or receiving STD benefits in 2019:**

You will continue to receive those benefits based on the CompuCom plan design (60%) until your benefit period is exhausted or you return to active employment, whichever occurs first.

**Please note:** Beginning in 2020, there will be changes as outlined below that impact leave of absence and short-term disability benefits:

- Disability checks will be processed on a weekly basis and mailed directly from Sedgwick.
- Disability checks will not include premium deductions for benefits. You will receive monthly invoicing from Fidelity, the Benefits Administrator, for continued benefits coverage.

### Long Term Disability (LTD)

LTD is administered by The Hartford. This benefit is voluntary and 100% associate paid. Enrollment provides replacement income of up to 60% of your monthly pre-disability earnings if your eligible disability continues beyond a 180-day period. There are two levels of coverage:

- Benefits for a two-year period
- Benefits to age 65\*

\*Benefits may continue beyond age 65 under certain conditions. Refer to the Summary Plan Description for details.

### Basic Life/Accidental Death & Dismemberment (AD&D)

Basic Life is administered by Securian. Enrollment is automatic and no associate contribution is required. This coverage provides one times your annual benefits base salary, up to \$250,000. Increased coverage limits may be available based on your job grade.

### Voluntary Accidental Death & Dismemberment (AD&D)

Voluntary AD&D is administered by Securian and provides an opportunity for you to enroll in additional AD&D insurance beyond the company-paid benefit. This coverage is 100% associate paid. Choose up to seven times your annual benefits base salary, to a maximum of \$2 million. Coverage is also available for your eligible dependents.

### Supplemental Life Insurance

Supplemental Life is administered by Securian and provides an opportunity for you to enroll in additional Associate life insurance beyond the company-paid Basic Life. This coverage is 100% associate paid. Choose up to seven times your annual benefits base salary, to a maximum of \$2 million. You may increase your coverage during AE by one level without Evidence of Insurability (EOI).

### Dependent Life Insurance

Spouse and Child Life are administered by Securian. These coverages are 100% associate paid, and provide the following options:

- Spouse Life is available in \$10,000 increments, up to \$250,000. Certain amounts may require Evidence of Insurability.
- Child Life is available in \$5,000 increments, up to \$25,000. EOI is not required.

### Employee Assistance Program (EAP)

Life can present complex challenges. If the unexpected happens, you should have simple solutions to help you cope with the stress and the life changes that may result. This is a company-paid benefit available through **The Hartford's Ability Assist Counseling Services, offered by ComPsych**. This program offers associates and household family members with up to three face-to-face emotional or work-life counseling sessions per occurrence per year. You and your family members won't have to share visits. From everyday issues like job pressures and relationships, to grief, loss or a disability, Ability Assist is your resource for professional support.

## 2020 Benefit Options and Wellness Incentives (continued)

### Group Legal Plan

LegalShield is a comprehensive, affordable legal solution that provides members with coverage for services such as trusts, wills and living wills; adoption; small claims assistance; tax audit protection; traffic tickets; landlord or tenant issues; purchase or sale of a home and more. This coverage also includes basic identity theft consultation and monitoring services.

### Group Identity Theft Protection

This is a new voluntary benefit for 2020 that offers comprehensive Identity Theft Protection. This coverage monitors participants' personal identifiable information (PII) from all angles, including all three major credit bureaus. Identity and credit threat alerts are sent to the participant if any suspicious activity is found. If a participant's identity is stolen, this coverage will provide full-service restoration of the participant's identity to its pre-theft status, with up to \$1 million in identity fraud reimbursement for expenses and legal costs incurred by the participant and/or the participant's spouse or eligible dependents.

### Voluntary Supplemental Benefits

Supplement your core medical coverage with voluntary benefits administered by The Hartford that will pay you cash for certain situations. You may use the cash benefits any way you choose — to help offset the expenses not covered by medical insurance, or for day-to-day living expenses. Enrollment in an Office Depot medical option is not required to enroll in any of the voluntary benefit offerings.

- **Accident** provides cash payment(s) for a covered injury and its related services. It includes benefits like ambulance transportation, ER visits and bone fractures and dislocations.
- **Hospital Confinement** provides a lump-sum cash payment if you are hospitalized due to a covered injury or illness. It includes your first day's stay (hospital admission) as well as additional days' stay, including the ICU. In addition, you and your covered dependents will be eligible for an annual \$50 Health Screening Benefit.

- **Short-Term Disability Buy-up** provides the option to buy additional STD insurance to replace income when you are unable to work due to a covered injury or illness. You may add up to 20% more coverage, increasing your total STD benefit to up to 70% of your eligible pre-disability earnings.
- **Critical Illness** provides a lump-sum payment if you are diagnosed with a covered illness, such as cancer, heart attack or stroke. In addition, you and your covered dependents will be eligible for an annual \$50 Health Screening Benefit.

**Note:** If you are enrolled in both Hospital Confinement and Critical Illness, you are eligible to submit for the \$50 Health Screening Benefit under each option.

### Voluntary Work/Life Benefits

Enrollment in the voluntary work/life benefits, provided by Arthur J. Gallagher & Co., is available anytime throughout the year. These benefits are 100% associate paid and are deducted from your paycheck on an after-tax basis.

- **Auto and Home Insurance** – Coverage is available through Travelers, MetLife and/or Liberty Mutual, all nationally recognized, quality providers.
- **Pet Insurance** – Coverage from routine wellness care to significant medical incidents for dogs, cats, birds, ferrets, reptiles and other exotic pets.
- **WINFertility Discount Treatment Plan** – Save 10–40% on IVF treatments, including medications. Additional programs are available for those who already have a fertility physician.

For further details or to receive no-obligation quotes, contact the Voluntary Benefits Service Center at **877-337-6807** or go to the voluntary benefits website at **[vbs123.com/odvoluntarybenefits](http://vbs123.com/odvoluntarybenefits)**.



## 2020 Benefit Options and Wellness Incentives (continued)

### LifeCare Work/Life Services

These days, everyone can use a little extra time. That's why Office Depot provides you and your household members with access to LifeCare—all at no cost to you! Simply call a specialist toll-free 24 hours a day, or log on to the website for information and referrals to assist with such things as childcare, legal questions, eldercare, etc. The LifeCare specialists will save you time by locating information and resources that meet your specific needs. Go to **www.lifecare.com** (registration code is officedepot and Member ID is your six-digit Office Depot Employee ID#), or call **1-800-873-4636**.

### LifeMart Discount Center

Is saving money important to you? Then the LifeMart Discount Center will come in handy! Visit the Discount Center to access discounts on thousands of products and services, including electronics, clothing, entertainment, travel and more! You may also want to check the site for Office Depot exclusives, such as discounts on GM and Ford vehicles. Go to **www.lifecare.com** (registration code is officedepot and Member ID is your six-digit Office Depot Employee ID#), or call **1-800-873-4636**.

### Commuter Benefits

The commuter benefit offering is available to all full-time associates and is administered by WageWorks. A Commuter Account is a pre-tax benefit account used to pay for parking and/or public transit – train, subway, light rail, bus and ferry – as part of your daily commute to work. You may contribute up to \$265 per month on a pre-tax basis into your account to pay for transit expenses, which means you end up paying less in taxes and taking home more of your paycheck. You may enroll in Commuter Benefits on the WageWorks website at **wageworks.com**. Refer to NetBenefits Reference Library for the 2020 Commuter Benefits Enrollment Calendar.

### Retirement Savings Plan 401(k)

Fidelity Investments will continue to be the provider of administrative services. There is a company-matching contribution of \$0.50 for each \$1.00 up to the first 3% of eligible compensation that you contribute to the plan.

### Annual Dependent Verification Audit

**Note: Dependents of CompuCom associates will not be included in the 2020 Dependent Audit.**

Office Depot does not require dependent verification upon enrollment. Each year after AE, a dependent audit is performed for all new dependents enrolled during the previous 12 months.



# How to Enroll

Missing the Annual Enrollment deadline may delay your participation in the quality benefits available through Office Depot. This section describes what you need to know about enrolling on time.

## Enrollment Steps

NetBenefits is the website for enrolling in your benefits, reviewing or changing your current elections, adding dependents and more. Get started today at [netbenefits.com/officedepot](https://netbenefits.com/officedepot).

If you have previously used Fidelity NetBenefits to access the CompuCom 401(k) plan (or Fidelity.com to access personal accounts) and have established a username and password, log on with the same username and password.

- If you are logging on to NetBenefits for the first time, select the *Register Now* link to create a username and password.

If you need help with your enrollment or do not have internet access, call the Office Depot Associate Service Center toll free at **888-954-4636**, for assistance between 8:30 a.m. and 8:30 p.m. (ET), Monday–Friday, excluding all New York Stock Exchange holidays except Good Friday.

### After logging on:

1. Add your eligible dependents. You will need each dependent's date of birth and Social Security Number.
2. **Enroll** yourself and your dependents for coverage. Simply adding your dependent(s) will not automatically enroll them for coverage.
3. **Remember to choose Save & Submit;** otherwise, your benefits choices will not be submitted.

If you miss the enrollment deadline or choose to waive coverage, your next opportunity for enrollment will be the 2021 Annual Enrollment period, unless you have an IRS-qualified change in status event that allows for mid-year enrollment. Change in status events must be reported within 31 days after the actual event.

4. Print a copy of the enrollment confirmation screen for your records. A paper Confirmation Statement will be mailed to you in early December by U.S. mail. Report any errors to the Office Depot Associate Service Center as soon as possible, as there is only a limited period of time that corrections are allowed.
5. Select *Review Your Beneficiaries* on the Enrollment Confirmation page to review or update your beneficiaries. All full-time associates have company-paid Basic Life insurance, so be sure to designate a beneficiary for this benefit.

### Important information if your spouse/domestic partner also works at CompuCom or Office Depot

If you are both benefits-eligible, the following guidelines apply:

- Neither of you can be enrolled as a dependent of the other.
- Medical, Dental and Vision: You must each enroll in Associate Only for your own separate coverage. If you are enrolling a dependent child or children, one of you may enroll in the Associate + Child(ren) tier level, but not both of you.
- Supplemental and Dependent Life insurance: You may each enroll in Supplemental Life, but neither of you may enroll in Spouse Life, and only one of you may enroll in the Associate + Child(ren) tier level for Child Life.



## How to Enroll (continued)

### ID Cards

If enrollment is completed during the Annual Enrollment period, ID cards should be received prior to January 1, 2020. If you need additional cards, contact the appropriate carrier directly.

- **BCBSIL Medical** – The BCBSIL ID card includes only the associate’s name.
- **CVS Caremark Prescription** – The prescription ID card includes only the associate’s name.
- **Vision ID cards** are not provided. Simply give your information to a participating VSP provider. You have the option of printing a paper ID card from your VSP member account page.
- **Fidelity HSA and/or WageWorks Health Care or Dependent Care FSA** – You will receive an enrollment packet that will include your debit card.

### Resources to Make Enrollment Easy

- **This 2020 Annual Enrollment Decision Guide** – Review this guide carefully so that you understand what is available to you.
- **Benefits website** – Visit the benefits section on MyWIRE for benefits information, including tools, videos, FAQs and more.
- **NetBenefits Reference Library** – Access documents such as rate sheets, eligible dependents, at-a-glance medical charts, HRA/HSA/FSA comparison, contact listing, Summary Plan Description (SPD), claim forms, legal notices and more. From the NetBenefits home page, select “Reference Library” from the Health & Insurance Quick Links.



**WELLBALANCED**  
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# At-a-Glance Charts

## BCBSIL Medical and CVS Caremark Prescription Drugs

FEATURE	DEPOT ADVANTAGE		DEPOT PROTECTION		DEPOT TRADITIONAL	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>BCBSIL Medical</b>						
<b>Annual Deductible</b> Per person Up to family maximum	\$2,000 \$4,000	\$6,000 \$12,000	\$2,800 \$5,400	\$7,500 \$15,000	\$750 \$2,250	\$1,800 \$3,600
<b>Coinsurance</b> (your cost) for most services after the deductible	20%	50%	20%	50%	20%	50%
<b>Annual Out-of-Pocket Maximum</b> (includes deductible) Per person Up to family maximum	\$4,500 \$9,000	\$10,500 \$22,000	\$5,600 \$11,200	\$17,500 \$30,000	\$3,750 \$7,750	\$7,200 \$12,600
<b>Prescription Drugs</b>						
<b>Annual Deductible</b>	\$50/person \$150/family		Prescription Drugs are subject to the medical deductible, except for preventive medications		\$50/person \$150/family	
<b>Annual Out-of-Pocket Maximum</b> Per person Up to family maximum	\$1,850 \$3,700		<b>Integrates with Medical:</b> \$5,600 \$11,200		\$2,850 \$5,200	
<b>Generic</b>	<b>Retail:</b> 20% coinsurance with \$7 minimum for a 30-day supply <b>Mail Order:</b> 13% coinsurance with \$17.50 minimum for a 90-day supply					
<b>Preferred Brand</b>	<b>Retail:</b> 30% coinsurance with \$25 minimum for a 30-day supply <b>Mail Order:</b> 20% coinsurance with \$62.50 minimum for a 90-day supply					
<b>Non-Preferred Brand</b>	<b>Retail:</b> 40% coinsurance with \$40 minimum for a 30-day supply <b>Mail Order:</b> 33% coinsurance with \$100 minimum for a 90-day supply					
<b>Specialty Medications</b>	<b>Generic:</b> 20% coinsurance <b>Preferred:</b> 30% coinsurance <b>Non-Preferred:</b> 40% coinsurance <b>Mail Order:</b> Not available All Specialty Medications have a \$30 minimum / \$200 maximum payment					



## At-a-Glance Charts (continued)

### HMSA Medical and Prescription Drugs

FEATURE	HMSA
<b>HMSA</b>	In-Network
<b>Annual Deductible</b> Per person Up to family maximum	\$350 \$1,050
<b>Coinsurance</b> (your cost) for most services after the deductible	20%
<b>Annual Out-of-Pocket Maximum</b> (includes deductible) Per person Up to family maximum	\$3,000 \$9,000
<b>Prescription Drugs</b>	In-Network
<b>Annual Deductible</b>	None
<b>Generic</b>	<b>Retail:</b> \$7 for a 30-day supply <b>Mail Order:</b> \$11 for a 90-day supply
<b>Preferred Brand</b>	<b>Retail:</b> \$30 for a 30-day supply <b>Mail Order:</b> \$65 for a 90-day supply
<b>Non-Preferred Brand</b>	<b>Retail:</b> \$30 plus \$45 cost share for a 30-day supply <b>Mail Order:</b> \$65 plus \$135 cost share for a 90-day supply
<b>Specialty Medications</b>	<b>Retail:</b> \$100 for a 30-day supply <b>Mail Order:</b> Not covered
<b>Specialty Non-Preferred Brand</b>	<b>Retail:</b> \$200 for a 30-day supply <b>Mail Order:</b> Not covered



## At-a-Glance Charts (continued)

### HRA, HSA and FSA

KEY QUESTIONS	HEALTH REIMBURSEMENT ACCOUNT	HEALTH SAVINGS ACCOUNT	HEALTH CARE FLEXIBLE SPENDING ACCOUNT	DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT
Which medical option includes this account?	<b>Depot Advantage</b>	<b>Depot Protection</b>	<b>Depot Advantage</b> or <b>Depot Traditional</b> or if you waive medical coverage.	Eligibility is not impacted by medical coverage. This account is <b>NOT</b> for medical expenses.
Is the money in the account tax free?	Yes, for eligible expenses	Yes, for eligible expenses	Yes, for eligible expenses	Yes, for eligible expenses
Does Office Depot contribute?	Yes <ul style="list-style-type: none"> <li>Wellness Credit is required for employer funding</li> </ul>	Yes, if you are making pre-tax contributions, Office Depot will make matching contributions on a quarterly basis, up to set limits. <ul style="list-style-type: none"> <li>Wellness Credit is required for employer-matching contributions</li> </ul>	No	No
May I contribute?	No	Yes <ul style="list-style-type: none"> <li>Up to \$3,550 annually<sup>1</sup> for Associate Only</li> <li>Up to \$7,100 annually<sup>1</sup> for Associate+Spouse, +Child(ren) or +Family</li> <li>If you are 55 or older in 2020, you may make a \$1,000 catch-up contribution</li> </ul>	Yes <ul style="list-style-type: none"> <li>Up to \$2,700 annually</li> </ul>	Yes <ul style="list-style-type: none"> <li>Up to \$5,000 annually (\$2,500 if married filing separately)</li> </ul>
What can I use the account for?	Out-of-pocket medical expenses not covered by insurance.	Current, or future, qualified health care expenses not covered by insurance, including medical, Rx, dental, and vision expenses.	Eligible health care expenses not covered by insurance, including medical, Rx, dental and vision expenses, in addition to certain non-prescription supplies.	Eligible dependent care expenses so that you can continue to work. Eligible expenses include preschool, summer day camp, after-school programs, and child or adult daycare.
Does my account balance carry over year to year?	Yes, up to certain limits <ul style="list-style-type: none"> <li>\$1,000 for Associate Only or Associate + Child(ren)</li> <li>\$2,000 for Associate + Spouse/Domestic Partner or Associate + Family</li> </ul>	Yes	<b>No. Unused funds are forfeited</b> if not submitted for reimbursement by March 31, 2021.	<b>No. Unused funds are forfeited</b> if not submitted for reimbursement by March 31, 2021.
When are the funds available?	If you enroll during AE, the funds will be available immediately on January 1, 2020.	Generally, on the Wednesday following the paycheck date. Contributions must be in your account before you can access them.	You have immediate access to funds, even if not yet deducted from your paychecks.	Generally, on the Wednesday following the paycheck date. Contributions must be in your account before you can access them.

<sup>1</sup> When you elect your HSA contribution amount in NetBenefits, the maximum available contribution amount will be automatically reduced to include Office Depot matching contributions.

## At-a-Glance Charts (continued)

### BlueCare Dental PPO

DECISION FACTORS	WITH ORTHODONTICS (IN-NETWORK)	WITHOUT ORTHODONTICS (IN-NETWORK)
What is the annual benefit?	\$1,500 per person	\$2,000 per person
Is there an annual deductible?	No	No
What do I pay for routine diagnostic and preventive care services (such as checkups, X-rays, cleanings)?	Nothing and no deductible	Nothing and no deductible
How many cleanings per year?	Three	Three
Do diagnostic and preventive care services count toward the annual benefit maximum?	No	No
What do I pay for Basic Services (i.e., fillings, extractions)?	20%, no deductible	10%, no deductible
What do I pay for Major Services (i.e., crowns, bridges, dentures)?	50%, no deductible	40%, no deductible
Are implants covered?	Yes	Yes
What do I pay for orthodontics (adults and dependent children)?	50%, up to a lifetime maximum of \$1,500 per person	No coverage

### VSP Vision

BENEFIT	LOW OPTION (IN-NETWORK)	HIGH OPTION (IN-NETWORK)
Well Vision Exam (every calendar year)	\$20 copay	\$10 copay
Contact Lens Exam/Fitting and Evaluation	No charge	No charge
Lenses – single vision, lined bifocal and lined trifocal lenses (every calendar year)	\$20 copay	\$10 copay
Lens Enhancements	No charge: <ul style="list-style-type: none"> <li>• Polycarbonate</li> <li>• Scratch-resistant coating</li> <li>• Standard Progressive</li> <li>• Rimless</li> </ul>	No charge: <ul style="list-style-type: none"> <li>• Polycarbonate</li> <li>• Scratch-resistant coating</li> <li>• Standard Progressive</li> <li>• Rimless</li> </ul> Anti-reflective coating: \$25 copay
Frames Low Option – every other calendar year High Option – every calendar year	<ul style="list-style-type: none"> <li>• Up to \$120 allowance, or up to \$140 allowance for featured brands, or \$70 allowance at Costco, Walmart or Sam's Club</li> <li>• 20% discount on amount over your allowance</li> </ul>	<ul style="list-style-type: none"> <li>• Up to \$175 allowance, or up to \$195 allowance for featured brands, or up to \$95 allowance at Costco, Walmart or Sam's Club</li> <li>• 20% discount on amount over your allowance</li> </ul>
Contact Lenses instead of Glasses (every calendar year)	Up to \$120 allowance	Up to \$175 allowance

## At-a-Glance Charts (continued)

### 2020 Bi-Weekly Contribution Rates

Contributions for medical, dental and vision are deducted from paychecks on a pre-tax basis, and life insurance, disability, and voluntary benefits are deducted on an after-tax basis.

STANDARD MEDICAL RATE			
Tier Level	Depot Advantage (HRA)	Depot Protection (HSA)	Depot Traditional (PPO)
<b>Associate</b>	\$146.70	\$91.62	\$181.38
<b>+ SP*</b>	\$228.82	\$165.03	\$298.32
<b>+ CH</b>	\$187.94	\$139.35	\$241.08
<b>+ FAM*</b>	\$296.68	\$208.60	\$392.64

MEDICAL WITH 1 INCENTIVE (EITHER WELLNESS CREDIT OR NON-TOBACCO DISCOUNT)			
Tier Level	Depot Advantage (HRA)	Depot Protection (HSA)	Depot Traditional (PPO)
<b>Associate</b>	\$114.39	\$59.31	\$149.07
<b>+ SP*</b>	\$196.51	\$132.72	\$266.01
<b>+ CH</b>	\$155.63	\$107.04	\$208.77
<b>+ FAM*</b>	\$264.37	\$176.29	\$360.33

MEDICAL WITH 2 INCENTIVES (WELLNESS CREDIT AND NON-TOBACCO DISCOUNT)			
Tier Level	Depot Advantage (HRA)	Depot Protection (HSA)	Depot Traditional (PPO)
<b>Associate</b>	\$82.08	\$27.00	\$116.76
<b>+ SP*</b>	\$164.20	\$100.41	\$233.70
<b>+ CH</b>	\$123.32	\$74.73	\$176.46
<b>+ FAM*</b>	\$232.06	\$143.98	\$328.02

\*Add \$46.15 if Spousal Surcharge applies.

**Note:** HMSA rates are determined by your current annual base salary tier. Refer to the NetBenefits Reference Library for the HMSA bi-weekly premium table.

DENTAL		
Tier Level	PPO with Ortho	PPO no Ortho
<b>Associate</b>	\$15.76	\$16.65
<b>+ SP</b>	\$31.53	\$33.29
<b>+ CH</b>	\$37.83	\$34.12
<b>+ FAM</b>	\$53.59	\$49.93

VISION		
Tier Level	Low Option	High Option
<b>Associate</b>	\$2.81	\$6.76
<b>+ SP</b>	\$4.49	\$10.81
<b>+ CH</b>	\$4.58	\$11.02
<b>+ FAM</b>	\$7.39	\$17.77

## At-a-Glance Charts (continued)

STD BUY-UP	
Age Bands	Rate Per \$100 of benefit
Ages 18-49	\$1.11
Ages 50-59	\$1.17
Ages 60-64	\$1.65
Ages 65-69	\$1.84
Ages 70+	\$1.93

GROUP ACCIDENT	
Tier Level	Rate
Associate	\$3.67
+ SP	\$5.73
+ CH	\$5.84
+ FAM	\$9.27

HOSPITAL CONFINEMENT	
Tier Level	Rate
Associate	\$4.83
+ SP	\$9.98
+ CH	\$9.19
+ FAM	\$15.00

CRITICAL ILLNESS		
Tier Level	Low Option (\$15,000)	High Option (\$30,000)
Associate	\$6.31	\$12.12
+ SP	\$9.80	\$18.59
+ CH	\$6.97	\$12.77
+ FAM	\$10.56	\$19.34

LEGAL PLAN	
<b>Flat Rate</b> (covers associate, spouse, unmarried dependent children under age 26 living at home or in college full-time)	\$7.96

IDENTITY THEFT PROTECTION	
Associate	\$3.92
+ FAM	\$7.62



## Contacts

RESOURCE	PHONE/SERVICE CENTER	WEBSITE
Associate Service Center (ASC)	888-954-4636	netbenefits.com/officedepot
Dental (BlueCare Dental)	866-856-9659	bcbsil.com/officedepot
Commuter Benefits (WageWorks)	877-924-3967	wageworks.com
Employee Assistance Program (The Hartford's Ability Assist Counseling Services, offered by ComPsych)	800-964-3577	www.guidanceresources.com Initial registration required: First-time user: <b>Organization Web ID: HLF902</b> Company Name: <b>ABILI</b> Select "Ability Assist Program" and then create your own username and password
Flexible Spending Accounts (WageWorks)	877-924-3967	wageworks.com
Health Savings Account (Fidelity Investments)	800-544-3716	fidelity.com/healthsavingsaccount
Legal Plan or Identity Theft Protection (LegalShield)	888-807-0407	benefits.legalshield.com/officedepot
Life Insurance/AD&D (Securian)	866-293-6047	lifebenefits.com
Long Term Disability (The Hartford)	800-549-6514 800-331-7234 (EOI only)	thehartford.com/mybenefits
Medical (BCBSIL)	866-856-9659	bcbsil.com/officedepot
Virtual Visits for BCBSIL (MDLIVE)	888-676-4204	MDLIVE.com/bcbsil
Medical (HMSA Hawaii)	800-776-4672	hmsa.com
Prescription Drugs (CVS Caremark)	888-339-2457	caremark.com
Retirement Savings Plan (Fidelity Investments)	888-954-4636	netbenefits.com/officedepot
Rx Savings Solutions (for CVS Caremark members)	800-268-4476	Informational video: <a href="https://myrxss.com/video">https://myrxss.com/video</a> Enroll: <a href="https://myrxss.com">https://myrxss.com</a>
Short-Term Disability (Sedgwick)	888-954-4636	claimlookup.com
State Disability in HI, NY, NJ (The Hartford)	800-549-6514	thehartford.com/mybenefits
Vision (VSP)	800-877-7195	vsp.com
Voluntary Benefits (The Hartford) • Accident • Critical Illness • Hospital Confinement • Short-Term Disability Buy-up	Coverage Questions 877-337-6807	Coverage information: <a href="https://thehartford.com/benefits/officedepot">thehartford.com/benefits/officedepot</a>
	Acc./Crit./Hosp. Claims 866-547-4205	File a claim: <a href="https://thehartford.com/benefits/myclaim">thehartford.com/benefits/myclaim</a>
	STD Buy-up Claims 888-301-5615	File a claim: <a href="https://abilityadvantage.thehartford.com">https://abilityadvantage.thehartford.com</a>
Voluntary Work/Life Benefits • Auto/Home/Pet Insurance • WinFertility Discount Treatment	877-337-6807	vbs123.com/odvoluntarybenefits
Wellness Program (Vitality)	877-224-7117	powerofvitality.com
Work/Life Services and Discount Center (LifeCare/LifeMart)	800-873-4636	lifecare.com Registration code: <b>officedepot</b> Member ID: <b>your six-digit Office Depot Employee ID#</b>

## Important Legal Information

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This *2020 Annual Enrollment Decision Guide* summarizes some of the features of the benefits offered to eligible associates and their eligible dependents under the Office Depot, Inc. Welfare Benefits Plan (the "Plan"). More details about these benefits are available in the Summary Plan Description (SPD) and the official plan document. If any information in this *Annual Enrollment Decision Guide* conflicts or is inconsistent with the SPD and/or official plan document, the SPD and official plan document will prevail.

The information presented in this *Annual Enrollment Decision Guide* is not intended to represent a contract between Office Depot (including any participating companies) and any one of its associates or former associates. Office Depot reserves the right to amend, modify, suspend, replace or terminate any of its benefit plans, policies or programs, in whole or in part, including any level or form of coverage by appropriate Company action at any time.

Summary of Material Modifications (SMM): This document is intended to highlight certain benefits available to eligible associates under the Plan effective January 1, 2020. This document also constitutes an SMM to the SPD for Office Depot benefits, effective January 1, 2020.

Enrolling an ineligible dependent, providing false or misleading information when enrolling a dependent, or failing to remove a dependent who becomes ineligible in a timely manner is a violation of Office Depot policy and will lead to disciplinary actions, up to and including termination of employment.





## 2020 Benefits Annual Enrollment

**Thursday, October 31 – Thursday, November 14, 2019\***

*(Enrollments and changes effective January 1, 2020)*

### Get ready for your 2020 benefits Annual Enrollment!

1. Annual Enrollment is the one time during the year you may change your benefit options, or add or drop eligible dependents from coverage.
2. Carefully review this *Annual Enrollment Decision Guide* to know what your options are under the Office Depot benefits program.
3. Enroll online at **netbenefits.com/officedepot** or call an Office Depot Associate Service Center representative at **888-954-4636**.
4. If you decide to waive benefits coverage for 2020, please remember to visit the NetBenefits website to make your beneficiary designation(s) for your company-paid Basic Life insurance.
5. Print a copy of your Benefits Confirmation for your records!



\* If you are enrolling online, the Annual Enrollment window opens on Thursday, October 31 and closes at 11:59 p.m. (ET) on Thursday, November 14, 2019.

\* If you are enrolling via an Associate Service Center representative, please note that the Office Depot Associate Service Center closes at 8:30 p.m. (ET) on Thursday, November 14, 2019.