

2022 Benefits Guide

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



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RELX Benefits Overview

RELX offers several health, protection, retirement, financial and well-being 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 a bi-weekly paycheck contribution. This contribution is 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™. If the coverage you purchase is less than your subsidy, the unused dollars will be deposited into your Health Savings Account (HSA) (if you have one). If you don't have an HSA, these excess credits will be forfeited.

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:

- 1 Log on to relxbenefitscenter.com and select the "Enroll Now" link, or
- 2 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.

Spouse/partner surcharge

There is a \$65-per-paycheck working spouse/domestic 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 [Make It Yours](#) website and click on [Your Carrier Connection](#). 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

<p>Bronze Plus</p> <p>High-deductible option with a lower per-paycheck deduction</p>	<ul style="list-style-type: none"> • 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)
<p>Silver</p> <p>High-deductible option with a lower deductible than Bronze Plus but a higher per-paycheck deduction</p>	<ul style="list-style-type: none"> • 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: \$1,500 single / \$3,000 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)
<p>Gold</p> <p>Preferred provider organization (PPO) with a lower deductible than Silver but a higher per-paycheck deduction</p>	<ul style="list-style-type: none"> • 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 • Prescription copays are not subject to deductible; medical copays apply after satisfying the deductible • Free in-network preventive care (some restrictions apply) • Not HSA-eligible, but is eligible for a Health Care Flexible Spending Account (HCFSAs)
<p>Platinum</p> <p>Preferred provider organization (PPO) with no deductible and a higher per-paycheck deduction</p>	<ul style="list-style-type: none"> • 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 / \$7,200 traditional** family deductible • Free in-network preventive care (some restrictions apply) • Not HSA-eligible, but is eligible for a Health Care Flexible Spending Account (HCFSAs)

* 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.

** 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.



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. They 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 HSA 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 in-network 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	Annual Maximum: 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-Network Dental Benefits			
Preventive Care			
Covered 100%, no deductible	Covered 100%, no deductible	Covered 100%, no deductible	Varies by insurance carrier
Minor Restorative Care (e.g., root canal treatment, gum disease treatment, oral surgery)			
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

* Not available in some areas. Only the coverage levels for which you are eligible will show as options when you enroll online.

** 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.



Vision Coverage Levels		
Bronze	Silver	Gold
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
What's Covered: In-Network Vision Benefits		
Routine Vision Exam (once per plan year)		
Covered 100%	You pay \$20	You pay \$10
Frames or Contacts		
Discount may apply	\$100 allowance	\$200 allowance
Lenses (once per plan year; includes single vision, bifocal, trifocal, lenticular, standard progressive)		
Discount may apply	You pay \$20	You pay \$10

Note: The charts in this guide may not take into account how each coverage level covers any state-mandated benefits, its plan administration capabilities, or the approval from the state's department of insurance for the benefits offered by the plan. If you have questions about a specific benefit, contact the insurance carrier for additional information.

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
<p>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.</p>	<p>If you are enrolled in medical coverage through RELX, you have several coverage options available, ranging from \$5,000 – \$30,000 (rates are based on age).</p>
<p>Eligibility: All benefits-eligible employees, their covered spouse/partner and eligible child(ren)</p>	<p>Eligibility: All benefits-eligible employees, their covered spouse/partner and eligible child(ren)</p>
<p>Coverage details:</p> <ul style="list-style-type: none"> • Not a replacement for medical insurance. • Benefits are paid directly to you. • Check policy details about pre-existing conditions and how they could impact your coverage. • 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. 	<p>Coverage details:</p> <ul style="list-style-type: none"> • RELX automatically provides \$5,000 of coverage to you and your dependents covered by RELX medical insurance at no additional cost if your benefits pay is under \$70,000. • Not a replacement for medical insurance. • The plan pays a lump-sum, tax-free benefit directly to you or a covered spouse/partner or dependent child(ren) if you are diagnosed with certain illness(es). • Coverage may be subject to pre-existing conditions clause.

Disability Insurance

All options are administered by Unum.

<p>Short-Term (STD) (Fully paid for by RELX)</p>	<ul style="list-style-type: none"> • The plan will pay either 100% or 60% or your bi-weekly earnings or a combination thereof, for up to 25 weeks depending on your length of service, after a one-week elimination period • Employees with: <ul style="list-style-type: none"> – 60 days to 3 years of service receive 4 weeks at 100% pay and 21 weeks at 60% pay – More than 3 years of service receive 13 weeks at 100% pay and 12 weeks at 60% pay
<p>Long-Term (LTD) (Fully paid for by RELX)</p>	<ul style="list-style-type: none"> • 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) • Subject to approval by Unum, the plan's administrator
<p>Long-Term (LTD) Buy-Up</p>	<ul style="list-style-type: none"> • 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 Unum.

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 get instructions on how to access the form when you enroll.

Basic Life	<ul style="list-style-type: none">• Benefit is automatically provided and fully paid by RELX• Receive 1 x your benefits pay, up to a maximum of \$750,000• When you enroll, there's an option to cap at \$50,000 coverage to avoid paying imputed income tax
Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none">• Benefit is automatically provided and fully paid by RELX• Receive 1 x your benefits pay, up to a maximum of \$750,000
Supplemental Life	<ul style="list-style-type: none">• If you want additional coverage beyond the RELX-provided benefit, you can choose to purchase 1 x to 8 x your benefits pay, up to a maximum of \$2,100,000• Receive up to 3 x your benefits pay, or \$500,000 guaranteed issue, if elected within 31 days of your hire or rehire; amounts elected above 3 x your benefits pay or \$500,000 are subject to evidence of insurability (EOI)
Supplemental AD&D	<ul style="list-style-type: none">• If you want additional coverage beyond the RELX-provided benefit, you can choose to receive 1 x to 8 x your benefits pay, up to a maximum of \$1,000,000
Dependent Life	<ul style="list-style-type: none">• Purchase \$25,000, \$50,000 or \$100,000 of additional life insurance for your spouse/partner• 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• Purchase \$5,000 or \$10,000 of additional life insurance for your eligible child(ren); EOI is not required



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.

US Salary Investment Plan (RELX 401(k))	Employee Stock Purchase Plan (EMSIP)
Administered by Empower Retirement	Administered by ComputerShare
Eligibility: Immediate, but you must enroll	Eligibility: Immediate, but you must enroll
<ul style="list-style-type: none"> RELX offers a 100% per-pay-period match contribution on the first 5% of pay you contribute Contribute up to 75% of pay via payroll deduction, subject to IRS limits You have the option of before-tax, after-tax or Roth after-tax contributions You are 100% vested in company matching contributions after three years of service with RELX There are a variety of investment options, including a self-managed brokerage account and advisor service 	<ul style="list-style-type: none"> You can purchase RELX stock at current market prices via after-tax payroll deduction No broker's commission or fees on purchase

Additional Spending Accounts

	Dependent Care Flexible Spending Account (DCFSA)	Commuter Spending Account (CSA)
Administrator	HSA Bank	Health Equity
How it works	Contribute up to \$5,000 annually on a pre-tax basis to cover expenses like day care 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 style="list-style-type: none"> Get IRS-approved tax-savings on eligible dependent day care expenses 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 Use it or lose it: These funds do not roll over from year to year, so you'll need to budget and track wisely 	<ul style="list-style-type: none"> Pay through convenient payroll deductions Transit passes can be mailed to your home

Benefits to Support Your Well-Being

RELX cares about your total well-being 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 Benefits Options

Adoption and Surrogacy Assistance

- **Eligibility:** All benefits-eligible employees with at least six months of service
- Provides 100% reimbursement of certain expenses
- Receive a maximum of \$7,500 per adoption or surrogacy, subject to plan terms

Tuition Reimbursement

- **Eligibility:** All benefits-eligible employees with at least six months of continuous service as of the class start date
- Management approval required prior to enrolling in classes
- Course grade requirement: C or better AND must receive college credit
- Maximum reimbursement per calendar year is \$5,250 for full-time employees; \$1,000 for part-time employees

Modern Family Benefits

- **Eligibility:** All benefits-eligible employees with at least six months of service
- 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
- 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)
- Receive up to one week of paid time off per child as a foster parent (maximum of two weeks per year)
- Receive up to 10 days of backup child or elder care through Bright Horizons

Wellness + Support

Sharecare Wellness Incentives

- **Eligibility:** All benefits-eligible employees and their covered spouse/partner
- You and your spouse/partner who are enrolled in a RELX-sponsored medical plan can earn wellness incentives annually by completing a health assessment, biometric screening and various wellness activities
- Incentives are deposited into your HSA or a gift card

Employee Assistance Program (EAP) with SupportLinc

- **Eligibility:** All benefits-eligible employees and their spouse/partner
- 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
- Program is provided at no cost



Other Discounted Services

MetLife Legal Plan	<ul style="list-style-type: none"> • Provides you and your dependents with cost-effective access to qualified attorneys for wills, traffic tickets, real estate matters and more
Allstate Identity Protection	<ul style="list-style-type: none"> • Proactive identity theft protection services for RELX employees; provides 24/7 monitoring of your personal and financial information
1Password	<ul style="list-style-type: none"> • 1Password is a password manager that helps you and your family practice smart online security • 1Password generates strong, unique passwords for all of your online accounts and can autofill your log-on credentials with a single click • 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
Vacation Insurance	<ul style="list-style-type: none"> • Affordable and comprehensive medical coverage for you and your covered family members when traveling outside the U.S. • Coverage also includes claims support, translation services, a direct bill payment option and more
Perkspot	<ul style="list-style-type: none"> • RELX partners with Perkspot to offer our employees personalized discounts and deals

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	PTO
0 – 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.

2022 Company-Paid Holidays	
New Year's Day	Monday, January 3
Martin Luther King Day	Monday, January 17
President's Day	Monday, February 21
Memorial Day	Monday, May 30
Independence Day	Monday, July 4 and Tuesday, July 5
Labor Day	Monday, September 5
Thanksgiving Day	Thursday, November 24
Day after Thanksgiving Day	Friday, November 25
Christmas	Monday, December 26

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 off annually to participate in a RELX Cares volunteer event



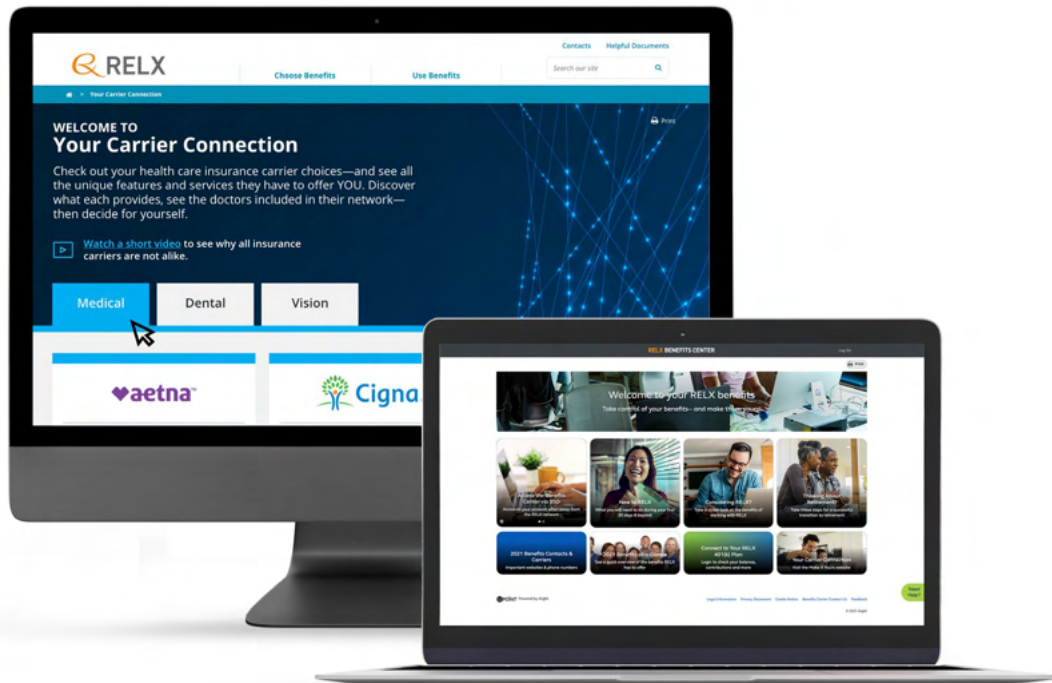
PTO Buy

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.

Your RELX Benefits Resources

Your resource for...	How to access it
Finding contact information for all of your RELX benefits contacts and carriers	2022 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	RELX Benefits Center relxbenefitscenter.com
Enrolling in and managing your benefits	1.877.734.1938 (say “Health and Insurance” at the prompt)
Viewing 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



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