

# 2025 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.

[benefits.relx.com/miy](https://benefits.relx.com/miy)

*make it yours*

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# 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 marriage, divorce, having a baby, or your spouse/partner losing coverage, etc. 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 Benefit Experience (BenX).

## 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 [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) and select the **Enroll Now** link, or
- 2 Call the RELX Benefits Center at **1.877.734.1938** and listen carefully to the prompts.



### 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 eligible 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. You'll be asked to complete a short questionnaire to see if you need to pay the surcharge.

# Your Health Benefits

RELX medical, dental and vision insurance is offered through the Benefit Experience (BenX). BenX is an online marketplace platform providing you with:

## Lots of choices

Through BenX, 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><b>Bronze Plus</b></p> <p>High-deductible option with a lower per pay period deduction</p>	<ul style="list-style-type: none"> <li>• In- and out-of-network coverage with cost savings in network</li> <li>• In-network deductibles: \$2,500 single / \$5,000 true* family deductible before coinsurance begins</li> <li>• Coinsurance: After the deductible is met, the plan covers 75% of the cost and you'll pay 25% for in-network care</li> <li>• Annual out-of-pocket maximums: \$4,500 single / \$9,000 true* family out-of-pocket maximum</li> <li>• Prescriptions and medical costs are both subject to a combined deductible</li> <li>• Free in-network preventive care (some restrictions apply)</li> <li>• For emergency room and urgent care visits, you pay 25% after deductible</li> <li>• HSA-eligible</li> </ul>
<p><b>Silver</b></p> <p>High-deductible option with a lower deductible than Bronze Plus but a higher per pay period deduction</p>	<ul style="list-style-type: none"> <li>• In- and out-of-network coverage with cost savings in network</li> <li>• Pay more in payroll contributions and less out of pocket when receiving care than Bronze Plus</li> <li>• In-network deductibles: \$1,700 single / \$3,400 true* family deductible before coinsurance begins</li> <li>• Coinsurance: After the deductible is met, the plan covers 75% of the cost and you'll pay 25% for in-network care</li> <li>• Annual out-of-pocket maximums: \$4,250 single / \$8,500 true* family out-of-pocket maximum</li> <li>• Prescriptions and medical costs are both subject to a combined deductible</li> <li>• Free in-network preventive care (some restrictions apply)</li> <li>• For emergency room and urgent care visits, you pay 25% after deductible</li> <li>• HSA-eligible</li> </ul>
<p><b>Gold</b></p> <p>Preferred provider organization (PPO) with a lower deductible than Silver but a higher per pay period deduction</p>	<ul style="list-style-type: none"> <li>• In- and out-of-network coverage with cost savings in network</li> <li>• Pay less out of pocket when receiving care and more in payroll contributions</li> <li>• In-network deductibles: \$800 single / \$1,600 traditional** family deductible before coinsurance begins</li> <li>• Coinsurance: After the deductible is met, the plan covers 80% of the cost and you'll pay 20% for in-network care</li> <li>• Annual out-of-pocket maximums: \$3,600 single / \$7,200 traditional** family deductible</li> <li>• Copays are not subject to the deductible; medical coinsurance applies after satisfying the deductible</li> <li>• Free in-network preventive care (some restrictions apply)</li> <li>• For in-network primary care, you pay \$25 copay; for in-network specialist visits, you pay \$50 copay</li> <li>• For emergency room visits, you pay \$150 copay, then 20% after deductible; for urgent care, you pay \$40 copay</li> <li>• Not HSA-eligible, but is eligible for a Health Care Flexible Spending Account (HCFSA)</li> </ul>
<p><b>Platinum</b></p> <p>Preferred provider organization (PPO) with no deductible and a higher per pay period deduction***</p>	<ul style="list-style-type: none"> <li>• In-network coverage; limited out-of-network coverage (check with carrier)</li> <li>• Pay less out of pocket when receiving care and more in payroll contributions</li> <li>• In-network deductibles: None</li> <li>• Annual out-of-pocket maximums: \$1,600 single / \$3,200 traditional** family deductible</li> <li>• Free in-network preventive care (some restrictions apply)</li> <li>• For in-network primary care, you pay \$25 copay; for in-network specialist visits, you pay \$50 copay</li> <li>• For emergency room visits, you pay \$200 copay; for urgent care, you pay \$25 copay</li> <li>• Not HSA-eligible, but is eligible for a Health Care Flexible Spending Account (HCFSA)</li> </ul>

\* 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 \$3,300 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 \$4,950.

\*\* 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 (HCFSFA)

Depending on your medical plan option, and separate from BenX, you may be eligible to contribute to a Health Savings Account (HSA) or a Health Care Flexible Spending Account (HCFSFA). 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](https://hsabank.com) or 1.833.227.7074).

	HSA	HCFSFA
<b>Available if you enroll in:</b>	<b>A Bronze Plus or Silver Plan</b>	<b>A Gold or Platinum Plan</b>
<b>Contributing and using funds</b>	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
<b>Debit card and online bill pay</b>	Yes	Yes
<b>Unused funds</b>	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
<b>Earn incentive funds</b>	You and your covered spouse/partner can earn wellness incentive funds by completing annual wellness activities	Not applicable
<b>Eligible expenses for reimbursement</b>	<a href="https://irs.gov/publications/p502">irs.gov/publications/p502</a>	<a href="https://irs.gov/publications/p502">irs.gov/publications/p502</a>

## 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 <i>in-network</i> care only, including orthodontic expenses for children and adults. A DHMO has a limited network and is not available in some areas.
<b>Annual Deductible:</b> (Individual/Family): \$100/\$300	<b>Annual Deductible:</b> (Individual/Family): \$100/\$300	<b>Annual Deductible:</b> (Individual/Family): \$50/\$150	<b>Annual Deductible:</b> (Individual/Family): N/A
<b>Annual Maximum:</b> \$1,000/person	<b>Annual Maximum:</b> \$1,500/person	<b>Annual Maximum:</b> \$2,500/person	<b>Annual Maximum:</b> N/A
<b>Orthodontia Lifetime Maximum:</b> Not covered	<b>Orthodontia Lifetime Maximum:</b> \$1,500/child	<b>Orthodontia Lifetime Maximum:</b> \$2,000/person	<b>Orthodontia Lifetime Maximum:</b> 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
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### 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
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### Major Restorative Care (e.g., implants, dentures)

Not covered	You pay 40% after deductible	You pay 20% after deductible	Varies by insurance carrier
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### 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
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\* 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

In-network benefits	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
Routine vision exam (once per plan year)	Covered 100%	You pay \$20	You pay \$10
<b>Frames (once per year)</b>			
	Discount may apply	\$130 allowance*	\$200 allowance*
<b>Lenses (one per plan year; premium lenses may cost more)</b>			
Single Vision	Discount may apply	You pay \$20	You pay \$10
Bifocal			
Trifocal			
Standard Progressive**			
Lenticular			
<b>Lens Enhancements</b>			
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
<b>Contact Lens</b>			
Medically Necessary	Not covered	You pay \$20	You pay \$10
Elective	Not covered	\$130 allowance*	\$200 allowance*
Fit and Evaluation	Discount may apply	You pay \$20	You pay \$10
<b>Laser Surgery</b>			
	15% off regular price or 5% off promotional price	15% off regular price or 5% off promotional price	15% off regular price or 5% off promotional price

\*Allowance can be used for frames or elective contact lenses, but not both.

\*\*Vision benefits are for standard progressives. Enhanced progressives may cost more and will vary by insurance carrier.

The charts above are high-level listings of commonly covered benefits across carriers and coverage levels for BenX. These charts are 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 BenX. Individual carriers may offer coverage that differs slightly from the standard coverage reflected here.

The RELX Benefits Center at [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com) 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.



# Your Protection Benefits

Life can bring unexpected challenges. RELX offers three voluntary insurance plans through MetLife. These benefits complement your medical coverage and provide a cash payment for medical costs and everyday expenses during such times. No medical underwriting is required. The purpose of these plans is to help you cover medical costs and everyday expenses like mortgage/rent, groceries and utilities if you face an unexpected event or diagnosis. However, it's important to note that the covered event or diagnosis must occur on or after the effective date of your coverage for you to receive the benefit.

All three voluntary plans include a Health Screening benefit that is separate from the RELX Wellness Connection Program. This benefit pays you an annual amount for each covered family member who completes an eligible health screening test or treatment, such as a routine check-up, colonoscopy, mammogram or dental exam. The benefit amount is \$50 per covered member annually. When considering the premium costs for enrollment, remember to factor in this benefit if you plan to complete at least one screening next year. (Note: The Health Screening benefit is not available for the RELX-paid portion of the Critical Illness benefit.)

## Supplemental Hospital Insurance, Accident Insurance and Critical Illness Coverage

### Supplemental Hospitalization Insurance (Hospital Indemnity Plan)

### Examples in Action:

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.

A woman with employee-only coverage gives birth in the hospital and is discharged after 2 days.

#### Covered benefits:

- Mother admission
- Child admission
- Mother daily confinement (2 days)
- Child daily confinement (2 days)
- Newborn benefit

**Eligibility:** All benefits-eligible employees, their covered spouse/partner and eligible children.

#### Coverage details

- Not a replacement for medical insurance
- The plan pays a lump-sum, tax-free benefit if you or a covered family member is hospitalized.
- This lump-sum payment, paid directly to you, can help with household bills, medical insurance deductibles, copays and more.
- Increased number of admissions, waiver of pre-existing/maternity limitation, adding rehabilitation, newborn, and mental health/substance abuse admissions.
- There is no limit to number of admissions (90-day separation per incident) per enrolled family member.
- This is only a summary; exclusions apply. Review the policy, available on the RELX Benefits Center, for detailed plan information.

Hospital Indemnity	Benefit
Mother Admission	\$1,000
Child Admission	\$0
2 Days—Mother Daily Confinement	\$500
2 Days—Child Daily Confinement	\$0
Newborn Benefit	\$400
<b>Total</b>	<b>\$1,900</b>

## Supplemental Hospital Insurance, Accident Insurance and Critical Illness Coverage (continued)

### Accident Insurance

You can purchase accident insurance to help protect you in the event the unexpected happens. This coverage can help pay for hospital costs before you meet your deductible.

**Eligibility:** All benefits-eligible employees, their covered spouse/partner and eligible children.

#### Coverage details:

- Not a replacement for medical insurance.
- The plan pays a lump-sum, tax-free benefit if you or a covered family member has an accident.
- This lump-sum payment, paid directly to you, can help with household bills, medical insurance deductibles, copays and more.
- Covers 150 events that are the result of an accident, including ambulance, emergency room, X-rays and more.
- This is only a summary; exclusions apply. Review the policy, available on the RELX Benefits Center, for detailed plan information.

### Examples in Action:

Your spouse slides into second base during league softball and breaks their ankle.

#### Covered benefits:

- Emergency room
- Medications
- Appliances
- X-ray
- Fracture
- 3 follow-up treatments
- Sports benefit

Accident Insurance	Benefit
Emergency Room	\$300
Follow-up Medications	\$0
X-ray	\$250
Ankle Closed Fracture	\$2,250
Crutches	\$150
3 Physical Therapy Visits	\$225
Sports Injury Benefit	\$794
<b>Total</b>	<b>\$3,969</b>

### Critical Illness

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).

**Eligibility:** All benefits-eligible employees, their covered spouse/partner and eligible children.

#### Coverage details

- Not a replacement for medical insurance.
- The plan pays a lump-sum, tax-free benefit if you or your covered family member is diagnosed with certain illnesses.
- This lump-sum payment, paid directly to you, can help with household bills, medical insurance deductibles, copays and more.
- This is only a summary; exclusions apply. Review the policy, available on the RELX Benefits Center, for detailed plan information.

*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 Annual Benefit Earnings\* are under \$70,000.*

### Examples in Action (this is not a complete list)

Cancer Condition	Benefit
Invasive Cancer	100%
Non-Invasive Cancer	50%
Skin Cancer	25% but no less than \$250
Progressive Diseases	Benefit
ALS	100%
Multiple Sclerosis	100%
Vascular Conditions	Benefit
Heart Attack	100%
Stroke	100%
Childhood Diseases	Benefit
Cerebral Palsy	100%
Cystic Fibrosis	100%

\*Annual Benefit Earnings: 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.

## Life Insurance and Accidental Death and Dismemberment 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.

<b>Basic Life</b>	<ul style="list-style-type: none"> <li>• Benefit is automatically provided and fully paid by RELX</li> <li>• Receive 1x your Annual Benefit Earnings,* 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>
<b>Accidental Death and Dismemberment (AD&amp;D)</b>	<ul style="list-style-type: none"> <li>• Benefit is automatically provided and fully paid by RELX</li> <li>• Receive 1x your Annual Benefit Earnings,* up to a maximum of \$750,000</li> </ul>
<b>Supplemental Life</b>	<ul style="list-style-type: none"> <li>• If you want additional life insurance beyond the RELX-provided benefit, you can choose to purchase 1x to 8x your Annual Benefit Earnings,* up to a maximum of \$2,100,000</li> <li>• Purchase up to 3x your Annual Benefit Earnings,* or \$500,000 guaranteed issue (whichever is greater), if elected within 31 days of your hire or rehire; amounts elected above 3x your Annual Benefit Earnings or \$500,000 are subject to EOI</li> <li>• During Annual Enrollment, you can increase your Supplemental Life 1x (equal to the lesser of up to 3x your Annual Benefit Earnings* or the guaranteed issue amount of \$500,000)</li> </ul>
<b>Supplemental AD&amp;D</b>	<ul style="list-style-type: none"> <li>• If you want additional coverage beyond the RELX-provided benefit, you can choose to receive 1x to 8x your Annual Benefit Earnings,* up to a maximum of \$1,000,000</li> </ul>
<b>Dependent Life</b>	<ul style="list-style-type: none"> <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>

\*Annual Benefit Earnings: *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.*

## Whole Life Insurance with Long-Term Care

Administered by Allstate.

As traditional long-term care insurance becomes more expensive and harder to find, RELX is pleased to offer Whole Life Insurance with Long-Term Care.\*

### Whole Life Insurance with Long-Term Care

Whole Life Insurance with Long-Term Care is one policy with two benefits—the plan pays a lump-sum benefit in the event of your or your covered spouse's/partner's death. It also allows you to use your life insurance benefit to assist with long-term care needs. With this plan, you can receive part of your benefit as a monthly payment to help pay for long-term care expenses that traditional health insurance doesn't cover, such as a home healthcare worker, long-term care facility or nursing home, for up to 50 months.\*\*

During your first enrollment as a RELX employee, Evidence of Insurability (EOI) will not be required. However, EOI may be required if you enroll later or add to or increase your coverage in the future.

- **For more information about this benefit, visit the Allstate website at [allstatevoluntary.com/relx/](http://allstatevoluntary.com/relx/).**

Note: Long-Term Care (sometimes referred to as LTC) is a different benefit from the RELX Long-Term Disability (LTD) benefit, which is used if you incur a disability.

\*Whole Life Insurance with Long-Term Care additional rider benefits are: Accelerated Death Benefit for Terminal Illness or Condition and Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits.

\*\*Exclusions and limitations may apply.

## Disability Insurance

All options are administered by AbsenceOne and Prudential.

<b>Short-Term (STD) (Fully paid for by RELX)</b>	<ul style="list-style-type: none"><li>• The plan will pay either 100% or 60% or a combination thereof your base salary for up to 25 weeks depending on your length of service, after a 7-calendar-day elimination period</li><li>• Employees with:<ul style="list-style-type: none"><li>– 60 days to 3 years of service receive 8 weeks at 100% pay and 17 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><li>• Subject to medical substantiation and approval by the plan administrator</li></ul>
<b>Long-Term (LTD) (Fully paid for by RELX)</b>	<ul style="list-style-type: none"><li>• After 25 weeks of STD, the LTD plan will pay 50% of your Annual Benefit Earnings,* up to \$240,000 (maximum of \$10,000 per month)</li><li>• Subject to medical substantiation and approval by the plan administrator</li></ul>
<b>Long-Term (LTD) Buy-Up</b>	<ul style="list-style-type: none"><li>• The LTD buy-up plan increases the LTD benefit to 60% of your Annual Benefit Earnings,* up to \$300,000 (maximum of \$15,000 per month)</li></ul>

\*Annual Benefit Earnings: *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.

US Salary Investment Plan (RELX 401(k))	US Employee Share Purchase Plan (ESPP)
Administered by Empower Retirement	Administered by Fidelity
<b>Eligibility:</b> Immediate, but you must enroll	<b>Eligibility:</b> Each December, but you must enroll
<ul style="list-style-type: none"> <li>RELX offers a 100% per-pay-period match contribution on the first 5% of pay you contribute</li> <li>After you have completed three years of service with RELX, your match will increase to a 100% per pay period match contribution on the first 6% of pay you contribute</li> <li>Contribute up to 75% of pay via payroll deduction, subject to IRS limits</li> <li>If you are age 50 or older, additional catch-up contributions are available, and if you are age 60–63 you can contribute higher amounts, subject to IRS limits</li> <li>You have the option of before-tax, after-tax or Roth after-tax contributions</li> <li>You are 100% vested in company matching contributions after three years of service with RELX</li> <li>There are a variety of investment options, including a self-managed brokerage account and advisor service</li> </ul>	<ul style="list-style-type: none"> <li>RELX offers an opportunity to buy RELX US shares at a discounted price, funded by payroll contributions</li> <li>Your election is made in December; you can contribute up to \$300 per pay period (January through October)</li> <li>After 10 months of contributions, you receive RELX US shares in November</li> <li>Purchase price is a discount of 15% to the RELX share price when you started contributing</li> <li>You can withdraw your contributions during the year, but you will not receive any shares and can't enroll again until the next offer window</li> <li>If RELX share price is lower than the purchase price, shares won't be bought, and you'll get your money back</li> <li>You can sell your shares when you choose; however, the ESPP is an IRS 423(b) qualified plan which offers some tax advantages if you hold shares for two years from the start of the contribution period</li> </ul>

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)
<b>Administrator</b>	HSA Bank	Health Equity (formerly Wage Works)
<b>How it works</b>	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
<b>Other details</b>	<ul style="list-style-type: none"> <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>	<ul style="list-style-type: none"> <li>Pay through convenient payroll deductions</li> <li>Transit passes can be mailed to your home</li> </ul>

# 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 [myHR \(PeopleHUB\)](#), our employee intranet.

## Work + Life Benefits Options

<b>Adoption and Surrogacy Financial Assistance</b>	<ul style="list-style-type: none"> <li>• <b>Eligibility:</b> 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 policy terms</li> </ul>
<b>Tuition Reimbursement</b>	<ul style="list-style-type: none"> <li>• <b>Eligibility:</b> 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>
<b>Modern Family Benefits</b>	<ul style="list-style-type: none"> <li>• <b>Eligibility:</b> 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 newly 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 in the policy) 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> </ul>
<b>Caregiving Resources (Torchlight)</b>	<ul style="list-style-type: none"> <li>• <b>Eligibility:</b> All benefits-eligible employees and household members</li> <li>• <b>Torchlight</b> offers expert resources and actionable solutions for a full range of parenting and caregiving challenges, no matter the age, stage, crisis or concern, including:             <ul style="list-style-type: none"> <li>– Informative, live webinars and Q&amp;A sessions</li> <li>– Curated on-demand library of webinars and events</li> <li>– Expert-created tools, guides, podcasts and videos</li> <li>– Unlimited one-on-one confidential advising and expert Q&amp;A</li> </ul> </li> </ul>
<b>Family Assistance (Bright Horizons)</b>	<ul style="list-style-type: none"> <li>• <b>Eligibility:</b> All benefits-eligible employees</li> <li>• Backup care for children, adults and elders (receive up to 10 days of backup child or elder care through Bright Horizons)</li> <li>• Resources for tutoring and preparing your children for college</li> <li>• Additional family support, such as a free membership to a comprehensive database to find nannies, sitters, elder caregivers, pet sitters, housekeepers and more</li> </ul>

## Wellness + Support

<b>Wellness Incentives (Sharecare)</b>	<ul style="list-style-type: none"><li>• <b>Eligibility:</b> All RELX employees can participate, but you (and your spouse/partner) must be enrolled in a RELX medical plan to earn incentives</li><li>• Complete activities throughout the year to earn incentives—up to \$750 for an employee and \$250 for a covered spouse/partner</li><li>• <i>Wellness incentives will be automatically redeemed</i> based on your medical coverage level, as an HSA deposit (tax-free) if you are enrolled in a Bronze Plus or Silver medical plan, or as a Visa e-gift card (you are responsible for taxes) if you are enrolled in a Gold or Platinum medical plan</li><li>• Quarterly raffle program available to all employees with a chance to win one of three \$500 Visa e-gift cards</li></ul>
<b>Employee Assistance Program (EAP) with SupportLinc</b>	<ul style="list-style-type: none"><li>• <b>Eligibility:</b> 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>
<b>Headspace</b>	<ul style="list-style-type: none"><li>• RELX provides you with access to a free license to download <a href="#">Headspace</a>—your personal guide to mindfulness, featuring guided exercises, videos and more</li></ul>

## Other Discounted Services

<b>MetLife Legal Plan</b>	<ul style="list-style-type: none"><li>• Provides you and your dependents with cost-effective access to qualified <a href="#">attorneys</a> for wills, traffic tickets, real estate matters and more</li></ul>
<b>Allstate Identity Protection (Pro+)</b>	<ul style="list-style-type: none"><li>• An enhanced <a href="#">Pro+</a> version of identity theft protection services; provides 24/7 monitoring of your personal and financial information</li></ul>
<b>1Password</b>	<ul style="list-style-type: none"><li>• <a href="#">1Password</a> 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 on the standard cost of a family plan; a family plan is available for up to five family members</li></ul>
<b>Vacation Insurance</b>	<ul style="list-style-type: none"><li>• Affordable and comprehensive medical <a href="#">coverage</a> for you and your covered family members when traveling outside the US</li><li>• Coverage also includes claims support, translation services, a direct bill payment option and more</li></ul>
<b>Pet Insurance</b>	<ul style="list-style-type: none"><li>• You can enroll in the plan by visiting the MetLife website (at any time during the year)—use employer code RELX</li><li>• <a href="https://www.metlife.com/getpetquote">metlife.com/getpetquote</a></li></ul>

# 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
Less than 2 years of service	18 days
2 – 6 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.

## 2025 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	Wednesday, January 1
Martin Luther King Jr. Day	Monday, January 20
President's Day	Monday, February 17
Memorial Day	Monday, May 26
Independence Day	Friday, July 4
Labor Day	Monday, September 1
Thanksgiving Day	Thursday, November 27
Day after Thanksgiving Day	Friday, November 28
Christmas Day	Thursday, December 25

## Other Paid Time Off

<b>Bereavement</b>	Up to five days off to travel to, attend or make funeral arrangements for the death of a family member
<b>Jury Duty</b>	Time off with full base pay if called for jury duty
<b>Military Leave</b>	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
<b>Employee Resource Group (ERG)</b>	Up to two days of paid time off annually to participate in an Employee Resource Group volunteer event
<b>RELX Cares</b>	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	<a href="#">2025 Benefits Contacts and Carriers</a> (available via the <a href="#">RELX Benefits Center</a> )
Viewing your medical, dental and vision care insurance carrier choices and contact information	<a href="#">Your Carrier Connection</a> on the <a href="#">Make It Yours</a> website
Accessing benefits updates, details, tools and contact resources year-round	RELX Benefits Center <a href="http://www.relxbenefitscenter.com">www.relxbenefitscenter.com</a>
Enrolling in and managing your benefits	<b>1.877.734.1938 (listen carefully to the prompts)</b>
Accessing your 401(k) Plan and retirement information	Empower <a href="http://relx401kplans.com">relx401kplans.com</a> <b>1.888.738.7359</b>
Accessing your US Employee Share Purchase Plan (ESPP)	Fidelity NetBenefits® <a href="http://nb.fidelity.com">nb.fidelity.com</a> <b>1.800.544.9354</b>
Managing your Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)	HSA Bank <a href="http://hsabank.com">hsabank.com</a> <b>1.833.227.7074</b>
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, transition your care from one carrier to another and much more	Alight Health Pro <a href="mailto:AlightHealthPro@alight.com">AlightHealthPro@alight.com</a> <b>1.800.513.1667</b>

**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 [www.relxbenefitscenter.com](http://www.relxbenefitscenter.com). 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** and listen carefully to the prompts.

## 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.