



american greetings

2024 Benefits Guide

Benefits in Bloom

Pick what's best for you



Dear Associate,

At American Greetings, you are the root of our business, providing the foundation for all we do. We celebrate your talent and creativity, and we care about your well-being. Each year, we encourage you to pick the benefits most important to your physical, emotional and financial wellness.

We know affordable, high-quality options are important to everyone, and American Greetings strives to keep core benefits consistent in coverage and costs. We also look for opportunities to add meaningful programs for our associates and their families — from mental health support and at-home pain management, to tax-free savings accounts.

This year, the “benefits are in bloom,” and I encourage you to explore and pick what’s best for you.

Chris Haffke

General Counsel and Chief HR Officer

Table of Contents



Eligibility	3
Enrollment.....	4
How to Enroll	5
Medical	6
Prescription Drugs	8
Health Savings Account (HSA)	9
Rally® to Live Well.....	10
Ways to Save on Healthcare	11
Flexible Spending Account (FSA).....	12
Dental	13
Vision	14
Life and Disability	15
401(k) Retirement Savings Plan.....	16
Other Programs	17
Who to Contact.....	18
Legal Notices	19

Eligibility

For full eligibility details, go to **AGBenefits.com**.

Associates

- Regular full-time associate: 36+ hours a week
- Regular part-time associate: 20+ hours a week
- Full-time merchandiser, field coordinator or revision lead (not eligible for all benefits)

*Associates residing in Hawaii or outside the US for six months or more: Log in to **myAGBenefits** for information on your medical options and approval on other benefits.*

Dependents

- Your spouse/domestic partner (referred to as “spouse” throughout this guide)
 - Domestic partner is a same- or opposite-sex person, who has entered into a legal (state-registered) domestic partnership or civil union with you. They are eligible for medical, dental, vision, business travel accident, optional life and accidental death coverage.
 - For the full definition of domestic partner, go to **AGBenefits.com**.
- Your children
 - Up to age 26 for medical, dental, vision, business travel accident, optional life and accidental death (unless state laws specify otherwise).

AGBenefits

All the help you need

AGBenefits Advisor

Your single point of contact for benefits. Your advisor can help with medical, prescription drug, dental, vision, life, AD&D, HSA, HRA, FSA, wellness, leaves and disability benefits. Call an advisor to:

- Learn about coverage, claims, plan options and costs.
- Find in-network providers.
- Determine pharmacy benefits and costs.
- Get recommendations for health support.

Call: 800-397-9249
Monday – Friday,
8:00 am – 11:00 pm ET

AGBenefits.com

Log in for general plan information, forms and to:

- Enroll in benefits.
- See the plans you’re eligible for, and the costs for coverage.

When connected to the Cisco AnyConnect VPN or Zscaler on your AG computer, access is via single sign on through **AGBenefits.com**. When not connected, use your AG e00 credentials and your **myAGBenefits** security question to log in.

AGBenefits Service Center

For help with:

- Enrollment and eligibility
- FSA
- COBRA
- Life insurance (filing claims)

Call: 877-213-6240
Monday – Friday,
8:00 am – 8:00 pm ET

Enrollment

There are certain times of the year when you can enroll in, or make changes to, your benefits.

As a New Associate *Enroll within 30 days of your effective date.*

- Benefits start on the first day of the month after you complete one full month of employment in a benefits-eligible position. (For example, if you're hired on February 15, your benefits start April 1.)
- If you're returning to work within a year, and you were covered before, benefits start on your date of rehire or return.
- If you're transferring from an American Greetings subsidiary where you were not eligible, coverage starts on your transfer date.

During Open Enrollment *Enroll or make changes.*

Your new benefits start on January 1, 2024, if eligible. Note that some benefits require actively at work status and you may need to provide evidence of insurability (EOI) before coverage starts.

When Your Life Changes *Make changes mid-year **within 30 days** of a qualifying life event.*

Qualifying life events include:

- Marriage
- Addition of a child*
- Change in eligibility
- Return from a leave of absence
- Change from part-time to full-time
- Layoff

Visit **AGBenefits.com** for a complete list of qualifying life events and required documents. To make changes, go to **myAGBenefits** > Change Benefits > Events.

*You have 60 days to make changes if your dependent qualifies for premium assistance under Medicaid and the Children's Health Insurance Program (CHIP).

Three Ways to Enroll

- Download the MyChoice mobile app
- Log in to **myAGBenefits** — *When connected to the Cisco AnyConnect VPN or Zscaler on your AG computer, access is via single sign on through **AGBenefits.com**. When not connected, use your AG e00 credentials and your **myAGBenefits** security question to log in.*
- Call the AGBenefits Service Center at 877-213-6240



IMPORTANT TO KNOW

Name Your Beneficiaries

Be sure your money goes to the people you intended. Log in and designate beneficiaries for these benefits:

- HSA — optumbank.com
- Life and AD&D — [myAGBenefits](https://myAGBenefits.com)
- 401(k) — vanguard.com/retirementplans



How to Enroll

EXPLORE FIRST!

Head to [whyuhc.com/amgreetings](https://www.whyuhc.com/amgreetings) to:

- Compare plan options.
- See if your providers are in-network and Tier 1 Premium Providers. See page 11.
- Look for freestanding/independent labs and imaging centers (CT scans, MRI, etc.). See page 11.
- Check your prescription coverage and estimate costs.

Benefits at Your Fingertips — Download the App

The MyChoice mobile apps gives you access to your benefits anywhere, anytime.



- Enroll in your benefits.
- See details about all your benefits.
- Upload an image of your ID card.
- Get reminders of due dates and send documents.
- Get help fast via phone, email or live chat.

Before You Enroll

- To see your current benefits, go to your Benefits Summary on your **myAGBenefits** home page.
- To talk about options and costs, or ask questions, call AGBenefits Advisor at 800-397-9249.
- Review the Dependent Eligibility information on **myAGBenefits** in the Reference Center.
- Enrolling new dependents?
 - Have their birth dates and Social Security numbers on hand.
 - You'll need to verify medical eligibility. Upload required documents during enrollment, or submit them within 30 days, or coverage will be canceled.
- Update your home address, phone number and emergency contacts via Employee Self-Service (ESS) — link found on imAGine.

During Enrollment on myAGBenefits

- Use this guide as a resource as you review your choices.
- If you need help at any point:
 - Click “Live Chat” in the lower right corner.
 - Call the AGBenefits Service Center at 877-213-6240.
- During Open Enrollment you must elect contribution amounts for your HSA and FSA — these benefits will not roll over.

After You Enroll

Your confirmation number is saved to your message center.

Will You Receive an ID Card?

- **Medical/prescription** — yes, if you're newly enrolled or made changes.
- **Vision** — yes, if you're newly enrolled (plus a welcome packet within 14 days of your effective date).
- **Dental** — no, your name and birth date will verify coverage.

Personalized Benefits Assistant



Sofia is your 24/7 assistant, with personalized answers to your benefits questions — through online chat, over the phone or on the app.

You'll find Sofia at the bottom right on **myAGBenefits**. To chat with someone live, type “representative” in the chat box.

Surcharges: Costs You Could Avoid

Take proactive steps to save on healthcare coverage.

- **Enrolling your spouse?** If your spouse is covered under your plan, but has access to coverage through their own employer, you'll pay an extra surcharge of \$200 a month.
- **Use vapes or tobacco?** If you and/or your enrolled spouse use any form of vape or tobacco, you'll pay a surcharge in addition to your monthly medical premium — between **\$1,620 and \$3,240** per year, depending on your level of coverage.

Did You Know About the Free Quit for Life Program?

Get help to stop using tobacco or vapes. Call AGBenefits Advisor at 800-397-9249 for information.



Medical

Each plan offers comprehensive healthcare coverage, with varying deductibles and premiums. You have three options — choose the plan that provides the best coverage to support your health and wellbeing.

Before You Enroll

Review your benefit options — go to [whyuhc.com/amgreetings](https://www.whyuhc.com/amgreetings) to compare plans and check costs and coverage.

The Simple Power of One

Life can be complicated. Finding answers about your benefits shouldn't be.

- **ONE ID card for:**
 - Medical/Prescription drug
- **ONE phone number** to get help with all your benefits:
 - Medical
 - Prescription drug
 - Dental
 - Vision
 - HSA, HRA and FSAs
 - Wellness rewards
 - Advocacy
- **ONE team of designated advisors.** Your advisor is ready to help you with:
 - Benefits and claims
 - Finding doctors/facilities
 - Prescription drugs
 - Wellness rewards
 - Emotional health support
 - Clinical guidance



Where to Get
More Information

AGBenefits Advisor
800-397-9249

UnitedHealthcare
[myuhc.com](https://www.myuhc.com)



Download the
UnitedHealthcare App

Expats: CIGNA International
800-441-2668 (within US); 302-797-3100 (outside US)

Hawaii: Kaiser Permanente
[kaiserpermanente.org](https://www.kaiserpermanente.org); 800-966-5955





Summary of Medical Benefits (UnitedHealthcare/Choice Plus Network)

	Consumer Plan	Enhanced Consumer Plan	Traditional Plan
Cost of Coverage Go to myAGBenefits to see the costs for all plans.	Lowest Cost	Low Cost	Highest Cost
AG Health Savings Account (HSA) Contribution (pg 9)	Single: \$300 Family: \$600	Single: \$500 Family: \$1,000	N/A
Wellness Rewards (pg 10)	American Greetings HSA or HRA (Traditional Plan Health Reimbursement Account) contribution up to: \$550/associate, \$430/spouse for participating in Rally wellness activities		
Annual Deductible¹			
In-Network	Single: \$3,500 Family ² : \$3,500 Individual/7,000 Family (medical and non-preventive Rx)	Single: \$1,800 Family: \$3,600 Individual/\$3,600 Family (medical and non-preventive Rx)	Single: \$700 Family: \$700 Individual/\$2,100 Family (medical only)
Out-of-Network	Single: \$7,000 Family ² : \$7,000 Individual/\$14,000 Family (medical and non-preventive Rx)	Single: \$3,600 Family: \$7,200 Individual/\$7,200 Family (medical and non-preventive Rx)	Single: \$1,400 Family: \$1,400 Individual/\$4,200 Family (medical only)
Preventive Care (In-Network only)	Plan pays 100% (no deductible)		
Copay³ PCP, Specialist, Virtual Visit, Urgent Care, Emergency Room (ER)	Subject to deductible and coinsurance	Subject to deductible and coinsurance	PCP: \$30 Specialist & Urgent Care: \$50 ER: \$200 (waived if admitted) then 80% (no deductible)
Coinsurance			
In-Network	Plan pays 80% after deductible (60% for hospital-based labs/imaging and non-Premium Providers)		
Out-of-Network	Plan pays 60% after deductible		
Out-of-Pocket Maximum¹			
In-Network	Single: \$4,500 Family ² : \$4,500 Individual/\$9,000 Family (includes medical/Rx deductible and coinsurance)	Single: \$3,600 Family: \$7,200 Individual/\$7,200 Family (includes medical/Rx deductible and coinsurance)	Single ⁴ : \$4,200 Family ⁴ : \$4,200 Individual/\$10,100 Family (includes medical/Rx deductible, copays and coinsurance)
Out-of-Network	Single: \$9,000 Family ² : \$9,000 Individual/\$18,000 Family (includes deductible and coinsurance)	Single: \$7,200 Family: \$14,400 Individual/\$14,400 Family (includes deductible and coinsurance)	Single ⁴ : \$6,900 Family ⁴ : \$6,900 Individual/\$18,200 Family

¹ In the Consumer and Enhanced Consumer Plans, expenses that apply to the in-network deductible and out-of-pocket maximum also apply to the out-of-network deductible and out-of-pocket maximum and vice-versa (known as cross applying). Cross applying does not apply to the Traditional Plan.

² In the Consumer Plan, family (associate + 1 or more) coverage allows an individual to meet the individual deductible, and then the plan begins paying up to the single out-of-pocket maximum for that individual.

³ Traditional Plan copays count toward the out-of-pocket maximum.

⁴ Includes medical deductible and copays, medical/Rx coinsurance and the prescription drug separate out-of-pocket max of \$1,500 individual/\$2,000 family.

This is a summary of benefits. For complete details, refer to the summary plan description at [AGBenefits.com](#).



Prescription Drugs

Filling your prescriptions is safe, convenient and cost-effective through your OptumRx insurance. Prescription costs can vary. See page 11 for ways to save on your medications.

Summary of Prescription Benefits (OptumRx/Standard Select Network)

Certain medications may require prior authorization or use of lower-cost options through your doctor and OptumRx.

	Consumer Plan & Enhanced Consumer Plan	Traditional Plan	
Prescription Drugs	Retail and Maintenance/Mail Order	Retail (30-day supply)	Maintenance/Mail Order (90-day supply)
Preventive Drugs¹ (if required by ACA, plan pays 100%)	Not subject to deductible; Subject to coinsurance	Not subject to deductible; Subject to coinsurance	
Tier 1	Plan pays 80% (after medical deductible)	Plan pays 80% (minimum \$10)	Plan pays 80% (minimum \$20)
Tier 2^{2,3}	Plan pays 75% (after medical deductible)	Plan pays 70% (minimum \$30)	Plan pays 70% (minimum \$60)
Tier 3^{2,3}	Plan pays 50% (after medical deductible)	Plan pays 40% (minimum \$45)	Plan pays 40% (minimum \$90)
Lifestyle Drugs/Medications with Over-the-Counter (OTC) Alternatives	Not covered — You pay 100% (Not applied to your annual deductible or out-of-pocket maximum)		
Maintenance/Mail Order Requirements	You can fill two 30-day supplies of a maintenance medication. After two 30-day fills, you must fill a 90-day supply of your maintenance medications through OptumRx mail order or at a local Walgreens pharmacy. If you continue to fill a 30-day supply, you will pay the full cost of your maintenance medication(s).		
Compounds	Compound medications \$50 and greater are subject to a prior authorization. Bulk chemicals are not covered as part of compound medications.		

¹ For the Preventive Drug Lists, go to myuhc.com or call AGBenefits Advisor at 800-397-9249.

² The list of prescription drugs covered by the plan doesn't include certain brand-name drugs that have lower-cost alternatives. If you purchase excluded prescription drugs, the cost will not apply to your deductible or out-of-pocket maximum.

³ The lowest-cost generic may be required over a more expensive drug. When you qualify for and use a third-party coupon or rebate program to lower your costs, the amount of that coupon or rebate will not apply to your deductible or out-of-pocket maximum.

This is a summary of benefits. For complete details, refer to the summary plan description at AGBenefits.com.



Where to Get More Information

AGBenefits Advisor
800-397-9249

OptumRx
myuhc.com



Download the UnitedHealthcare App



Health Savings Account (HSA)

With an HSA, you can save pretax money to pay for eligible expenses now or invest to pay for healthcare expenses in retirement.

You can change the amount you contribute at any time by logging in to **myAGBenefits**. The HSA is only available if you enroll in the Consumer or Enhanced Consumer Plan.

Ways to Grow Your HSA

You have opportunities to maximize your savings in an HSA. And remember, the money you save is not taxed when you contribute, when you earn investment dollars or when you withdraw funds for eligible healthcare expenses.

	How	How Much
American Greetings contributes	Depending on your medical plan and coverage level, we deposit a certain amount into your HSA.	Between \$300 and \$1,000
You contribute	You decide how much will be deducted from your paycheck before taxes.	Up to IRS limits. IRS limits include contributions from Rally Rewards and American Greetings (see box at right).
Earn Rally Wellness Rewards	Complete activities in the Rally Wellness Rewards program (see page 10).	You: up to \$550 Your covered spouse: up to \$430
Invest the money	When your balance reaches \$2,000, you can invest in various funds. Your earnings are tax-free.	Build your balance year over year. The account is yours, even if you leave the company.

Wellness Activities Earn You More HSA or HRA Dollars

When you complete activities in our Rally Wellness Rewards program, American Greetings will deposit money into your HSA or HRA account.

You can earn up to \$550, and your spouse (if enrolled) can earn up to \$430. For full program details and to sign up, see page 10.



Where to Get More Information

AGBenefits Advisor

800-397-9249

Optum Bank (#199947)

optumbank.com



Download the Optum Bank App



IMPORTANT TO KNOW

You must elect your HSA pretax contributions every year – they do not roll over.

2024 IRS Annual Limits

(includes your contributions and the company's):

- \$4,150 single coverage
- \$8,300 all other coverage
- \$1,000 catch-up contribution for associates age 55 and above

It's your responsibility to make sure you don't exceed the IRS limit. Rally reward dollars and American Greetings contributions count toward your limit.

Keep your receipts

The IRS may require proof that your HSA expenses are eligible. See IRS Publications 502 and 969 at [irs.gov](https://www.irs.gov).

You cannot open an HSA if you are:

- Covered by another health plan that is not a high-deductible plan
- Enrolled in Medicare or TRICARE
- Eligible to be claimed as a dependent on someone else's tax return
- A recipient of Veterans Affairs (VA) benefits (except for preventive care) within the past three months. If you have a disability rating from the VA, you are eligible.

Expenses for domestic partners

Per IRS regulations, tax-free HSA dollars cannot be used to pay for the healthcare expenses of domestic partners or their children, unless they qualify as your tax dependent.

On an unpaid leave of absence?

When you return, you may need to re-elect your contributions to ensure you meet your annual goal.

REMEMBER!

Designate your beneficiary on optumbank.com.

RALLY[®] to Live Well

(through UnitedHealthcare)

You're eligible for rewards if you are enrolled in an American Greetings UnitedHealthcare medical plan and you complete Rally activities.

We know healthy associates make a healthy company. Rally rewards you for participating in wellness activities, and you can use the activities to stay in tune with your health.

Live Well and Be Rewarded

When you complete simple activities in Rally, you'll earn dollars in your HSA or HRA. Your covered spouse can join to earn even more dollars!

Activity in Rally	Dollars earned* in your HSA (Consumer and Enhanced Consumer Plans) or HRA (Traditional Plan)
Complete the Rally health survey	\$100/associate, \$75/spouse
Get a physical or prenatal exam	\$100/associate, \$75/spouse
Have a biometric screening	\$100/associate, \$75/spouse
Get a cancer screening (cervical, mammogram, colonoscopy)	\$100/associate, \$75/spouse
Complete 3 Rally missions January – December	\$50/associate, \$40/spouse
Get both of your 6-month dental checkups	\$50/associate, \$45/spouse
Get your annual vision exam	\$50/associate, \$45/spouse
Earn up to \$550/associate and \$430/spouse! Plus, watch for chances to earn even more during the year.	
Annual rewards maximum	Associate only — \$550 Associate + children — \$550 Associate + spouse — \$980 Family — \$980

* Rewards are deposited in the calendar quarter following completion of the activity. Associates must be enrolled in UHC medical at the time the reward is being paid in order to receive the reward.



Log in through **myuhc.com**



Download the Rally App
(code AMGREET)

Enrolling in the Traditional Plan?

Associates in the Traditional Plan are automatically enrolled in an HRA, where pretax dollars (earned by completing Rally activities) can be used to pay for eligible medical, dental and vision expenses.

Any unused money in your account at the end of the year is forfeited. Check your HRA balance regularly and plan to use it all.

Expenses must be incurred between January 1, 2024, and December 31, 2024. You have until March 31, 2025, to file for reimbursements.

Kaiser Permanente and Cigna International members are not eligible for this program.

It's 100% Confidential — It's the Law

Rally keeps your personal information confidential.



Looking to Manage Your Weight?

Real Appeal is a free online interactive lifestyle-change program focused on eating healthy and staying active. It includes virtual weekly meetings with a health coach, online tools and support.



Want to Hit the Gym?

Through Active & Fit Direct, you can choose from more than 11,000 fitness centers nationwide.



For more information or to enroll in these programs, go to **AGBenefits.com**.

Ways to Save on Healthcare

We know healthcare can be expensive, so American Greetings offers programs from UnitedHealthcare to help you save money. Use these tips, tools and programs to cut down on costs.

Save on Medications

- Go to **whyuhc.com/amgreetings** to see coverage and compare costs.
- Ask your doctor or pharmacy to fill a generic prescription.
- Fill maintenance medications with a 90-day supply through OptumRx mail order or at a local Walgreens pharmacy.
- Try apps such as GoodRx to compare costs at local pharmacies.
- Strive to be healthy and eliminate certain medications.

Shop Around for Care

Go to **myuhc.com** or download the mobile app for online tools.

- Go to Premium Providers for better health outcomes and lower costs for online tools.
- Use freestanding/independent labs and imaging centers (CT scans, MRI, etc.) to save money. Hospital-based facilities cost more.
- Estimate costs in advance, and find the best-value provider for common procedures and conditions.
- Consider a virtual visit for common health concerns — no appointment needed and less expensive.

Choose Providers Wisely

The overall network of UnitedHealthcare providers is vast, but certain vetted providers offer the best value.

Tier 1 - Premium Provider Program

Tier 1 Premium Providers are in-network physicians that have been specially evaluated on two criteria: quality and efficiency of care.

Look for the Tier 1 blue dot when searching for a doctor. You may also see the double heart icon for Premium Providers.



Preferred Facilities

Look for these icons to find preferred labs and freestanding imaging centers (CT scans, MRI, etc.). Hospital-based facilities cost more.



Earn Dollars in Your HRA or HSA

Complete simple activities in the Rally Wellness Rewards program and American Greetings will deposit money in your HSA (Consumer and Enhanced Consumer Plans) or HRA (Traditional Plan) — up to \$550, and your spouse (if enrolled) can earn up to \$430.

For full program details and to sign up, see page 10.

Kaiser Permanente and Cigna International members are not eligible for this program.

Don't Vape or Use Tobacco

If you quit these unhealthy habits, you can save money on your premium rate — between **\$1,620 and \$3,240** per year, depending on your level of coverage.

Free Quit For Life program. Need help quitting? Call AGBenefits Advisor at 800-397-9249 for information.





Flexible Spending Account (FSA)

An FSA is an easy way to set aside pretax money to pay for healthcare or dependent care expenses.

You decide the amount you'd like to save for the year, and the money is deducted (before taxes) from your paycheck each pay period. Plan your contributions carefully — this is a “use it or lose it” account.

Residents of Puerto Rico are not eligible for a flexible spending account (FSA).

General Purpose FSA <small>(not available if you're contributing to an HSA)</small>	Limited Purpose FSA <small>(available if you're contributing to an HSA)</small>	Dependent Care FSA
Annual contribution: \$240 minimum \$3,050 maximum		Annual contribution: \$240 minimum \$5,000 maximum (\$2,500 if married and filing separate tax returns)
Reimburses eligible medical, prescription, dental and vision expenses, including deductible, coinsurance and copays	Reimburses eligible dental and vision expenses only	Covers eligible day care and eldercare expenses so you and your spouse can work or attend school Does not cover healthcare expenses

To see a list of eligible expenses, go to [irs.gov](https://www.irs.gov). For more information on FSAs, go to [AGBenefits.com](https://www.AGBenefits.com).

IMPORTANT TO KNOW

- Expenses must be incurred between **January 1, 2024, and December 31, 2024**. You have until **March 31, 2025**, to file for reimbursements from your 2024 FSA.
- **You must re-enroll each year.** Your FSA elections don't carry over.
- **Any unused money in your account** at the end of the year is forfeited. Estimate contributions carefully.

Where to Get More Information

AGBenefits Service Center
877-213-6240

Download the MyChoice App



Dental

Examine the costs and coverage of each plan and decide which one, if any, is best for you and your family. You and your spouse can **earn Rally Reward dollars** if you have both of your six-month checkups.

Summary of Dental Benefits (MetLife/PDP Plus Network)

	Standard Plus Plan		Standard Plan	
	In-Network based on Network Fee Schedule	Out-of-Network based on Reasonable and Customary Rate (R&C)	In-Network based on Network Fee Schedule	Out-of-Network based on Maximum Allowable Charge (MAC)
Plan Administrator	MetLife — Group #123838		MetLife — Group #123838	
Annual Deductible	\$20 Single/\$60 Family	\$50 Single/\$150 Family	\$20 Single/\$60 Family	\$50 Single/\$150 Family
Annual Benefit Maximum (for Type A, B and C services)	\$1,250 per individual		\$1,000 per individual	
Office Visit Copay	No		No	
Preventive and Diagnostic Services (Type A)¹ Oral exam, cleanings, fluoride, x-rays	Plan pays 100% (no deductible)	Plan pays 75% R&C (no deductible)	Plan pays 100% (no deductible)	75% MAC (no deductible)
Basic Services (Type B)¹ Fillings, space maintainers, sealants	Plan pays 80% (after deductible)	Plan pays 65% R&C (after deductible)	Plan pays 70% (after deductible)	55% MAC (after deductible)
Major Services (Type C)¹ Crowns, dentures, bridges, inlays, onlays, root canals	Plan pays 50% (after deductible)	Plan pays 20% R&C (after deductible)	Plan pays 50% (after deductible)	20% MAC (after deductible)
Orthodontic Services	Plan pays 50% (no deductible) (under age 20, \$1,000 lifetime benefit maximum)		Not covered	

- ¹ Please reference the SPD (on [AGBenefits.com](https://www.agbenefits.com)) or Certificates of Coverage (by calling AGBenefits Advisor at 800-397-9249) for a full description of covered services, benefit limitations and exclusions. For both plans, if you reside in the state of Louisiana, Mississippi, Montana or Texas, out-of-network/in-network coinsurance percentages and deductibles are the same.
- The R&C rate is based on the lowest of these: 1) the actual dentist's charge, 2) the dentist's usual charge for a similar service, or 3) what most dentists in your area charge for a similar service.
 - The MAC is based on the lesser of the amount charged by the out-of-network dentist or out-of-network scheduled amount for the state where the service is provided.
 - For Alaska and Montana, benefit levels for out-of-network in the Standard Plan are based on the R&C rate.

This is a summary of benefits. For complete details, refer to the summary plan description at [AGBenefits.com](https://www.agbenefits.com).

2024 Dental Monthly Costs

	Standard Plus Plan	Standard Plan
Associate	\$23.40	\$19.20
Associate + Spouse	\$51.16	\$41.98
Associate + Child(ren)	\$57.59	\$47.26
Family	\$86.69	\$71.14

Have an HSA, HRA or FSA?

You can use pretax money to pay for eligible dental and vision expenses.



Where to Get
More Information

AGBenefits Advisor

800-397-9249

MetLife

metlife.com/mybenefits



Download the
MetLife App






Regular eye exams can catch eye diseases before they become critical. You and your spouse can **earn Rally Reward dollars** for an annual exam. Get the best value by seeing a PLUS Provider. 

Summary of Vision Benefits (EyeMed/Select Network)

	In-Network (Member Pays)	Out-of-Network (Reimbursement) ¹
Exam with Dilation, as necessary (once per calendar year)	\$10 copay \$0 copay with Plus Providers ²	\$35
Contact Lens Exam Options (once per year)		
- Standard contact lens fit and follow-up	Up to \$40	Not covered
- Premium contact lens fit and follow-up	90% of retail	Not covered
Lenses (once per year)		
- Single, Bifocal, Trifocal	\$10 copay	Up to \$35 Single/\$45 Bifocal/\$60 Trifocal
- Standard Progressives	\$10 copay	Up to \$45
- Premium Progressives	\$10 copay/80% of retail, less \$120 allowance	Up to \$45
Lens Options (add to price above)		
- Scratch Resistant, Ultraviolet, Tint	\$15	Not covered
- Standard Polycarbonate (adults and children)	\$0 copay	Up to \$5
- Standard Anti-Reflective Coating	\$45 copay	Not covered
- Polarized/Other Add-Ons	20% off retail price	Not covered
Frames (once every two years)	\$150 allowance (\$200 with Plus Providers ²), 20% off any additional balance	Up to \$105
Contact Lenses (once per year in lieu of lenses)	\$150 allowance, 15% off balance for conventional contact lenses	\$105
Laser Vision Correction	15% off retail price or 5% off promotional price	Not covered
Additional Unlimited Eyeglasses at Discounted Prices	40% off unlimited complete pair of eyeglasses	Not covered

¹ Member reimbursement out-of-network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider.

² Visit [eyemed.com](https://www.eyemed.com) or the EyeMed app to locate Plus Providers. 

This is a summary of benefits. For complete details, refer to the summary plan description at [AGBenefits.com](https://www.AGBenefits.com).

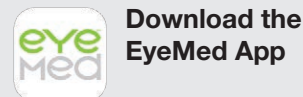
2024 Vision Monthly Costs

Associate	\$9.17
Associate + Spouse	\$18.09
Associate + Child(ren)	\$17.09
Family	\$25.53



AGBenefits Advisor
800-397-9249

EyeMed
eyemed.com: 866-723-0514



glasses.com and contactsdirect.com
Buy glasses or contacts online from network providers.

Life and Disability

If the unthinkable happens, this coverage can offer financial assistance for you and your family.

Basic Life and Accidental Death & Dismemberment (AD&D)

American Greetings provides company-paid basic life and AD&D insurance in the amount of \$30,000 (eligible regular full-time associates) or \$10,500 (eligible regular part-time associates) at no cost to you. Full-time merchandisers, field coordinators and revision leads are not eligible.

Optional Life and AD&D

You may purchase optional life and AD&D insurance for you and your eligible family members. This includes help preparing wills and resolving estate matters. Rates are based on age and salary, and can be found on **myAGBenefits**.

Don't Forget to Name a Beneficiary!
You can name, change or verify your beneficiaries anytime on **myAGBenefits**.

	Optional Life	Optional AD&D
You	Up to six times your eligible pay (maximum combined coverage for basic and optional life is \$4.5 million)	Up to six times your eligible pay (maximum combined coverage for basic and optional AD&D is \$1.5 million)
Spouse Only	Up to \$25,000	Up to 60% of your optional AD&D amount
Child(ren) Only	Up to \$10,000	Up to 20% of your optional AD&D amount

Note: You cannot be covered as an employee and as a dependent. If you and your spouse both work at American Greetings, only one of you may elect coverage for your children.

Short-Term Disability (STD)

American Greetings provides at no cost to eligible associates. STD provides salary continuation for up to 26 weeks.

Basic Long-Term Disability (LTD)

American Greetings provides at no cost to eligible associates. LTD pays a benefit of 50% of eligible pay (up to a monthly benefit of \$7,500).

Optional Long-Term Disability

American Greetings provides long-term disability of 50% of eligible pay. You may purchase additional coverage for a total benefit of 66.6% of eligible pay (up to a monthly benefit of \$20,000). See your rates on **myAGBenefits**.

Business Travel Accident Insurance

American Greetings provides this insurance to you at no cost (not available to Cleveland Union). The plan offers benefits for accidental death or dismemberment while traveling on company business.

Do You Need Proof of Good Health?
You may be required to provide EOI (evidence of insurability) if you purchase optional life or optional long-term disability coverage. The online enrollment system will prompt you to complete a Statement of Health, if needed. Coverage becomes effective after approval, as long as you have *actively at work* status.

 **Where to Get More Information**

AGBenefits Advisor
800-397-9249

MetLife
metlife.com/mybenefits

 **Download the MetLife App**

To file a life insurance claim, call the **AGBenefits Service Center** at 877-213-6240.

401(k) Retirement Savings Plan

Eligible associates are automatically enrolled and 100% vested in the 401(k). American Greetings will match your contributions. It's a great way to set aside money for retirement.

How the 401(k) Benefits You

- **American Greetings contributes.** Every pay period, American Greetings matches \$1 for every \$1 you put in, up to 6% of your eligible pay (up to IRS limits).
- **Diversify your portfolio.** Your contributions can be deducted from your paycheck; 1) before taxes, so your taxable income is reduced, and/or 2) after taxes (Roth). This diversifies your investments.
- **You control your money.**
 - Contribute between 1 and 50% of your eligible compensation, up to IRS limits.
 - Choose which eligible compensation (bonus and/or non-bonus) is deferred toward those contributions.
 - Change your contribution amount anytime.
 - Choose the funds you're investing in.

It's Convenient and Automatic

As a new hire or newly eligible associate, you're automatically enrolled at a pretax contribution rate of 6% of your eligible pay. Then, after a year in the plan, your contribution will automatically increase one percentage point each June until you reach 15%.

You can change your contribution rate anytime.

Advice from Vanguard Program

How well are you managing your investments? Choose the level of account support that's right for you: one-time consultation, digital solution or an advisor-led program.

Tools to Maximize Your Savings

Visit vanguard.com/retirementplans to:

- Estimate your savings.
- Elect your beneficiaries.
- Learn how certain factors influence your retirement — healthcare costs, Social Security, debt and more.

Annual Contribution Limits

IRS Contribution Limit (You can contribute)	IRS Catch-up Contribution Limit (For anyone age 50+)
\$22,500/year	\$7,500/year
<i>Showing 2023 limits — 2024 not available at time of printing</i>	
Company Match	
\$1 for \$1, up to 6% of eligible pay	

Example: Your Salary Is \$50,000		
Your contribution is 6%	American Greetings will match	Your total for the year
\$3,000	\$3,000	\$6,000



IMPORTANT TO KNOW

Don't Forget to Name a Beneficiary!

You can name, change or verify your beneficiaries anytime on vanguard.com/retirementplans.

Your beneficiary will need to contact Vanguard in the event of your death.



Where to Get More Information

Vanguard (plan number #091997)

vanguard.com/retirementplans: 800-523-1188



Download the Vanguard App

Other Programs

Employee Assistance Program (EAP)

All associates and family members can rely on the free, confidential EAP to help balance the needs of work, home and everyday life. It's available to you, your spouse, children, parents and parents-in-law, even if you are not enrolled in an American Greetings medical plan.

Mental Health Support

Talk to a counselor onscreen or in person for help coping with stress, depression, anxiety and more. **Five free sessions per year**, per issue or concern.

Resources and Guidance

Your EAP can help you with child and eldercare, career building, relocation, legal and financial questions and more.



answers@healthadvocate.com
877-240-6863

Health Advocate App

Travel Assistance

At no cost to you, this program provides you and your family members 24/7 assistance with medical, travel, concierge, legal and financial needs through a global network of more than 600,000 pre-qualified providers.

AGBenefits Advisor – 800-397-9249

metlife.com/travelassist

login: axa / password: travelassist

Group Legal Insurance

This voluntary low-cost insurance gives you access to experienced attorneys that can help you with everything from wills and real estate to civil litigation and identity theft.

AGBenefits Advisor – 800-397-9249

info.legalplans.com (password: 1500240)

Specialized Care from UnitedHealthcare

Associates in a UnitedHealthcare medical plan have access to special programs, many with dedicated Centers of Excellence, designed to help you through a life change, healthcare challenge or medical diagnosis:

- Maternity Support
- Fertility Solutions
- Disease Management
- Cancer Support
- Bariatric Resources
- Kidney Solutions
- Behavioral Health
- Transplant Resources
- Case Management
- Special Needs



myuhc.com

UnitedHealthcare App

Pain Management and Relief

Kaia Health offers an online, at-home pain relief program for associates and adult dependents enrolled in a UnitedHealthcare plan. It includes unlimited access to health coaches and an app to help you manage chronic joint pain.



startkaia.com/americanGreetings

Kaia Health App



Who to Contact

AGBenefits Advisor 800-397-9249
Monday – Friday 8:00 am – 11:00 pm ET

Call AGBenefits Advisor for assistance with the benefit programs listed below:

Medical	UnitedHealthcare (UHC)	myuhc.com
	CIGNA International	cignaenvoy.com
	Kaiser (Hawaii HMO)	kaiserpermanente.org
Prescription Drugs	UHC OptumRx	myuhc.com
Health Savings Account (HSA)	Optum Bank	optumbank.com (#199947)
Health Reimbursement Account (HRA)	UnitedHealthcare	myuhc.com
Rally Wellness Rewards Program	Rally/UnitedHealthcare	myuhc.com
Dental	MetLife	metlife.com/mybenefits
Vision	EyeMed	eyemed.com
Life and AD&D	MetLife	metlife.com/mybenefits
Leaves and Short-Term Disability	MetLife	metlife.com/mybenefits
Long-Term Disability	MetLife	metlife.com/mybenefits
Business Travel Accident Insurance	MetLife	metlife.com/mybenefits
Travel Assistance	MetLife	metlife.com/travelassist; login: axa / password: travelassist
Group Legal Insurance	MetLife Legal Plans	info.legalplans.com (code 1500240)

AGBenefits Service Center 877-213-6240
Monday – Friday 8:00 am – 8:00 pm ET

Call the AGBenefits Service Center for assistance with the following:

Enrollment and Eligibility		AGBenefits.com
COBRA		AGBenefits.com
Flexible Spending Account (FSA)		AGBenefits.com
Life Insurance (New Claims)		AGBenefits.com

Other Providers

401(k) Retirement Savings Plan	Vanguard	800-523-1188; vanguard.com/retirementplans; #091997
Employee Assistance Program (EAP)	Health Advocate	877-240-6863; answers@healthadvocate.com
Gibson Retirement Plan	Gibson Greetings Service Center Administrator USI Consulting Group	833-327-1082

Understand Your Rights and Notices and Other Legislative Updates

The following required legal notices are available at [AGBenefits.com](https://www.agbenefits.com). Review these notices to help understand your coverage and rights.

- Healthcare Summary of Benefits and Coverage (SBC) and Prescription Drug Comparison Chart
- Health Insurance Portability and Accountability Act (HIPAA)
- Women's Health and Cancer Rights Act of 1998 (WHCRA)
- Premium Assistance Under Medicaid & the Children's Health Insurance Program (CHIP)
- Prescription Drug Creditable Coverage
- Summary Annual Reports (SAR) for the American Greetings Welfare Benefits Plan
- Notice Regarding Wellness Program
- Notice of Nondiscrimination
- Summary Plan Descriptions (SPD) and Summary of Material Modifications (SMM)





american greetings

This information is a summary of the benefits available to eligible associates of American Greetings and its participating subsidiaries. In the event of a conflict between this and any other description of these benefit plans, the plan documents, service agreements and insurance contracts will control. As with all company-sponsored benefit plans, American Greetings reserves the right to amend (subject to the provisions of collective bargaining agreements, where applicable), modify, revoke or terminate these plans in whole or in part at any time. No person speaking on behalf of American Greetings or the plan can amend the plan through a verbal or written statement without a plan amendment. Neither this document nor participation in the benefit plans described herein constitutes a promise of continuing employment with American Greetings or its subsidiaries. More information is available on AGBenefits.com or by calling AGBenefits Advisor at 800-397-9249 for a copy of the summary plan description or plan document.

Associates and family members eligible for the Company's health benefits programs may have rights under applicable federal or state laws relating to employee benefit plans. American Greetings voluntary wellness programs are designed to comply with all applicable legislation, including Health Insurance Portability and Accountability Act (HIPAA), Americans with Disability Act (ADA), Patient Protection and Affordable Care Act (ACA) and US Equal Employment Opportunity Commission (EEOC). Only aggregate medical information is provided to American Greetings from any third-party vendor to help design wellness programs that promote health and/or prevent disease. American Greetings does not receive any individual specific-results from wellness vendors or programs but may receive individual completion status for the purpose of facilitating wellness rewards.