



american greetings

2024 Open Enrollment

Benefits in Bloom

Earn \$25

Enroll Early!

Enroll by November 1
to earn **\$25** in
your HSA or HRA
account.

PICK WHAT'S BEST FOR YOU

When

Open Enrollment starts
Wednesday, October 25,
and ends at 11:59 pm ET on
Wednesday, November 8.

Where

AGBenefits.com —
Review options, then log in
to [myAGBenefits](https://myAGBenefits.com) to see costs
and make changes.

How

On the app — Download the MyChoice
mobile app.

Online — Log in to [myAGBenefits](https://myAGBenefits.com).
*When connected to the VPN on your
AG computer, access is via single sign-on
through AGBenefits.com. When not logged
in, use your AG e00 credentials.*

On the phone — Call the AGBenefits Service
Center at 877-213-6240,
Monday – Friday, 8 am – 8 pm ET.



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 appreciate that inflation has been tough and are happy to share that we have managed to keep cost increases for medical coverage below 1% — far less than the national average. Because affordable, high-quality options are important to everyone, costs remain unchanged for dental and vision coverage, and voluntary life and long-term disability insurance.

I'm pleased to announce that there are once again no major changes to the medical/prescription drug, dental and vision plans in 2024. To enhance your benefit options, we are also pleased to add hearing aid coverage to our medical plan.

During each open enrollment, you can review and choose from the many meaningful benefits American Greetings offers associates and their families. This year, the “benefits are in bloom,” and it's time to pick what's best for you.

Chris Haffke

General Counsel and Chief HR Officer

Enroll Now!

Open Enrollment is your one opportunity each year to make sure you have the benefits that best fit you.

To make changes mid-year due to a life event like having a baby or getting married, go to **myAGBenefits** > Change Benefits > Events.

A complete list of life events can be found on **AGBenefits.com**.

Tending to Your To-Do's



Elect your 2024 contribution

amounts for your Health Savings Account (HSA) and Flexible Spending Accounts (FSAs). These are the only benefits that will not roll over automatically.



Enroll early and earn \$25.

Enroll by November 1 to get \$25 in your HSA or HRA (deposited 1st quarter of 2024).



Check your beneficiaries.

Ensure your money goes to those you intended. Update your beneficiaries for:

- 401(k) — vanguard.com
- HSA — optumbank.com
- Life and AD&D — myAGBenefits.com



What's Changing in 2024

Effective January 1, 2024

Medical/Prescription Drug

UnitedHealthcare/OptumRx
(Consumer Plan, Enhanced
Consumer Plan, Traditional Plan)

Small increase in associate contributions

Medical plan rates are increasing less than 1% (the nationwide average increase is predicted to be nearly 7%).

Hearing aids are now covered

Medical plans now cover up to \$2,500 per ear, with a new replacement hearing aid allowed every three years (excludes over-the-counter). Must see a provider in the UnitedHealthcare Hearing network.

Contact AG Benefits Advisor for help finding a provider.

OptumRx Flex Advantage Preferred Drug List (formulary)

This list changes periodically throughout the year. You will be notified by mail when a change affects you.

Health Savings Account (HSA)

Optum Bank

Contribute more to your HSA

New annual contribution limit will be:

- Single: \$4,150
- Family: \$8,300

Retirement 401(k)

Vanguard

Increased savings opportunities

The current annual maximum contribution is \$22,500. Limits for 2024 were not available at the time of printing. Look for the IRS 2024 limit to be updated soon on vanguard.com.

American Greetings has raised the annual auto-increase maximum to 15% (up from 10%). If enrolled, your contribution will increase 1% every year up to a maximum of 15% of your eligible pay. You may opt out or change your contribution at any time by contacting Vanguard.

For Children with Special Health Care Needs and Disabilities

UnitedHealthcare medical plans offer support for families with children under 18 who have disabilities, and who require specialized health care. A UnitedHealthcare Care Coordinator will connect you with resources in your local community for help with medical care and more.

Learn more by calling UHC at 800-397-9249 or search this website for local resources:

uhccomhealthierlives.com.

For More Information

Additional resources and programs can be found on AGBenefits.com.

UNDERSTANDING YOUR RIGHTS AND NOTICES

The following required legal notices are available on AGBenefits.com.

- Summary Plan Descriptions (SPDs) and/or Summary of Material Modifications (SMMs)
 - Consolidated Welfare Benefits Plan and Insured Welfare Benefits Plan
 - Consolidated Welfare Benefits Plan for Retirees — no longer available effective January 1, 2024
 - Dental Benefit Plan
 - Vision Benefit Plan
 - Life Insurance, AD&D, BTA and LTD
 - Retirement Savings Plan
 - Flexible Spending Account Plan
- 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 and the Children’s Health Insurance Program (CHIP)
- Prescription Drug Creditable Coverage
- Summary Annual Reports (SARs) for the American Greetings Welfare Benefits Plan and the American Greetings Corporation Severance Benefits Plan
- Notice Regarding Wellness Program
- Notice of Nondiscrimination

This is a Summary of Material Modifications (SMM), a summary of the benefits available to eligible associates of American Greetings and its participating subsidiaries. If there is 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.