

Start the new year off right – learn about new benefits and apply for your Physical Activity Credit by Jan. 14!

We worked hard last year to transform the associate benefits administration experience and your feedback confirmed we delivered! Over 2,600 associates completed the 2018 Open Enrollment survey and 41% agreed that this year's open enrollment process was much improved! They also ranked the new website as the most important benefits resource – preferable to paper or any other means of communication.

What else did you tell us? You'd like more education that impacts health - healthy cooking, maintaining a healthy weight and overall health. Look for more on these topics in 2018.

As we ring in the New Year, here are some important reminders about benefits and well-being:

Check your check! Be sure to verify the 2018 deductions with your open enrollment elections and to see if you have any pended Optional Life or Long-term Disability required Evidence of Insurability (EOI).

- **Associates can find their 2018 Open Enrollment Benefit Summary online** – go to AGBenefits.com, log in to myAGBenefits and click on your name in the upper right hand corner of your homepage. Plant based associates may review their paper Confirm Statement.

Check out 2018 medical changes:

- **Gender reassignment surgery** is now covered. Contact the claims administrator on your medical/Rx ID card for more information.
- **Chiropractic care** is included with outpatient therapies to a combined limit of 60 visits. \Chiropractic care will require your physician documentation.
- **Save more in your Health Savings Account (HSA)** – The IRS has increased the HSA saving limits in 2018 to \$3450 for single coverage and \$6900 for employee + 1 (or more) coverage.
- **Enhanced Consumer Plan and Consumer Plan changes** – in-network associate co-insurance (for both plans) and in-network out-of-pocket maximums (for the Enhanced Consumer Plan).
- **Medical/Rx ID cards** were mailed to associates who were new to the medical/Rx plan or made changes to their medical election. If you need new or additional cards, go to myuhc.com, medmutual.com or caremark.com. **Health Savings Account (HSA) and Flexible Spending Account (FSA) debit cards** – were mailed only to those new to the plan(s) or whose current card was expiring.

Check in here for help:

- **The AGBenefits Service Center at 877-213-6240** – for help with benefit questions including any questions regarding 2018 benefit changes or pended elections.
- **The 2018 Benefits Newsletter** – for more details around 2018 benefit changes.
- **The 2018 Quick Reference Wallet Card** – download this quick reference tool of all vendor contacts and keep it handy!

Wellness Check Up – Get happier and healthier in the new year!

Here are some ways we can help:

- **EFS Wellness Coaching** – available to all associates
- **Onsite Wellness Programming** – Click below for the new schedules effective 1/1/2018:
 - **Creative Studios**
 - **Other locations**

Get your Physical Activity Credit NOW – Jan. 14.

Apply for the 2017 4th quarter Physical Activity Credit (PAC) from 1/1/2018 to 1/14/2018 on AGBenefits.com.

Go to AGBenefits.com for more information about wellness at American Greetings. We look forward to hearing from associates across the Company about ideas, comments, suggestions, success stories and information you may want to share regarding our wellness initiatives and how we can best promote a culture of wellbeing at American Greetings. Email us at AGBenefitsWellnessNews@amgreetings.com