

American Greetings Retiree Medical Frequently Asked Questions (FAQs) Medicare

1. Why do health care costs continue to rise?

Healthcare costs continue to rise due to legislation, improvements in healthcare technology and the introduction of new specialty drugs, among other reasons. While these changes may have a positive impact on patients in terms of better diagnosis and treatment, they also increase cost. Unfortunately, because we expect costs to continue to increase in the coming years, we also expect monthly contributions may, for most retirees, continue to increase.

2. I'd like to compare other medical options on the market. How can I go about doing so?

Call Amwins @ 844-796-3621 to schedule a free, one-on-one consultation to explore your coverage options, which may include medical and Rx plans other than what American Greetings offers.

While American Greetings does not sponsor or endorse any of these programs, you may want to consider one of these other medical plans listed below.

| | |
|---|--|
| Health Insurance Marketplace (Available to non-Medicare only) | <p>www.HealthCare.gov; Phone: 1-800-318-2596</p> <p>You may use the Health Insurance Marketplace to buy a plan that meets your needs. Depending on income and family size, you may be able to get lower costs on your monthly premiums and out-of-pocket costs. Visit https://www.healthcare.gov/what-if-im-retired-but-not-eligible-for-medicare/ to learn more about the options available to you.</p> |
| AARP | <p>www.aarphealthcare.com; Phone: 1-866-894-6032</p> <p>Multiple Insurance Products available for: Ages 50-64: comprehensive and supplemental plans Age 65+: Medicare Advantage, Medicare Supplement, Medicare Prescription Drug Insurance</p> |
| Aetna | <p>www.aetna.com; Phone: 1-800-529-5586</p> <p>Ages 50-64: comprehensive health insurance plans Age 65+: Medicare Advantage, Medicare Supplement, Medicare Prescription Drug Insurance</p> |
| Insurance Agent | Speak with the agent you use for auto and/or home insurance to learn about available options. |
| Ohio Senior Health Insurance Information Program (OSHIIP) | <p>www.insurance.ohio.gov; Phone: 1-800-686-1578</p> <p>Early retiree coverage options</p> |
| Via Benefits Insurance Services | <p>www.viabenefits.com; Phone: 1-866-322-2824</p> <p>Medicare Options: Medicare Advantage, Medigap, Prescription drug plans (Part D) Health Insurance: For individuals and families (non-Medicare)</p> |
| Online resource | <p>www.ehealthinsurance.com</p> <p>Online resource for individual health insurance.</p> |
| SuperMed One | <p>www.supermedone.com; Phone: 866-488-3266</p> <p>Early retiree coverage options</p> |

Continue on following page

3. Who do I contact if I have questions about my current enrollment at American Greetings or about other benefit plans' provisions?

| | |
|---|--|
| Amwins Care Line for American Greetings Retirees | Phone: 1-844-796-3621 |
| Medical/Prescription Drug | Medical and Prescription Drug: Refer to the information on the back of your ID Card |
| Retirement Savings: Vanguard | www.vanguard.com (Plan #091997), Phone: 800-523-1188 |
| Gibson Greetings | Contact the Gibson Greetings Service Center: 833-327-1082 |

4. How can I get additional information on plan options and costs, enroll in or change my American Greetings coverage?

You can get information and make changes by calling the Amwins Care Line for American Greetings Retirees at 1-844-796-3621.

5. Where should I go for information about Medicare?

Visit the Medicare website at www.medicare.gov or call 1-800-Medicare (1-800-633-4227) to speak with a Medicare representative. If an Ohio resident, contact the Ohio Senior Health Insurance Information Program (OSHIIP) at 1-800-686-1578 for Medicare Plan comparisons or general Medicare questions.

6. What should I do when I turn 65?

There are some choices you need to make when you turn 65 and/or become Medicare eligible. Before you (or your spouse) turn 65, if you are enrolled in American Greetings retiree medical, you will receive an enrollment kit from Amwins Group Benefits that explains the American Greetings Retiree medical plan options and how the plan coordinates with Medicare. This packet will provide you information on the different medical plans available to you and their monthly costs. You will need to return your enrollment forms or call the Amwins Care Line for American Greetings Retirees at 1-844-796-3621 to enroll in the appropriate plan.

Note: If you join a Medicare Part D plan, you will no longer be eligible for coverage under the American Greetings Retiree medical plans.

7. What are the enrollment requirements for the Medicare eligible medical coverage through American Greetings?

- You (and your eligible dependent) must be eligible for Medicare, be age 65 or older and/or disabled.
- You (and your spouse) should be enrolled in both Medicare Part A and B (see question below for how the medical plan coordinates with Medicare).

8. Can I be covered in the Medicare eligible retiree medical and prescription drug plan through American Greetings?

You should enroll in both Medicare Part A and Medicare Part B at the time your coverage in the American Greetings Medicare eligible retiree medical plan becomes effective.

This medical plan supplements what Medicare pays for a covered service. If you are not enrolled in Medicare Parts A & Part B, this plan will assume Medicare offset. This means that the medical plan through American Greetings will pay assuming Medicare has paid primary.

Continue on following page

For example, suppose you have a \$5,000 ambulance bill and have not yet met the yearly Medicare Part B deductible. Medicare Part B will pay 80% of your ambulance bill, minus the deductible amount. The Medigap policy would then pay your remaining 20% coinsurance of your \$5,000 ambulance bill.

You do not need to enroll in a separate Medicare Part D Prescription Drug plan. The prescription drug plan offered with the group medical coverage is a Medicare Part D Prescription Drug plan.

9. How do I enroll in Medicare Part A and Part B?

Individuals currently collecting Social Security retirement benefits are automatically enrolled in Medicare Part A and Part B when they turn age 65 (during Initial Enrollment Period). The Initial Enrollment Period begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65.

Individuals who are not collecting Social Security retirement benefits must enroll in Part A and Part B. You can enroll by visiting your local Social Security office, or online at www.socialsecurity.gov.

If you sign up for Part A and/or Part B during the first 3 months of your Initial Enrollment Period, in most cases, your Medicare coverage starts the first day of your birthday month. However, if your birthday is on the first day of the month, your coverage will start the first day of the prior month.

If you enroll in Part A and/or Part B the month you turn 65, or during the last 3 months of your Initial Enrollment Period, the start date for your Medicare coverage will be delayed.

10. What happens if I didn't sign up for Medicare Part A and/or Part B when I was first eligible?

If you didn't sign up for Part A and/or Part B when you were first eligible because you were covered under a group health plan based on current employment (your own employment or a spouse's employment if covered under another employer plan) you can sign up for Part A and/or Part B:

- Anytime you're still covered by the group health plan
- During the 8-month period that begins the month after the employment ends or the coverage ends, whichever happens first

Please note that COBRA coverage and retiree health plans aren't considered coverage based on current employment so the special enrollment period would not apply. To avoid paying a higher Medicare premium, make sure you sign up for Medicare when you're first eligible.

Ohio Residents Only: *Please note that a delay in Medicare Part A and B enrollment can cause a delay in the start of your coverage in your employer's Medicare Eligible retiree medical plan resulting in a gap in your coverage.*

11. Which plan do I enroll in if I or one of my covered dependents is eligible for Medicare, but the other(s) is not/are not?

In this situation any Medicare-eligible person will be covered by one of the options available to the non-Medicare eligible person (Enhanced Consumer, Consumer or Traditional Plans). Call the Amwins Care Line for American Greetings Retirees at 1-844-796-3621 for more information.

12. When can I expect my invoice each month?

You should receive your invoice by the 3rd week of each month for the following month's coverage. If you have set up automatic withdrawal from your bank account, you will not receive an invoice in the mail.

13. What do I do if my invoice amount is wrong?

Call the Amwins Care Line for American Greetings Retirees at 1-844-796-3621.

14. If I have a temporary address, how can I make sure my invoices are sent to that address?

Call the Amwins Care Line for American Greetings Retirees at 1-844-796-3621. A customer service representative can update your address on your behalf. You can also enroll in automatic payments (ACH) at any time.

15. How do I go about setting up automatic deductions?

Sign up via paper form or complete the ACH form on the reverse side of your invoice. You can select your monthly withdrawal date for the 1st, 8th, or 15th of the month. Call the Amwins Care Line for American Greetings Retirees at 1-844-796-3621 for more information.

16. Who do I call if I have claims questions?

Please continue to contact your claims administrator directly by using the customer service number, most commonly located on the back of your ID card.

17. When should I call Amwins Customer Care Center and when do I call American Greetings directly?

You should always call the Amwins Care Line for American Greetings Retirees first (Monday through Friday, 8 a.m. to 8 p.m.). If they are unable to assist, a case will be created and escalated to American Greetings for resolution.

18. Does American Greetings contribute to the Health Savings Account (HSA) for former employees? No

19. What happens when I turn 65? Can I still use the HSA?

- a) As you approach Medicare eligibility, you may be wondering what to do with your health savings account (HSA). **After enrolling in Medicare, you can no longer open or contribute to an HSA.** However, if you had an HSA *before* you enrolled in Medicare, you can keep it and you can withdraw money from it.
- b) **Make your final contributions:**
 - a. Before enrolling in Medicare, you may want to contribute as much as allowable to your HSA since you can no longer make contributions once enrolled.
 - b. You can make contributions to your HSA as frequently as you wish, provided that your total contribution does not exceed the limits specified by the Internal Revenue Service. The annual Health Savings Account contribution maximum for 2023 is \$3,850 for single coverage and increases to \$7,750 for retiree plus one or more coverage.

20. What happens to the money I have saved in my HSA once I enroll in Medicare?

Although you can no longer make contributions to your HSA once you enroll in Medicare, the money that has accumulated in your account remains yours to spend, tax free, on eligible expenses including Medicare co-pays or deductibles, vision and dental expenses or any other eligible expense listed in IRS Publication 502. If you are age 65 or over you also have the option to withdraw the money for any purpose and pay only the income tax; no penalty applies.

21. How do I terminate my AG Retiree Medical Benefits?

You may terminate coverage prospectively at any time. Call the Amwins Care Line for American Greetings Retirees at 1-844-796-3621 to request the form if you wish to end your retiree insurance coverage through American Greetings.

22. Who do I contact for more information on Medicare enrollment?

Social Security

1-800-772-1213

www.socialsecurity.gov

Medicare

1-800-633-4227

www.medicare.gov

For more information on the American Greetings Retiree Medical program contact:

Amwins Care Line for American Greetings Retirees

Toll Free: 1-844-796-3621

Monday - Friday, 8:00 am - 8:00 pm (ET)

This information is a summary of the benefits available to eligible retirees 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, 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. More information is available on AGBenefits.com or by calling Amwins at 1-844-796-3621 for a copy of the summary plan description or the plan document.