



american greetings

# 2026 Open Enrollment

## Consistent Coverage New Partners

### > WHEN

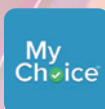
Open Enrollment starts Wednesday, October 22, and ends at 11:59 pm ET on Wednesday, November 5.

### > WHERE

[AGBenefits.com](https://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 [myAGBenefits](https://myAGBenefits.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.

See your  
**To-Do List**  
on page 2

Check off the boxes for a  
successful enrollment.

# Dear Associate,

We continue to see healthcare costs rise nationwide. To minimize cost increases for benefits at American Greetings, you'll see we have made some changes to our benefit partners. These new partners offer the coverage you're familiar with, plus they bring some fresh advantages.

- **Anthem:** similar medical provider network, generally lower in-network costs
- **Capital Rx/Archimedes Rx:** similar pharmacy network, more opportunities for savings
- **The Hartford:** same coverage options for life, AD&D and LTD
- **Anthem Blue View Vision:** same provider network, lower monthly cost

While we wish we could keep costs the same, the healthcare industry continues to experience significant inflation. We carefully selected these new partners to lessen the impact of rising costs, while ensuring the same level of high-quality coverage you count on.

To learn more about what's changing, see the 2026 Benefits Guide on [AGBenefits.com](https://AGBenefits.com).

## your To-Dos for 2026 Benefits

Chris Haffke

General Counsel and Chief HR Officer

### ➤ NOW: get prepared and be ready to enroll

- ☐ Read this newsletter to see what's changing. Starting October 15, review the 2026 Benefits Guide on [AGBenefits.com](https://AGBenefits.com) to see your options.
- ☐ Confirm your providers and pharmacies are in network and your medications are covered:
  - Medical: [anthem.com/find-care](https://anthem.com/find-care) > Use Member ID for Basic Search > Use prefix A7M > Update location and enter provider information to search.
  - Prescription drug: [enrollment.cap-rx.com/?client=amgreetings](https://enrollment.cap-rx.com/?client=amgreetings) ➔



Capital Rx

### ➤ NEXT: from October 22 – November 5, during Open Enrollment

- ☐ Enroll in the benefits that fit the needs of you and your family for 2026. Visit [AGBenefits.com](https://AGBenefits.com).  
*Your 2025 benefit elections will automatically continue into 2026 unless you make a change during Open Enrollment. However, associate HSA contributions and FSA elections require a new election each year and will not carry over.*
- ☐ Elect your 2026 contribution amounts for your HSA and FSAs.
- ☐ Review and print your 2026 Benefit Summary. Take action, if needed.

#### November/December

- ☐ Expect a letter from Capital Rx (or a call from Archimedes Rx, our new partner for specialty prescriptions) about how to transfer a prescription, request a new one or make a change, if applicable.
- ☐ Watch for your new ID card in the mail. Medical, prescription and vision on one card, depending on coverage chosen.

### ➤ AFTER: on January 1, 2026, and beyond ➔

- ☐ If you've enrolled in an American Greetings medical/prescription plan, register for your new accounts:
  - [anthem.com/register](https://anthem.com/register)
  - [capitalrx.com](https://capitalrx.com) > Member Portal > Register Now
- ☐ Transfer mail-ordered prescriptions from Optum Rx to Capital Rx, using the Costco mail order pharmacy (you don't need a Costco membership).
- ☐ Review your benefit confirmation statement on [myAGBenefits.com](https://myAGBenefits.com).

Download  
the apps!



Anthem  
Health  
Sydney



Capital Rx



# WHAT'S CHANGING IN 2026

Effective January 1, 2026

Find details on these new programs and processes in the 2026 Benefits Guide on [AGBenefits.com](https://www.agbenefits.com).



## IMPORTANT!

You may need to change a prescription to meet Capital Rx and Archimedes Rx requirements. If changes are needed, Capital Rx will contact you by mail and Archimedes Rx will contact you by mail and phone.

### Assistance with Benefits

#### New ways to find help

You can contact each benefit partner directly by phone or online. Or, Anthem can transfer you to the right number. Call them at 833-952-2042.



New

#### Medical

Anthem  
Blue Cross  
Blue Shield  
(BCBS)

#### Same benefits, new partner

Anthem BCBS will be our new partner for medical coverage (currently UnitedHealthcare), and there are no changes to coverage. They have an expansive network of providers nationwide, so most providers accept Anthem, ensuring your current benefits and quality of care stay consistent.

For the Traditional Plan, in-network care providers will be covered at 80% coinsurance, replacing the prior plan design of 80% for designated providers and 60% for non-designated providers.



New

#### Prescription Drugs

Capital Rx and  
Archimedes Rx

#### New partners, similar coverage

The Capital Rx pharmacy network is similar to Optum Rx. You'll see your cost options at various pharmacies, making it easier to find the lowest price.

Starting January 1, you must fill mail-order prescriptions through Costco mail-order pharmacy (no membership required). You can also fill a 90-day supply at any in-network retail pharmacy. You must contact Archimedes Rx to fill any high-cost/specialty prescriptions.



New

#### Wellness Rewards Program

Anthem Smart  
Rewards

#### Same reward levels, new partner

Anthem's Smart Rewards program will offer the same level of rewards as the current Rally Rewards program, although required activities may vary slightly. Health reimbursement account (HRA) contributions will be administered by Anthem, replacing Rally.



New

#### Vision

Anthem  
Blue View Vision

#### Same network, lower rates, new partner

For 2026, Anthem Blue View Vision will be the provider for vision care, replacing EyeMed. The provider network will stay the same, but rates will decrease.



New

#### Life, AD&D and Disability Insurance

The Hartford

#### Comparable coverage, new partner

Life, accidental death and dismemberment (AD&D) and long-term disability (LTD) insurance will be covered through The Hartford (currently MetLife). No cost increases, unless your age or pay changes.

#### Health Savings Account (HSA)

Optum Bank

#### Contribute more to your HSA

New annual contribution limits will be \$4,400 single, \$8,750 family.

#### Retirement\* Savings Plan

Vanguard

#### Contribute more to your 401(k)

The current annual maximum contribution is \$23,500 (\$31,000 with the catch-up). We expect the limits to increase. Check [vanguard.com](https://www.vanguard.com) for updates.

For certain high-earning associates, IRS mandates that any catch-up contributions be made after tax (Roth). You'll be notified if impacted.

#### Healthcare and Dependent Care Flexible Spending Account (FSA)

MyChoice

#### Contribute more to save more

In 2026, contribute up to \$3,300 pretax to a healthcare FSA and up to \$7,500 pretax to a dependent care FSA (\$3,750 if married and filing separate tax returns). Limits may apply.

\* Union associates should refer to the applicable collective bargaining agreement for retirement benefits.

# UNDERSTANDING YOUR RIGHTS AND NOTICES

**The following required legal notices  
are available on [AGBenefits.com](https://www.agbenefits.com).**

- Summary Plan Descriptions (SPDs) and/or Summary of Material Modifications (SMMs)
  - Welfare Benefits Plan and Insured Welfare Benefits Plan
  - 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](https://www.agbenefits.com) or by calling the AGBenefits Service Center at 877-213-6240 for a copy of the summary plan description or plan document.