

# 2018 BENEFITS NEWSLETTER

**Open Enrollment is  
November 1-14, 2017**

WE MADE IT  
**Easy**  
TO ENROLL

Review...Relax...Enroll



| myAGBenefits



## DEAR ASSOCIATE,

As we prepared for Open Enrollment this year, in addition to enhancing the associate enrollment experience, our goal remained unchanged – to make competitive benefit programs available to our associates while managing healthcare costs – both yours and ours.



| myAGBenefits

We continue to strive to offer a balanced package of benefit programs designed to educate, engage, and empower associates to take ownership of their health as well as their financial and emotional well-being.

Despite the volatility and uncertainty in the insurance markets, we are happy to share that this coming year we have been able to keep your average healthcare premium increases below the 6.5% increase in the national average healthcare cost. Unfortunately, we don't see an end in sight to this volatility and I expect that you will continue to hear about healthcare reform efforts in Washington. I want to assure you, however, that we are committed to support the healthcare needs and well-being of all of our associates.

We spend a great deal of effort ensuring that our plans invest our healthcare dollars in the most effective and efficient manner – that includes promoting cost management programs (like using a virtual doctor visit instead of a trip to the ER) as well as providing our associates the right benefits, at the right time, and in the right place. Each year, we also review the deductibles, co-insurance, and out-of-pocket maximums of our healthcare plans to ensure that they are competitive with those of other employers. As a result, we will not be making changes to deductibles next year. Under our Consumer Plans there will be changes to your co-insurance, which is the percentage of costs of a covered healthcare service you pay after you've paid your deductible. In addition, under our Enhanced Consumer Plan, there will be increases to the out-of-pocket maximums. Although these changes will impact a small number of associates who have expenses greater than the deductible, making these modifications allows us to keep all associate premiums lower. We will also continue to offer many ways that you can keep your costs lower by helping you be a good consumer of healthcare – see the “5 Ways to Save” section of this newsletter for ways to save money on healthcare all year long!

Please mark your calendars for Open Enrollment from November 1 to November 14. Between now and then, review this newsletter with information on 2018 changes and login to myAGBenefits where benefit guides and costs are located. We certainly want to know what you think – please let us know by completing the survey during Open Enrollment so that we can continue to improve and provide products and services that bring value to our associates.

– CHRIS HAFFKE

General Counsel & Chief HR Officer

# BENEFITS AND 2018 OPEN ENROLLMENT:

*This year...Review, Relax and Enroll.*

While you are relaxing, pull out your calendar and phone and make an appointment for your physical exam and biometric screening. Associates who obtain a physical exam and biometric screening dated 1/1/2016 and later are eligible for the 2018 healthcare premium credits. Associates who are losing their healthcare premium credits because their physical and biometric screenings were before 2016 – or not taking advantage of the credit (over 3,000 of you!) - were notified by a postcard sent in late August that your action was required to receive the credits in 2018.



myAGBenefits

**Don't remember?** Go to [AGBenefits.com](http://AGBenefits.com) and log in to myAGBenefits or call the AGBenefits Service Center at 877-213-6240.

## *New for 2018*

- **New communications approach for our non-plant associates.** We heard your feedback that you don't need to get all that paper. We have our great new benefits site – myAGBenefits – where you can find your Benefits Guide and plan cost information. Before Open Enrollment starts, you will be getting an email reminding you where to go online to obtain your benefits information, enroll and view/print your Confirmation Statement.

**Plant associates** will receive their 2018 benefits and cost information – including the Benefits Guide – at the plant.

- **Consumer Plan and Enhanced Consumer Plans – a couple of changes**
  - **Enhanced Consumer Plan** – in-network associate co-insurance applied after the deductible has been met is changing from 10% to 15% and in-network out-of-pocket maximum from \$2750 individual/\$5500 family to \$3500 individual/\$7000 family. Go to [AGBenefits.com](http://AGBenefits.com) and review the Benefits Guide for the new out-of-network out-of-pocket maximum.
  - **Consumer Plan** – in-network associate co-insurance applied after the deductible has been met is changing from 15% to 20%.
- **You can save more in your Health Savings Account!** New IRS limits – combined AG and associate annual contributions have increased from \$3400 to \$3450 (single) and from \$6750 to \$6900 (employee + 1 or more) coverage.
- **Enhancements to Medical/Prescription Drug Management Programs**
  - For example, chiropractic care benefits will require the physician to document that the treatment is resulting in physical improvement for coverage.
- **Dental PPO rates are increasing 5%.**
- **Vision rates are decreasing 5%.**



# Things to know before you enroll

## IMPORTANT DATES & TO-DO LIST



- Now** Call your doctor to schedule your physical exam and biometric screening
- October 15-31** Review this newsletter and prepare for Open Enrollment  
Go to [AGBenefits.com](http://AGBenefits.com) and log in to my**AG**Benefits to review 2018 benefits and costs
- November 1-14** **OPEN ENROLLMENT**  
Enroll for your benefits by November 14 at midnight EST. Go to [AGBenefits.com](http://AGBenefits.com) and log in to my**AG**Benefits to enroll online or call 877-213-6240 to enroll by phone.  
Attend a 2018 benefits meeting – check your local wellness boards, plant monitors and [AGBenefits.com](http://AGBenefits.com) for dates and times.  
Early bird bonus! Enroll by November 7 and complete the survey to get a \$25 HSA deposit.  
**You must elect Health Savings Account and Flexible Spending Account contributions; for medical elect no tobacco surcharge and elect no spousal surcharge or you will be charged the surcharge.**
- January 1** 2018 benefits begin
- January 1-14** Complete your 4th quarter Physical Activity Credit. Go to [AGBenefits.com](http://AGBenefits.com) and log in to my**AG**Benefits to complete.

## Understand Your Rights and Notices

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

- Summary of Material Modifications (SMMs)
  - 5/1/2017: Eligibility for benefits under the phase back to work program
  - 7/1/2017: Optional Life and Optional AD&D maximum increases and Business Travel Accident dependent eligibility modified to cover full-time students to age 23
  - 9/1/2017: Chiropractic care is included with certain outpatient therapies with a combined limit of 60 visits
  - 1/1/2018: Retirement Savings Plan auto enroll increase for new hires to 6% of pay and auto increase to 10% of pay
- Summary Plan Description (SPDs)
- 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 Report (SAR) for the American Greetings Welfare Benefits Plan
- Notice Regarding Wellness Program
- Notice of Nondiscrimination

This is a Summary of Material Modifications (SMMs). 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 here constitutes a promise of continuing employment with American Greetings. More information is available on [AGBenefits.com](http://AGBenefits.com) or by calling AGBenefits Service Center at 877-213-6240 for a copy of the summary plan description or plan document.

Health plan changes do not apply to Cigna International or Kaiser Hawaii





Email me...call me...write me...

**In 2018, our Retirement Savings Plan will default to email delivery for quarterly statements.** Vanguard will be contacting retirement plan participants after 1/1/2018 to advise of timing and options to receive communications.

**Important note about cyber security!**

If an email looks unfamiliar, asks for personal information or directs you to a website to enter data – be wary! Verify the link to our vendor partners on [AGBenefits.com/contact/forms](https://AGBenefits.com/contact/forms) or call the AGBenefits Service Center at 877-213-6240 for assistance.

During enrollment, it can be tempting to only focus on your per-paycheck costs. However, you can save money with your benefits long after enrollment is over if you consider these five tips:

- 1 Choose your plan carefully.** The annual deductible, coinsurance, and out-of-pocket maximum for the plan you elect during enrollment will have a big impact on how much you might spend – or save – throughout the year. Make sure to assess your financial situation and choose a plan that meets your needs for both your health and wealth goals.
- 2 Maximize your HSA.** A Health Savings Account is a great way to save tax-free for healthcare expenses. It's like a 401(k) for healthcare, because you don't get taxed on money you contribute or on money you withdraw, so long as you spend it on healthcare. For 2018, the IRS is allowing even higher contribution limits to HSAs, so now is a good time to consider opening an account if you don't already have one.
- 3 Consider FSAs, too.** Flexible Spending Accounts allow you to put pretax money aside to pay for health expenses. Keep in mind, though, that you can only open a Limited Purpose Healthcare Flexible Spending Account if you are enrolled in one of our Consumer Plans and you (or American Greetings) are contributing to your HSA - i.e. for eligible dental and vision expenses.
- 4 Earn your Wellness and Physical Activity credits!** Offering these credits is part of American Greetings' commitment to your health and wellbeing. Don't miss out on the opportunity to earn your credits and the rewards that go with them. Not sure how to earn your credits? Go to [AGBenefits.com](http://AGBenefits.com) for all the details.
- 5 Don't forget preventive care!** Your annual physical and any age-specific preventive health visits (such as mammograms) are 100% covered by any medical plan you choose. Getting yearly preventive care is not only a great way to save money, but also protect your health.



Address goes here  
City, ST ZIP

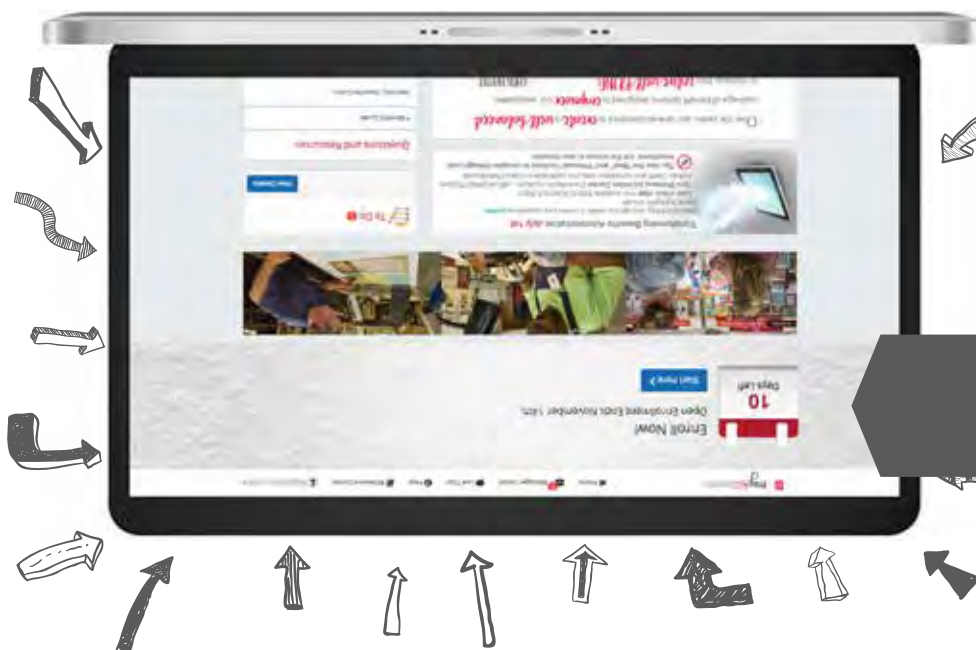
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## GIVE US YOUR FEEDBACK:

Enroll by November 7  
and complete the survey  
for a \$25 HSA deposit.

Recipient Name  
Address  
City, ST ZIP

AGBENEFITS SERVICE CENTER | 877-213-6240



We have a new benefits  
administration system,  
myAGBenefits,  
effective 7/1/2017.

myAGBenefits