



March, 2013

**RE: Updated Summary Plan Descriptions (SPD)**

Dear American Greetings Benefits Plan participant:

Enclosed is the updated Summary Plan Description and Prospectus for the American Greetings Retirement Profit Sharing and Savings Plan.

Additionally, for associates enrolled in Health and Welfare benefits, updated Summary Plan Descriptions (SPDs) are available at the AGBenefits website located at [www.americangreetingsbenefits.com](http://www.americangreetingsbenefits.com). Certain SPDs (i.e. life insurance and disability that apply to union groups only or other job classifications) can be accessed by logging into the AGBenefits Solution Center.

**American Greetings Corporation Dental Benefit Plan**

Updates include the addition of the service area where you work.

**American Greetings Corporation Flexible Spending Account (FSA) Plan**

Updates include the reduction to the healthcare flexible spending annual contribution maximum to \$2,500.

**American Greetings Corporation Welfare Benefits Plan & Insured Welfare Benefits Plan Summary Plan Description for Self-Insured Medical and Prescription Drug and Insured Kaiser of Hawaii and CIGNA International:**

By June 1, 2013, this SPD will be posted with modifications including all changes effective January 1, 2013. This includes the increase to the Enhanced Consumer deductible, change to the prescription drug minimum co-payments, change to the definition of tobacco user, additional women's preventive care covered services, elimination of the Anthem as a third party administrator, addition of the Greeneville Union, CIGNA International and Kaiser of Hawaii.

**Life, Accidental Death & Dismemberment, Business Travel Accident, Long Term Disability and Short Term Disability Insurance—Summary Plan Description**

Administrative clarifications updated and any 2013 benefit life and AD&D benefit changes.

**Action Required:**

Review the SPDs for the coverage that you are enrolled in as they contain important information, how you can access coverage and your rights and responsibilities when using the plan. You may want to file this notice with your other important benefits documentation.

These SPDs can be viewed, downloaded and/or printed by logging onto [www.americangreetingsbenefits.com](http://www.americangreetingsbenefits.com). You can request a hard copy by contacting AG Shared Services at 800-321-3040 ext.4192.

**American Greetings**