



To: All American Greetings Benefits Eligible Associates and Retirees

Re: Revised Notice of Creditable Coverage - Prescription Drug Coverage and Medicare

Date: December 12, 2011

Each year, American Greetings is required to provide a "Notice of Creditable Coverage" to all Medicare-eligible individuals enrolled in our health plans to explain how the prescription drug coverage provided by their Company plans compares to Medicare's prescription drug coverage. This notice has information about current prescription drug coverage under the American Greetings retiree medical plans and other prescription drug coverage available for people with Medicare. You are encouraged to read this notice to understand any implications that may apply to you and/or your covered dependents. These and other important notices are also posted on the AGBenefits website.

With your October 2011 open enrollment packet for 2012 benefits, you received a Notice of Creditable Coverage in regard to prescription drug coverage and Medicare. Attached to this memo is a revised Notice of Creditable Coverage effective November 21, 2011.

Why are you receiving this notice? The Notice of Creditable Coverage you received this past fall inaccurately stated that the prescription drug coverage under the American Greetings Consumer Plans was "non creditable". We have determined that, in fact, our coverage is "creditable coverage".

If this correction affects the choices you made in your 2012 health care enrollment, American Greetings will give consideration to making an alternative selection.

Questions? If you have any questions, please contact the AGBenefits Solution Center at 1-877-213-6240. For more information on Medicare, you can call 1-800-MEDICARE or visit www.medicare.gov.