



September 30, 2013

Dear Associate:

The Patient Protection and Affordable Care Act (ACA), also known as healthcare reform, was signed into law in 2010. Various parts of this law are already in effect – including the elimination of certain plan maximums and expanding coverage to children up to age 26 regardless of student status.

Additional changes are scheduled to take effect in January 2014 that will affect our nation's healthcare system, including how people can access and purchase their health insurance. This new option for buying health insurance is called the **Health Insurance Marketplace**.

The attached notice provides information on medical insurance marketplace coverage options available under healthcare reform.

Why am I receiving this notice?

The federal government requires each employer to provide this notice to every employee. It contains information about obtaining medical coverage and eligibility for tax credits through federal-sponsored and/or state insurance "exchanges".

What should I do with this notice?

Please review the notice carefully to learn about coverage options that may be available to you through the government-sponsored exchanges and retain for your records.

Who should I contact if I have questions?

Please visit HealthCare.gov or call 1-800-318-2596 for more information, including an application for health insurance coverage and contact information for a health insurance exchange in your area, if applicable.

American Greetings



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 11-30-2013)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution-as well as your employee contribution to employer-offered coverage-is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your American Greetings Corporation Welfare Benefits Plan & Insured Welfare Benefits Plan Summary Plan Description that can be located at www.americangreetingsbenefits.com or contact the AG Shared Services at 1-800-321-3040 x4192.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information.

This information is numbered to correspond to the Marketplace application.

3. Employer Name American Greetings Corporation	4. Employer Identification Number (EIN) 34-0065325	
5. Employer Address One American Road	6. Employer phone number (216) 252-7300	
7. City Cleveland	8. State Ohio	9. Zip Code 44144-2398
10. Who can we contact about employee health coverage at this job? AG Shared Services		
11. Phone number (if different from above) 1-800-321-3040 ext. 4192		12. Email address shared.services@amgreetings.com

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

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All employees

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Some employees. Eligible employees are:

All regular **full-time associates** on the regular payroll working at least thirty-six (36) hours per work week.
All regular **part-time associates** on the regular payroll working at least twenty (20) but less than thirty-six (36) hours per work week.
All **territory lead associates**.
All eligible **associates** of the following unions:

- Bardstown
- Cleveland
- Greeneville

Coverage is **not** provided to full-time and part-time associates in merchandiser classifications, temporary, seasonal or on-call associates.

- With respect to dependents:

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We do offer coverage. Eligible dependents are:

Eligible dependents are defined as:
Spouse
Same-Sex Partner
Children (up to age 26) who are your natural, foster, step child or adopted
Children with Disabilities (all ages)

For additional information regarding eligible employees and dependents and the required documentation to verify dependent eligibility, please refer to your Summary Plan Description or visit www.americangreetingsbenefits.com.

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We do not offer coverage

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If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages (with the exception of Territory Leads).

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, **HealthCare.gov** will guide you through the process. Here's the employer information you'll enter when you visit **HealthCare.gov** to find out if you can get a tax credit to lower your monthly premiums.