



Date: XXXXXXXXXXXXXXXX

Dear American Greetings Associate,

Re: Your Medical Plan Effective January 1, 2012

You are receiving this letter because you are currently enrolled in the Network-Only Plan which will be eliminated effective January 1, 2012. You were previously sent a letter at the beginning of October 2011 informing you of this change and that you needed to select a new healthcare option during Open Enrollment held October 31, 2011 through November 11, 2011 or you would be enrolled in the Enhanced Consumer Plan.

This letter is to inform you that our system does not show that you made a new election during Open Enrollment. Therefore, you will be enrolled in the Enhanced Consumer Plan effective January 1, 2012 at your current level of coverage.

What You Need To Do:

- Open your Health Savings Account by January 1st to receive the full employer matching contribution. Please refer to your Open Enrollment packet for further information regarding the Enhanced Consumer Plan and Health Savings Account.

If you have any questions, you may also visit the AGBenefits web site or call the AGBenefits Solution Center at 1-877-213-6240.

Sincerely,

American Greetings