



Dear American Greetings Associate,

Re: Medical Benefits Plan – The Network-Only Plan No Longer Available Effective January 1, 2012

You are receiving this letter because you are now enrolled in the Network-Only Plan. Because the Network Only Plan will be eliminated effective January 1, 2012, you will need to make a new health plan election.

At this time last year, we shared with all American Greetings associates a new approach to providing health care benefits focusing on consumerism and wellness. As part of this new approach, we informed you during benefits enrollment last fall that the Network-Only Plan will be eliminated as an American Greetings health plan option beginning in 2012.

What Do You Need to Do?

Because you are currently enrolled in the Network-Only Plan, you'll need to select a new health plan option in the upcoming Annual Open Enrollment for 2012 (October 31, 2011 – November 11, 2011).

We especially encourage you to take a close look at the Enhanced Consumer Plan and Consumer Plan options. Benefits of the Consumer Plans include:

- **Lower Cost.** Monthly premium contributions are lower and you'll have a lower out of pocket maximum (combined for medical and prescription drug expenses). Although your annual deductible will be higher under the Consumer Plans, your total out of pocket costs will likely be lower.
- **Help build a nest egg for future health care expenses.** By enrolling in one of the Consumer Plans, you may open a tax-advantaged health savings account (HSA) administered by OptumHealthBank, to help pay for a wide range of eligible health care expenses with tax-free dollars. (Note: You are not eligible to open an HSA if you are enrolled in Medicare).
- **Free money from American Greetings.** If you enroll in one of the Consumer Plans and open your Optum HealthBank HSA, American Greetings contributes to your account, too (if you are not enrolled in Medicare). You'll receive between \$300 and \$1,000 per year, depending on the plan you choose and whether you select single or family coverage. As a new Consumer Plan participant for 2012, the Company's entire annual contribution to your HSA will be deposited by January 10, 2012 to help you cover any expenses you may incur early in the year.
- **Help pay for preventive drugs.** Under the Consumer Plans, preventive drugs are not subject to your annual deductible. The plan will share the cost of these drugs immediately. Preventive drugs include those for treating high blood pressure, high cholesterol, heart disease, diabetes and other conditions. Get the complete list on the AGBenefits web site or contact Caremark.

If you do not select a new plan option during the 2012 annual open enrollment period, you and your eligible family members will be automatically enrolled in the Enhanced Consumer Plan for 2012.

To learn more about more about your American Greetings health plan options for 2012, be sure to watch for the Benefits Enrollment kit that you will be receiving in mid-October. You may also visit the AGBenefits web site or call the AGBenefits Solution Center at 1-877-213-6240.

Sincerely,

American Greetings