Spend a little time to save BIG money.

ACTION REQUIRED by Dec. 7 to save up to:

$312 annually for an associate or
$772 annually for associate and spouse.

Save Money on Healthcare Premiums.

Don't miss out! Start earning biometrics and physical healthcare premium credits in Jan. 2013.

All it takes is two easy steps:

① Fill out an online affidavit by Dec. 7, 2012 to earn the full biometrics and physical healthcare premium credits (only the associate needs to complete the affidavit). **If you complete the affidavit after Dec. 7**, you will begin receiving the biometrics and physical healthcare premium credits as soon as your affidavit is processed and transmitted to payroll. However, you will not receive missed healthcare premium credits.

Time is running out! Complete the online affidavit form by Dec. 7 to earn the full annual healthcare premium credits.

② **Have a biometric screening and/or physical done before May 31, 2013. We'll need proof** of a biometric screening and an annual physical you have had any time between Jan. 1, 2012 and May 31, 2013 so you can continue to earn the healthcare premium credits from July 1, 2013 through Dec. 31, 2013.

If you participated in a screening at your work location or have completed a physical with your doctor while on an American Greetings medical plan, you may have already completed this requirement. See the LiveHealthier website, open enrollment guide or call for more details on submitting proof.

Both associates and spouses, if enrolled, must complete the biometric screening and/or physical.

Learn more about the biometrics and physical healthcare premium credit, and complete the online affidavit by Dec. 7 to receive the full credits at **https://AGlivewell.livehealthier.com**

Questions? Contact **AGLiveWell@livehealthier.com** or call **888-471-9465.**

livewell   LiveHealthier®   AMERICAN GREETINGS

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URGENT: ACTION REQUIRED BY DEC. 7, 2012 to receive full year credits.

[EMPLOYEE FIRST] [MIDDLE] [LAST]
[ADDRESS LINE ONE]
[ADDRESS LINE TWO]
[ADDRESS CITY], [STATE] [ZIP]