



February 10, 2011

RE: 2009 Summary Annual Report (SAR) and Summary Plan Descriptions (SPD)

Dear American Greetings Welfare Benefits Plan participant:

2009 Summary Annual Report (SAR) for the American Greetings Welfare Benefits Plan

Enclosed is the SAR for the medical plan and Long-Term Disability for the full-time exempt associates, which gives you a snapshot of Plan assets and operations for the 2009 plan year.

Action Required: Review the enclosed SAR and retain with your papers related to your benefits with American Greetings.

Updated Summary Plan Descriptions Available

The following Summary Plan Descriptions (SPDs) have been updated and are available for you to access at the AGBenefits website:

- Dental
- Vision
- Flexible Spending Accounts (includes Healthcare Spending account, Dependent Care spending account, Limited Purpose Health Care Spending account).

Action Required: These SPDs can be viewed, downloaded and/or printed by logging onto www.americangreetingsbenefits.com. Click on medical/rx/dental/vision then select Summary Plan Description from the menu on the left (OR) you can request a hard copy by contacting AG Shared Services at the phone number below.

Review the SPDs for the plans that you are enrolled in as they contain important information about the plans, how you can access coverage and your rights & responsibilities when using the plan. You may want to file this notice with your other important benefits documentation.

If you have any questions contact AG Shared Services at 800-321-3040 ext. 4192.