

American Greetings Corporation Dental Benefit Plan

Summary of Material Modifications

This is a Summary of Material Modifications (“SMM”) that advises you of the following changes to the American Greetings Corporation Dental Benefit Plan. This change applies to the “Eligibility, Enrollment and Effective Date” section, adding the following as eligible:

Effective January 1, 2022, eligible domestic partners may receive dental benefits under the Plan. The term eligible “domestic partner” means one of the following, as evidenced by an "Affidavit of Domestic Partnership or Civil Union" notarized and signed by the associate and domestic partner:

- **State-Registered Domestic Partnership or Civil Union.** A person of the same or opposite sex that has entered into a legal (State-registered) domestic partnership or civil union with an associate. For these purposes a legal, State-registered partnership or civil union must be established in a State that recognizes (or previously recognized) domestic partnership or civil union, the State required process to document the domestic partnership or civil union was completed, and the domestic partnership or civil union has not been dissolved.)
- **Facts and Circumstances Domestic Partnership.** A person of the same or opposite sex that has entered into a relationship with an associate that meets ALL of the following criteria:
 - The associate and the partner are both eighteen (18) years of age or older;
 - The associate and the partner are not related by blood closer than permitted by state law applicable to marriage;
 - The associate and the partner are not legally married to, or in a domestic partnership or civil union with anyone else;
 - The associate and the partner are each other's sole partner and have been for at least the past six (6) months and intend to remain so indefinitely;
 - The associate and the partner are mentally competent to consent to contract;
 - The associate and the partner are financially inter-dependent and share responsibility for each other's welfare and financial obligations and have done so for at least the past six (6) months; and
 - The associate provides proof of the above as may be required by the plan administrator.

The fair market value of the healthcare coverage provided to a Domestic Partner or the child(ren) of a Domestic Partner (that is not the biological or adopted child of the employee) is taxable and will be reported as additional imputed income to the AG associate. This imputed income is subject to federal income tax withholding and employment taxes and will be reported on the AG associate’s Form W-2. In addition, the fair market value of this healthcare coverage may also be subject to state or local taxes. The AG Associate is responsible for all tax liability based on the imputed or fair market value of the healthcare coverage provided to the Domestic Partner (and the child(ren) of the Domestic Partner, if applicable) as determined by American Greetings.

This information updates your American Greetings Corporation Dental Benefit Plan Summary Plan Description (“SPD”). Retain this document with your copy of the SPD. More information is available on AGBenefits.com or by calling AGBenefits Service Center at 1-877-213-6240 for a copy of the summary plan description or plan document.

This information is a summary of the benefits available to eligible associates of American Greetings and its participating subsidiaries. In the event of a conflict between this and any other description of these benefit plans, the plan documents, service agreements and insurance contracts will control. As with all company-sponsored benefit plans, American Greetings reserves the right to amend (subject to the provisions of collective bargaining agreements where applicable), modify, revoke or terminate these plans in whole or in part at any time. No person speaking on behalf of American Greetings or the plan can amend the plan through a verbal or written statement without a plan amendment. Neither this document nor participation in the benefit plans described here constitutes a promise of continuing employment with American Greetings. More information is available on AGBenefits.com or by calling AGBenefits Service Center at 1-877-213-6240 for a copy of the summary plan description or plan document.