



You're invited to: **Live Well and Healthier 2013**

Benefits Highlights

Welcome to American Greetings Benefits! Some of the benefits are paid for by the company, some of them require that the associate also contribute, and others are entirely paid for by the associate. Below is an overview of the benefit plans we offer, the tools available to help associates choose the right plans for their personal needs, and who to contact with questions. Please note this is just a summary.

Health & Welfare Benefits:

Eligibility – Associates classified as non-union Full-time associates scheduled to work 36 hours and over per week and part-time associates scheduled to work between 20 to 35 hours per week. Part-time merchandisers and independent contractors are not eligible. Territory Leads are not eligible for short-term disability, basic life insurance, flexible spending accounts and retirement plans.

Enrollment Period – Associates have 30 days from the later of their hire date or eligibility date*, if later to enroll in benefits.

Effective Date – Benefits generally become effective on the first day of the month following one full month of employment in a benefits eligible class (i.e. if hired February 15th, effective date is April 1st). If your date of hire (eligibility date*) is on the first calendar day of the month, your coverage will be effective the first day of the following month. Certain benefits such as life, accident and disability coverage require “actively at work” status and may require application and/or evidence of insurability for your coverage to become effective.

Medical & Rx – Associates are offered a choice between medical plan options that include prescription drug coverage through Caremark.

- **Medical plans available:**

- Consumer and Enhanced Consumer Plans with access to a **Health Savings Account (HSA)** – high deductible plans with in and out-of network benefits (UnitedHealthcare, Medical Mutual of Ohio – NE Ohio)
 - Lower employee contributions than the Traditional Plan
 - Company provides \$300/year to \$1,000/year contribution to a **Health Savings Account** depending on your enrollment; you may also contribute on a pre-tax basis to the Health Savings Account
- Traditional Plan – in and out-of-network benefits (UnitedHealthcare or Medical Mutual depending on location)

- **Cost of Coverage:** In general, associates share the cost of coverage with American Greetings. Your personalized enrollment package will have your actual costs, however, we'd like to highlight the following that impact your cost:

- **Wellness Healthcare Premium Credits – In 2013 the following credits are offered.**
 - **Non-tobacco users** receive a discount on their medical coverage. Tobacco users pay an additional 15% of the total cost of the medical plan.
 - **Biometric Screenings** and/or **Annual Physical**
 - **Being Physically Active**
- **Working Spouse Surcharge** of \$200 per month – If your spouse/eligible partner is employed and is able to obtain through his or her employer's medical plan comprehensive medical coverage of at least \$1 million that is subsidized at least 50% by the employer, you will be charged an additional \$200 a month to cover him or her.

Dental – Associates are offered a MetLife PPO dental plan and the Aetna Dental Maintenance Plan (available in certain areas only). If you choose to participate in one of our dental plans, you must participate in the same election (including waiving coverage) for at least 2 years. You may change your election in even numbered years or if you experience a qualifying life event. The dental plan includes orthodontia coverage (with age limitations). Dental is 100% employee paid.

Vision – The plan is offered through the EyeMed Vision Care “Select” network. Vision is 100% employee paid.

* Your eligibility date is the date of your change of employment from non-benefits eligible to benefits eligible. If you were previously covered and are returning to active service within one year from the last day worked from a leave, layoff or another event, coverage is effective on your date of rehire or return to work.

Flexible Spending Accounts (FSA):

- **Health Care FSA** – contribute up to \$2,500 annually on a pre-tax basis for unreimbursed health, dental, and vision expenses. A debit card is provided. (Limited purpose FSA available if you participate in a consumer plan with an HSA; can only be used for non-medical expenses, such as dental & vision.)
- **Dependent Care FSA** – contribute up to \$5,000 annually on a pre-tax basis for eligible dependent day care expenses.

Health & Wellness Support

Wellness Programs – Here at American Greetings, wellness has become a part of our culture. AG provides you with the opportunity to participate in programs that represent our Five Wellness Foundations (Exercise, Financial/Stress, Nutrition, Tobacco-Free, and Weight) to improve your well-being and control your healthcare costs and ours. Developing engaging programs and activities that encourage personal development and healthy behaviors is just part of our goal. Visit AGBenefits to check out our Wellness Programs.

Financial Security

Life and AD&D - American Greetings provides \$25,000 for full time and \$8,500 for benefits eligible part-time associates in basic life and AD&D insurance. Benefits eligible full-time, part-time and Territory Leads may elect up to five times your annual salary in optional life and/or AD&D coverage. Dependent life coverage is also available up to \$25,000 spouse and \$10,000 child. Maximum combined basic life & optional life coverage is \$1 million. Maximum combined basic & optional AD&D coverage is \$1 million. Evidence of Insurability may be required when you purchase optional life insurance.

Disability – short and long-term disability coverage for benefits eligible full-time and part-time associates.

- Short-term disability is a percentage of your pay depending on your years of service and length of disability and ranges from 3 weeks to 26 weeks. Coverage is provided at no cost to you.
- American Greetings provides a 50% level of Long-Term disability benefits up to \$7,500 to full-time exempt associates. Full-time exempt associates may purchase additional coverage up to 66 2/3% (up to \$10,000 max). Non-exempt, part-time exempt and territory leads can purchase Long-term disability of 50% or 60% income replacement at 100% of the cost up to the \$3,000 maximum. Evidence of Insurability is required if additional coverage is not elected upon hire (or upon first entering an eligible status). Disabilities caused by a pre-existing condition will not be payable until the associate has been covered for 12 months.

Group Pre-Paid Legal – offered through MetLife. Services include will preparation, sale of primary residence, civil litigation defense, debt and identity theft defense.

Group Auto Home – discounted home, auto, rental property, and boat policies through MetLife.

American Greetings Retirement Profit Sharing & Savings Plan – Administered by Vanguard. (Note: Merchandisers, Territory Leads, leased associates, independent contractors and certain union associates are ineligible.) Associates in an eligible group that are scheduled to work at least 20 hours per week are automatically enrolled (and immediately eligible for match and profit sharing) with a pre-tax contribution of 3% in the 401(k) unless you contact Vanguard to elect out of the plan or change your contribution. You may contribute up to 50% of pay (subject to limitations for highly compensated individuals and IRS dollar maximums). When AG achieves certain financial goals, it may match 40% of your contribution up to 6% of your eligible earnings. AG may also make a profit sharing contribution to your account. The match is contributed to your account annually during the second quarter of the following plan year. You must have worked 1,000 hours during the year and you must be employed by AG on the last day of the plan year (December 31) to qualify for the company matching contribution and profit sharing contribution, if made.

Work Life Programs include – Time Off, Vacation, Sick, Leaves, Bereavement, Adoption Assistance and may include Alternative Work Arrangements. More information is available in the policy manual.

WHERE TO GET MORE INFORMATION - Tools and Resources

AGBenefits on imAGine or directly to Americangreetingsbenefits.com

- Benefit plan charts and information
- Links to provider networks and phone numbers in the "Contacts" section
- Enrollment site (for your personalized costs and enrollment)



AGBenefits Solution Center (for general benefits questions): **1-877-213-6240**

American Greetings Shared Services – when assistance is needed beyond the AGBenefits Solution Center, contact Shared Services, and our representatives will assist you with your employment/benefits related questions: 1-800-321-3040 x-4192 or Shared.Services@amgreetings.com.

Health Advocate – Can assist you in choosing a healthcare plan coverage option plus many other services. Contact at 1-866-695-8622.

LiveHealthier – Manages all of the wellness healthcare premium credits, provide lifestyle and condition management programs plus other services. Contact LiveHealthier at 1-855-286-1807 or <https://AGlivewell.livehealthier.com>

Vanguard (plan ID is 091997) – For enrollment and plan information for the Profit Sharing and Savings Plan, contact Vanguard at 1-800-523-1188 or www.vanguard.com.

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, where permitted by law, American Greetings reserves the right to amend, modify, revoke or terminate these plans in whole or in part at any time. Neither this document nor participation in the benefit plans described here constitutes a promise of continuing employment with American Greetings. Please review Summary Plan Descriptions for more information.

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