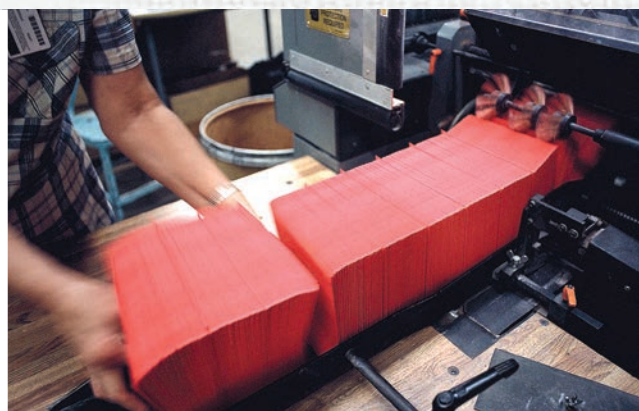




american greetings

# 2017 Benefits Newsletter

Open Enrollment is November 9-22, 2016



## What's Inside:

Calendar of Events | What to Look For in 2017 | Healthcare Premium Credits | Virtual Visits | Understanding Your Rights

**Enroll early to earn money for your HSA. See page 2 for details.**



# American Greetings and You – 2017 Benefits and Well-being Programs

**Providing competitive benefits programs for associates has always been an important goal for American Greetings.** Over the years, we have endeavored to create a well-balanced and competitive package of benefit options that provide an important value to our associates, empowering them to manage their entire well-being. As the new Chief Human Resources Officer, I've had a chance to become meaningfully involved in setting the health and welfare programs that will be offered in 2017. I am pleased to share that in 2017, we will continue to offer a variety of ways for you to customize your benefits to meet your needs – at a cost that's competitive for both you and American Greetings.

**As I'm sure you are well aware through the significant attention in the press, healthcare reform continues to drive up the price of healthcare on the state and federal exchanges – by 25 percent or more in some instances. In fact, the rising cost of healthcare has caused some insurers in the state and federal healthcare exchanges to exit the market. Medical and prescription costs are projected to increase on a national basis by 7 percent or more, but for 2017, American Greetings has kept average healthcare premium increases for the consumer plans below market trends. Your increase will depend on the coverage option and level you choose.**



**You will also see in 2017 that we are adopting industry best practices for certain health benefits and streamlining our wellness healthcare premium credit process for healthy behaviors - getting your physical exam and biometric screening as well as being physically active.**

**American Greetings will continue to explore benefits programs that empower you to manage your entire well-being and encourage you to be a savvy consumer, thereby maximizing the full value of your benefits.**

Being a better consumer – such as trying a virtual visit with a doctor instead of going to an emergency room – may save time and money. Savvy consumerism is learning about and then fully taking advantage of all that your benefits have to offer, including:

- Medical, dental and vision care plans that are competitive in cost and coverage;
- An employee assistance program that helps associates manage their personal wellness; and
- A redesigned Retirement Savings Plan that encourages associates to save for retirement by connecting company and individual contributions through an enhanced matching benefit.

**I encourage you to read this newsletter and the other open enrollment materials you'll receive to learn more about the benefits available to you and what's new this year to help you achieve physical, emotional and financial well-being.** Also, keep an eye out for opportunities to earn contributions to your HSA account throughout the year – including \$10 if you enroll during the first week of open enrollment and complete a survey when finished.

**Chris Haffke**  
General Counsel & Chief Human Resources Officer

**Enroll in a consumer plan, complete the open enrollment survey November 9-16, and receive \$10 in your HSA.**



# Mark Your Calendar!

Date	Action
<b>October 3</b>	Review this newsletter to prepare for open enrollment.
<b>October/November</b>	Attend a retirement readiness seminar. Check imAGine and your plant Human Resources department for locations, dates and times.
<b>October 24</b>	Watch your mail for your open enrollment packet or pick up at your plant location.
<b>November 14 or 15</b>	Attend a 2017 benefits webinar, 12:00 pm-1:00 pm EST. Call 800-827-8333 and enter participant code 88956-59.
<b>November 9-22 Open Enrollment</b>	Enroll for your benefits online or by phone by November 22 at midnight EST. <ul style="list-style-type: none"> <li>• You must take action or you will pay the tobacco surcharge and spousal surcharge.</li> <li>• Enroll November 9-16 and complete the open enrollment survey to earn money for your HSA.</li> </ul>
<b>December 7</b>	Check your mail for your confirmation statement. Review for accuracy.
<b>January 1, 2017</b>	Start using your 2017 benefits.



## You Must Take Action During Open Enrollment!

- **Tobacco surcharge** — If you and your spouse (if enrolled in medical) do not use tobacco, you must change your election to non-tobacco or you will pay the tobacco surcharge.
- **Spousal surcharge** — If your spouse is covered under your medical plan because they don't have comprehensive medical through their employer, you must opt out of the spousal surcharge or you will be charged.

This is a Summary of Material Modifications (SMM). 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 benefits plans, the plan documents, service agreements and insurance contracts will control. As with all company-sponsored benefits plans, American Greetings reserves the right to amend, 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 benefits plans described here constitutes a promise of continuing employment with American Greetings. More information is available on [AGBenefits.com](http://AGBenefits.com) or by calling AGBenefits Solution Center at 877-213-6240 for a copy of the summary plan description or plan document.

# What to Look For in 2017

## We've Adopted Industry Best Practices For Your Well-being

All medical plans:

- **Autism** — We will cover Applied Behavioral Analysis (ABA), in addition to testing and diagnosis (subject to deductibles, copays and coinsurance)
- **Mammograms** — Coverage extended to 3D mammography, in addition to 2D

Traditional plan:

- **Chiropractic care** — Chiropractic care may be considered primary care and a \$30 per visit copay will apply instead of the \$50 specialist copay

### Prescription Drug Management Continues

We have many prescription cost management programs, which are regularly reviewed and updated by Caremark. As a result, you may notice that some additional prescription drugs will be impacted in 2017.

This change is due to availability and the use of lower-cost medications that provide the same benefits as higher-cost medications. **This change impacts less than 1 percent of our associates. If you are impacted by this, you will receive a personalized letter** this fall outlining your options, including working with your doctor to get the prescriptions you need.

### New Dental Annual Maximum!

The MetLife PPO dental plan's annual maximum will increase from \$1,000 to \$1,250 per year — with no rate increase to associates! This change takes effect January 1, 2017.

### HSA Maximum Is Increasing For Single Coverage

The HSA is a great way to set aside money for medical expenses with pretax dollars for those electing a high-deductible health plan — one of the consumer plans that American Greetings offers. For 2017, the contribution limit (the combined total of your contributions and the company's contributions) is:

- **\$3,400 for single coverage, up from \$3,350 in 2016**
- \$6,750 for all other coverage levels, the same as last year
- 55+ catch-up contribution remains \$1,000

### Long-Term Disability Eligibility and Costs

Long-term disability coverage offers peace of mind should a disabling circumstance arise.

**Beginning January 1, 2017, we are extending company-paid long-term disability to eligible non-exempt associates**, making it the same as exempt long-term disability.

**Optional long-term disability has new age-banded rates for exempt associates**, so if you are age 35 or older, you will see a rate increase for this coverage.

**Note:** Merchandisers (FTM/TL/RL) remain on 100 percent employee-paid programs and will see new rates for 2017.





## New Healthcare Premium Credits Process

Starting October 1, 2016, American Greetings will partner with TriHealth and ADP (through **AGBenefits.com**), offering you an easier way to make healthy choices. You and your spouse (if enrolled in the medical plan) can earn healthcare premium credits when you have an annual physical exam and/or biometric screening and are physically active.

- **Physical exam and biometric screening credit** — New date! When you and your spouse (if enrolled) have a physical exam and/or biometric screening between January 1, 2015, and December 31, 2017, you can earn healthcare premium credits.
- **Physical activity credit** — You can earn this quarterly credit when you are physically active for at least 30 minutes (10-minute intervals), three times per week.
- **Wellness coaching** — Benefits-eligible associates, spouses and dependents over age 18 can get help quitting tobacco, eating healthy, increasing physical activity, reducing stress and improving sleep. You can also take advantage of condition management programs for diabetes, metabolic syndrome and musculoskeletal conditions. TriHealth can work with you through wellness coaching to improve your overall well-being.

**Note:** The amount you can earn in healthcare premium credits is not changing in 2017. You can still earn up to \$462 (single or associate and children) and \$882 (associate and spouse or family) for the above healthy activities: getting a physical exam and/or biometric screening and being physically active.

## We've Improved the Process. Really, We Did!

### Easier

Eliminated the additional login website

### Better

New wellness partners — TriHealth and ADP

### Faster

An easier way to process wellness credits and view your current completion information



## Who to Contact

### Physical exam and/or biometric screening

Go to **AGBenefits.com** to download the Physical Exam and Biometric Screening submission form and log in to view your credit completion information, including whether or not any action is required to receive the credits. Send completed form to:

**Mail:**  
**TriHealth Healthy Directions AG**  
11129 Kenwood Road  
Cincinnati, Ohio 45242

**Email:**  
americangreetings@trihealth.com  
**Fax:**  
513-852-1482

### Healthcare premium credits



Contact TriHealth with questions about physical exam and biometric screening forms, including confirmation of receipt and completion dates.

Call the AGBenefits Solution Center at 877-213-6240 if you have problems logging into AGBenefits or completing the PAC affidavit. You can also check on a healthcare premium credit payment or incorrect payment.



### Physical activity credit (PAC)

You can claim your physical activity credit online or by phone during the first 14 calendar days following the calendar quarter. Log in to **AGBenefits.com**, click on the PAC icon and follow the online prompts to complete the PAC affidavit, or call 877-213-6240 Monday through Friday, 9:00 a.m. to 7:00 p.m. EST.

# When You Can't Get to the Doctor, Go Virtual Instead

Save time and money with virtual visits  
instead of a trip to the ER for non-emergencies

You can see a doctor anywhere, at any time with virtual visits — now available through both UnitedHealthcare and Medical Mutual of Ohio. With virtual visits, you save time, and money...and can receive \$25 in your HSA!\*

Doctors can virtually treat non-emergency conditions like a bladder infection, bronchitis, cold/flu, fever, migraine/headache, pinkeye, rash, sinus problems, sore throat, stomachache and more. This saves you a trip to the doctor's office or the emergency room. The cost of a virtual visit is less than an office visit and is covered per the office visit provisions of your medical plan.\*\*

\*You must be enrolled in a consumer plan and have an HSA to receive the \$25 deposit into your account. One deposit per associate.

\*\*Virtual visits are not available in Alaska and Arkansas.



Try a virtual visit between **November 1, 2016, and March 31, 2017**, to receive \$25 in your HSA\*. Just submit the completed form on the next page.

# Thanks for trying virtual visits!

**Complete this form to receive your \$25 HSA deposit.**

**Associate name:** \_\_\_\_\_

**Associate ID #:** \_\_\_\_\_

**Email address:** \_\_\_\_\_

**Patient name:** \_\_\_\_\_

**Date of virtual visit:** \_\_\_\_\_

**Medical plan provider (circle one):**

UnitedHealthcare

Medical Mutual of Ohio

By submitting this request, you are authorizing American Greetings to confirm a virtual visit claim was submitted to the medical plan provider selected above. Once confirmed, a \$25 HSA deposit will be made to your account, pending the review of your medical election and account status. One HSA deposit per associate. Deposits will be made in 2017 as soon as administratively possible. Visits scheduled November 1, 2016 – March 31, 2017, and submitted by May 31, 2017, are eligible. Note: American Greetings will receive confirmation of your visit only. Your medical and personal information is always confidential and will not be shared.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Return completed form to:

**American Greetings, Shared Services**  
Attn: HSA Administration  
One American Boulevard  
Cleveland, Ohio 44145

**Fax**  
216-252-0367

**Email**  
Shared.Services@amgreetings.com



## Understand Your Rights and Notices and Other Legislative Updates

The following required legal notices will be available at **AGBenefits.com** on October 15, 2016. Review these notices to help understand your coverage and rights.

- **NEW** — Notice of Nondiscrimination. Recent regulations require a health program to provide benefits in a non-discriminatory fashion, including benefits for those with gender dysphoria. For example, if the plan covers breast reduction services for a medically necessary reason, then it must provide the same coverage whether or not the reduction is due to a medical diagnosis of back problems or due to a medical diagnosis of gender dysphoria. Contact UnitedHealthcare, Medical Mutual of Ohio or Caremark for more information.
- **NEW** — Effective January 1, 2017, American Greetings will modify the definition of spouse to include only spouses of a legal marriage. This is in response to the U.S. government's recognition in July 2015 that same-sex couples have equal access to all federal benefits, including marriage.
- Healthcare Summary of Benefits and Coverage (SBC) and Prescription Drug Comparison Chart
- Health Insurance Portability and Accountability Act (HIPAA)
- Women's Health and Cancer Rights Act of 1998 (WHCRA)
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Prescription Drug Creditable Coverage
- Summary Annual Report (SAR) for the American Greetings Welfare Benefits Plan
- Notice Regarding Wellness Program

NU/CU/TL/FTM/RL

Enroll Early,  
Earn Money

One American Boulevard  
Cleveland, Ohio 44145

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