

# 2018 Benefits Open Enrollment ENDS TODAY! - November 14

*Note: the following information is intended for U.S. benefits-eligible associates only.*

**Haven't enrolled yet? Go to [myAGBenefits](#) on your computer or smartphone to enroll. You have until 11:59 p.m. EST today to complete your benefit elections for 2018.**

If you do not enroll by November 14, your current elections will continue with the following exceptions:

- **You will pay the tobacco surcharge** unless you elect the non-tobacco option if you, and your spouse (if enrolled) do not use tobacco
- **You will pay the spousal surcharge** unless you elect the no spousal surcharge option if your spouse is enrolled in medical and not employed or able to obtain subsidized coverage from their employer
- **To fund your Health Savings Account and/or Flexible Spending Account in 2018**, you must elect your pre-tax contributions – they do not roll over
- **Note:** When going through the enrollment process, you will see all of the benefits you are eligible to elect. If you do not want coverage, elect "I Waive".

## Have Questions

- **Contact HealthAdvocate** at 866-799-2728. HealthAdvocate is a **FREE** service offered by American Greetings to help you and your eligible family members navigate healthcare, well-being and insurance-related questions as well as help you make enrollment decisions.
- **Call the AGBenefits Service Center** at 877-213-6240, Monday – Friday from 8 a.m. – 8 p.m., EST.