

Open Enrollment ends November 14 – We're half way there, don't wait until the last minute!

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

*****Enroll and complete the associate survey by 11:59 p.m. EST tonight (November 7) and earn a \$25 HSA deposit! Go to [myAGBenefits](#) on your computer or smart phone to enroll.*****

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".

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

Remember! When enrolling, please:

- **Go to [AGBenefits.com](#) and log in to [myAGBenefits](#)** for all your 2018 benefit information and to complete your enrollment
- **Review dependent eligibility and beneficiaries** for elected coverages
- **View/print your Confirmation Statement** – non-plant associates Confirmation Statements will be delivered online

Still 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.