

2018 Benefits Open Enrollment is here! Make your selections NOW - November 14

Visit myAGBenefits.com on your computer or your smart phone NOW to enroll.

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

During Open Enrollment, benefits-eligible associates have the opportunity to enroll in or make changes to their health and insurance benefits. If you do not complete your enrollment by November 14, you will be unable to make changes to your employee benefits until the next Open Enrollment, unless you experience a qualifying life event such as marriage, birth, adoption or change in employment status.

ACTION REQUIRED:

- **Enroll!** 11/1 – 11/14 is the Open Enrollment period.
 - If you enroll and complete the survey about your enrollment experience you will receive a \$25 HSA deposit!

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, 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

Be Informed:

- **Review the 2018 Benefits Newsletter**
- **Go to AGBenefits.com and log in to myAGBenefits** to review benefits information including the 2018 Benefits Guide, eligible plans and costs, dependent eligibility guidelines, Summary Plan Descriptions, Legal Notices and Summaries of Benefits and Coverage and to complete 2018 enrollment. Hard copy Benefit Guides will also be available at most AG locations.
- **Salaried Time card and hourly plant based associates will receive an Open Enrollment** packet at their plant location.
 - **All other associates will receive a reminder** email from noreply@agbenefits.com (our new benefits administration and call center) reminding them to go online for benefits information and to enroll.

Remember - When enrolling, please:

- **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?

- **Participate in a benefits webinar on November 6** from 12 – 1 p.m. EST. Call 844-294-9941 Conference ID: 6437 Code: 78344#
- **Attend an in-person benefits meeting.** Look for the dates, times and locations of meetings to be posted at your location.
 - [Click here for schedule at Creative Studios and Brooklyn Operations](#)
- **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.
- **Visit [AGBenefits.com](#) and log in to myAGBenefits or call the AGBenefits Service Center** at 877-213-6240, Monday – Friday from 8 a.m. – 8 p.m., EST.