

American Greetings Corporation Vision Benefit Plan

Summary of Material Modifications

This is a Summary of Material Modifications (“SMM”) that advises you of the following changes to the American Greetings Corporation Vision Benefit Plan. This change applies to the “Eligibility, Enrollment and Effective Date” section, modifying dependent(s) eligibility:

- **Effective September 1, 2020,** The term "child" means the associate's natural child, stepchild, legally adopted child (including a child placed with the associate prior to adoption), foster child, grandchild, and any other children related to the associate by blood or marriage for whom the associate can provide proof of legal guardianship, provided the child is less than twenty-six (26) years of age and residing in the associate's household in a normal parent-child relationship. Children of same-sex partners are not eligible for coverage under this plan.

This information updates your American Greetings Corporation Vision Benefit Plan Summary Plan Description (“SPD”). Retain this document with your copy of the SPD. More information is available on AGBenefits.com or by calling AGBenefits Service Center at 1-877-213-6240 for a copy of the summary plan description or plan document.

Associates represented by a Collective Bargaining Unit should refer to the agreement.

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, American Greetings reserves the right to amend (subject to the provisions of collective bargaining agreements where applicable), 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 benefit plans described here constitutes a promise of continuing employment with American Greetings. More information is available on AGBenefits.com or by calling AGBenefits Service Center at 1-877-213-6240 for a copy of the summary plan description or plan document.