

# Wellness is working! Associates across American Greetings continue to make positive changes in their lives by incorporating wellness activities in their daily routines.

## She is on the wellness path...



Taya Hines, a project manager in Field Sales Operations (FSO) in Cleveland, wanted to get back to her pre-wedding weight of four years ago. She admits it wasn't easy. Employing wellness programs offered at American Greetings gave her the road map she needed to ultimately find her way to a 25-pound weight loss—meeting her goal. "Now the goal is to maintain it," she says.

How did she do it? Taya scheduled time in her day for exercise. "I walk for 30 minutes every day at lunch, either at the indoor walking track or outside," she says. In addition, she takes the stairs multiple times a day, organizes walking or standing meetings, and participates in the company-wide walking challenges.

After work, Taya visits the gym, rotating among strength training, spinning, the elliptical, and the stair machine. This spring she'll run in her first 5K at the Cleveland Rite Aid Races.

Taya also is vigilant about what she eats. She starts the day with a healthy breakfast and makes a healthy choice at lunchtime—usually a salad. She also brings healthy snacks from home so she's not tempted to head to the vending machine by mid-afternoon.

It might not have been easy to lose the weight, but with a few smart, simple lifestyle changes, Taya made it look that way!

## Maintaining Wellness

When American Greetings wellness programs launched in 2011, these associates were early success stories. Three years later, they continue to live well, feel great, and inspire others. Here's an update from each of them.

**Michelle Chatman, Osceola**  
Assistant Accounting Manager  
2011 Chairman's Award Winner – Health & Wellness

I've been thrown a few curves in my 4½ years of living healthier—training injuries, the death of my father, and other stressors—but that's just life. My weight has fluctuated to within 20-25 lbs. of my goal; the good news is, I remain free of blood pressure medication, continue to get as much exercise as I can, and am very proud to say I completed my first marathon in March.

My advice for anyone wanting a healthier lifestyle is to (1) just start; (2) take it one day at a time; and (3) when life gets in the way, KEEP GOING!

**Paul Wilkerson Jr., Greeneville**  
Continuous Improvement Coordinator

I've maintained my weight, and I'm actively trying to lose more. Walking is my main source of fitness, and I try to do it every day. I haven't given up eating the foods I love; instead, I try to find ways to make them healthier and eat smaller portions.

My advice for losing weight is to count your calories, then simply reduce the amount and frequency of intake. Diets are temporary, hard to maintain, and deprive people of their favorite foods. Eat healthier, engage in some exercise, and your chances of losing weight, and maintaining that loss, greatly improve.

**Larry Sward, Danville**  
Regional Project Manager

I recently had my annual physical, and my doctor said that my efforts over the last three years are evident in the numbers.

I've lost 53 lbs. so far and am still losing. My BMI has declined from 40+ to 31. My EKG showed good, strong results, and my blood pressure was normal. My neck and waist sizes continue to decrease. I sleep better and have more energy during the day. I exercise daily—at least three hours per week—and monitor what I eat.

Adopting a healthy lifestyle is not a "quick hit" process—it's continuous work. But it's worth it!

Balancing the needs of work, family and personal responsibilities isn't easy. The Employee Assistance Program (EAP) offers the right support at the right time.

Call 866.799.2728 to talk to a counselor or visit online at [HealthAdvocate.com/members](http://HealthAdvocate.com/members) to access the EAP and Work/Life services.

Hours are:  
Monday through Thursday  
8:00 a.m. – 8:00 p.m.  
Friday: 8:00 a.m. – 5:00 p.m.  
Help is available 24/7



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# LIVE Well and Healthier

## Wellness & Benefits Newsletter May 2014

### Introducing This Year's Wellness Programs

Greg Steinberg & Ethan Spencer carrying the torch

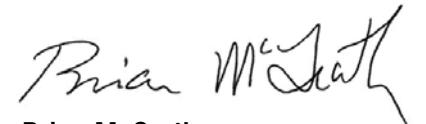
Dear Associate,

In honor of the Winter Games in Sochi, this year's health and wellness journey kicked off with a walking challenge that had an Olympics theme. (See page two for the AG Winter Games winners.) This was the latest event in a program launched several years ago to help get associates and their families on a path to improved health, well-being and lower healthcare costs. Associates have taken up the torch and accepted the challenge to eat healthier, exercise more, know their numbers, and take a more active role in their healthcare.

This year's executive Wellness Champions, Greg Steinberg and Ethan Spencer, are excellent spokespeople for the benefits and rewards of healthy lifestyle choices. Ethan and Greg have been key contributors to and supporters of the creation of the Wellness programs since we began implementing them in 2011. They'll take the lead this year in promoting engagement and introducing some enhancements to give us the opportunity to live well and healthier. As Ethan travels quite a bit, he may be visiting your location to gather feedback on how we can continue to improve healthy living at American Greetings.

It is exciting to see and hear from associates who are sharing the impacts our programs are making in their lives. I encourage you to read this newsletter for wellness program updates that include a change to our onsite screenings program, highlights of associate successes and wellness opportunities available to you every day.

Join Ethan, Greg, your fellow associates and me as we continue as individuals and as a company to take steps to LiveWell.

  
**Brian McGrath**

Senior Vice President, Human Resources

### Greg Steinberg

Our new Chief Financial Officer, Greg, is very conscientious about balancing work and family responsibilities.

Greg's lifestyle emphasizes the outdoors and staying active revolves around his kids' schedules. For example, he worked out with his son's basketball team this past season. When his daughter needed to run a mile for gym class, he ran with her until she was able to do it. He carries his pedometer daily and gets a reminder text every evening with that day's step total. When the numbers aren't where he wants them to be, he finds ways to get more steps in.

Greg views wellness as a lifestyle. It's important to him to make smart choices in terms of eating and being physically active so he – and his family – benefit.

### Ethan Spencer

As Vice President of Field Sales Operations, Ethan travels regularly on business. But he diligently maintains his exercise routine while on the road, whether it's making use of a hotel's fitness facility or running outside. He also makes healthy choices in restaurants. He runs several times a week and up to six races every year, including the half-marathon at the Cleveland Rite Aid Races.



Greg Steinberg & Ethan Spencer  
on the WHQ walking track

While exercise has been important in Ethan's goals of living well and feeling good, he advises those looking to develop their own program to start slowly, set reasonable goals and incorporate it in their daily calendar to get the most benefits.



## Updated approach to preventive care is effective May 1, 2014

### Greater emphasis on partnering with your own physician replaces worksite offerings

Establishing a relationship with your own physician and getting your preventive care through him or her is healthcare at its very best. Preventive care visits provide the best opportunity for you and your physician to discuss your personal health and be proactive about your overall care and well-being. Not only do we encourage associates to partner with their physicians for preventive care, **AG medical plans cover these preventive services at no cost** to enrolled associates and their covered dependents. Plus you can receive healthcare premium credits for completion of an annual physical and biometric screening.

**Getting preventive screenings through your physician – and not at your work location – eliminates the duplication in effort to you and cost to American Greetings.** Screenings and flu shots have been offered at many AG locations in the past. However, non-office associates, such as Field Sales and Field Service, as well as associates working multiple shifts could not take advantage of onsite screenings. **While some facilities may occasionally offer free screenings through other providers such as local hospitals and Boards of Health, we will no longer be offering screenings, flu shots, or mammograms on a corporate-wide basis at company locations.**



## Look for 2015 healthcare premium credits & benefits announcements



**Benefits Open Enrollment this fall (from November 12 through November 25) will include the following:** All associates enrolled in healthcare will automatically be defaulted as a tobacco user during Open Enrollment. **If you are a non-tobacco user, you should go into the enrollment system and elect the non-tobacco user option. Otherwise, you will pay the tobacco user surcharge in 2015.**

Announcements on Healthcare Premium Credits and other changes will be communicated this summer and during Open Enrollment this fall.



## 2014 plan information can be found on AGBenefits site

The Summary Plan Description (SPD) for the medical and prescription drug plans reflects 2014 changes to the coverages, including deductibles and out-of-pocket costs. The SPD will be available June 1st at AGBenefits ([www.americangreetingsbenefits.com](http://www.americangreetingsbenefits.com)).

Available now on AGBenefits is a Summary of Material Modifications (SMM) which includes:

- Updates to the dental and vision plans' copay, travel accident and optional long term disability coverages.

## Winners in the wellness race



### Associates win trip to participate in the Cleveland Rite Aid Marathon races

The Rite Aid Cleveland Marathon Races Raffle was held in March. Thirteen lucky raffle winners from across the U.S. won the chance to participate in one of the Rite Aid races that will take place May 17 and 18. The prize package includes airfare or mileage, race entry fees, two nights lodging in downtown Cleveland, and immeasurable camaraderie with fellow AG associates. From the entries, the following associates were chosen at random:

Estella Burton, *Osceola*  
Jeanne Cash, *FSO*  
Ryan Henton, *Sales*  
Phillip Long, *Ripley*  
Dave Metlicka, *WHQ*  
Emily Paul, *WHQ*  
Paige Ratliff, *Danville*

Kelly Schofield, *Greeneville*  
Rosla Spiller, *Osceola*  
Tammy Sullivan, *PRG*  
Rick Wakefield, *Canada*  
Ricky Yelton, *Forest City*  
Sherry Young, *Bardstown*



### Associates are Olympic winners in AG Winter Games

More than 300 associates participated in the AG Walking/Activity Challenge which was the American Greetings version of the Olympic Winter Games. The challenge ran from February 17 to March 10.



Congratulations to Ripley for winning the location challenge!

## LiveWell Program Foundations

At American Greetings, wellness is part of our culture. We are focused on providing you and your family with the tools, education, information and resources needed to help you live well and control your healthcare costs and ours. AG provides you with the opportunity to participate in engaging programs and activities that represent our Wellness Foundations.



Our LiveWell programs include the walking/exercise program and healthy food options at vending machines and cafés. See below and AGBenefits for more information on the rewards for healthy behaviors.

### Take credit for your healthy habits!

Research shows that 75% of healthcare-related costs can be avoided by making healthier lifestyle choices. That's why American Greetings offers healthcare premium credits to healthplan-enrolled associates to encourage proactive, health-conscious behaviors. Currently 87% of benefits-enrolled associates are receiving at least one of the healthcare premium credits below. Are you? REMEMBER – it's not too late to earn credits for 2014! Go to AGBenefits or LiveHealthier for program details and to learn how you can start earning credits.

- **Non-tobacco User Credit** – Associates who are tobacco-free pay substantially less.
- **Physical Examination and Biometric Screening Credits** – For you (and your enrolled spouse) when you complete a physical exam and biometric screening.
- **Physical Activity Credit** – This is a quarterly reward for you (and your enrolled spouse) when you are physically active three times per week for at least 30 minutes per day, in at least 10-minute intervals.

### Payback can be a good thing!

AG will invest in your wellness by reimbursing you for a number of living-well activities. These include:

- **Weight Watchers** fees, **Acupuncture** for weight loss
- **Acupuncture, acupressure and hypnosis** for smoking cessation
- **Up to \$100 per year** for entry fees in a training program and local race fees

Go to AGBenefits or LiveHealthier for LiveWell reimbursement program details.

## Navigating healthcare premium credits just got easier!

Navigating a website can be overwhelming. To make it easier for associates, American Greetings has developed a printed LiveWell user's guide to be placed at all plant kiosk computers and online at AGBenefits.

Visit AGBenefits.com to  
**LOGIN to LiveHealthier**  
June 1 - July 14  
**Get \$10 HSA deposit**  
(for associates enrolled in AG medical)

### What can be found on LiveHealthier?

- Healthcare Premium Credit information for:
  - Biometric Screening
  - Physical Examination
  - Physical Activity
- LiveWell Reimbursement Programs information and forms
- Health and wellness information

Questions? Call LiveHealthier at 888-471-9465



livewell  
[www.americangreetingslivewell.com](http://www.americangreetingslivewell.com)

## Participate in corporate-sponsored & local activities!

Check out what's happening at your location below and on your local Wellness information boards!



**Osceola goes red!** The wellness committee organized a National Wear Red Day on February 7 to raise awareness of the number one killer of women – heart disease. In June, a monthly wellness information campaign begins!

**Danville stops smoking.** Four associates completed a 13-week onsite smoking-cessation program.

**Forest City gets healthy & pilots a diabetes prevention program.** The facility renovated its canteen and installed a retail market, providing quick and healthy food options to help associates eat better. In February, 23 associates at risk for developing type 2 diabetes began a 16-week diabetes prevention program. Based on the outcome of this pilot program, it may be offered to additional AG locations.

**Papyrus Recycled Greetings gets fit.** This spring, a fitness center is opening in the office building where the PRG headquarters in Chicago is located – giving associates an opportunity to exercise near their workplace.

**Bardstown offers quarterly on-site seminars** presented by Nelson County Health Department. Topics include diabetes, stress, nutrition, diet and exercise.

**Greeneville picks up the pace & offers personal training.** Couch To 4 Mile started March 17 and runs for 10 weeks, leading up to The Hope4 race on Monday, May 26. In January, the Greeneville Wellness Committee partnered with Peak Fitness to offer onsite personal training to associates.