



american greetings

2027 Open Enrollment

— PLANT YOUR —
Benefits,

GROW YOUR FUTURE



when

Open Enrollment starts Wednesday, October 21,
and ends at 11:59 pm ET on Wednesday, November 4.

where

AGBenefits.com — Review options, then log in to
[myAGBenefits](https://myAGBenefits.com) to see costs and make changes.

how

On the app — Download the MyChoice Benefits app.



Via VPN connection — When connected to the VPN
on your AG computer, access is via single sign-on (SSO)
through AGBenefits.com.

Direct at myAGBenefits.com — Visit myAGBenefits.com
and log in using your AG credentials if you cannot access SSO.

On the phone — Call the AGBenefits Service Center at
877-213-6240, Monday – Friday, 8 am – 8 pm ET.

**EARN
\$50**

in your HSA or
HRA account

**ENROLL BY
OCTOBER 28**

Dear Associate,

Open Enrollment is your annual opportunity to review your benefits and choose the coverage that best supports you and your family for the year ahead.

I'm pleased to share that there are very few changes to our benefit plans for 2027. You'll continue to have access to the same trusted benefit partners, quality coverage, programs and resources you rely on.

We want you to get the most from your benefits — not just during Open Enrollment, but all year long. Inside this newsletter, you'll find practical tips, tools and resources to help you make informed decisions and use your benefits with confidence throughout the year.

Thank you for everything you do for American Greetings. You can find details on all your benefits and programs in the 2027 Benefits Guide on AGBenefits.com.

Chris Haffke

General Counsel and Chief HR Officer

WHAT'S HAPPENING IN 2027

Effective January 1, 2027

Optional Dependent Life and AD&D

The Hartford

**ACTION
MAY BE
REQUIRED!**

New dependent enrollment requirement for Optional Dependent Life and AD&D

Due to a system enhancement, associates covering a spouse or child(ren) under Optional Dependent Life or AD&D must add and assign each covered dependent to the applicable benefit election in [myAGBenefits](https://myAGBenefits.com).

- If you're currently enrolled, you must add and assign your dependent(s) to your coverage, even if no other change is necessary.
- If you're newly electing Optional Dependent Life or AD&D for 2027, you'll add and assign your dependent(s) as part of enrollment.

Health Savings Account (HSA)

Optum Bank

Contribute more to your HSA

New IRS annual contribution limits for 2027 will be \$4,500 single, \$9,000 family.

Healthcare Flexible Spending Account (FSA)

MyChoice

Contribute more to your Healthcare FSA

In 2027, contribute up to \$3,400 pretax to a healthcare FSA. Limits may apply.

Retirement* Savings Plan

Vanguard

Contribute more to your 401(k)

The 2026 IRS annual contribution limit is \$24,500, or \$32,500 with the catch-up (\$35,750 with catch-up if age 60-63).
The 2027 limits are not yet available.

* Union associates should refer to the applicable collective bargaining agreement for retirement benefits.

Be sure to log in to [myAGBenefits](https://myAGBenefits.com) to add and assign your dependents and elect your 2027 HSA and FSA contribution amounts.

**ENROLL
EARLY!**

**EARN
\$50**

Enroll by October 28 at [myAGBenefits](https://myAGBenefits.com) to get \$50 in your HSA or HRA (deposited 1st quarter of 2027).



IMPORTANT ENROLLMENT TO-DOS:

- ☐ Review benefit options at AGBenefits.com, then log in to [myAGBenefits](https://myAGBenefits.com) to view your Benefit Summary.
- ☐ **Enroll through November 4.** Open Enrollment is your one chance each year to choose or change your benefits, unless you have a qualifying life event.
 - ☐ **Earn a \$50 reward for early enrollment** if you review and approve your 2027 Open Enrollment elections by October 28.
 - ☐ **Input your spouse and child(ren) information for Optional Dependent Life and AD&D elections.** If you're currently enrolled in these dependent plans, your dependent coverage will not continue for 2027 if you do not take action.
 - ☐ **Elect your 2027 HSA and/or FSA contribution amounts.** These do not automatically carry over each year.
- ☐ **Check your beneficiaries.** Ensure your money is going to those you intend. Designate beneficiaries for:
 - 401(k) — vanguard.com/retirementplans
 - HSA — optumbank.com
 - Life and AD&D — [myAGBenefits](https://myAGBenefits.com)

**ACTION
MAY BE
REQUIRED!**

PLANT YOUR BENEFITS NOW, GROW YOUR FUTURE.

Use the benefit websites, apps and resources throughout the year to help you save money and make informed decisions. For complete details on all benefits and programs, see the 2027 Benefits Guide on AGBenefits.com.

 **Grow
Your Health**

 **Grow Your
Financial Future**

 **Grow
Through Support**

Medical — Anthem Blue Cross Blue Shield (BCBS)



anthem.com

or Sydney Health app

- Compare healthcare costs.
- Find quality Diamond Providers.
- Locate lower-cost freestanding labs and imaging centers.
- Connect with the NurseLine 24/7.
- Use convenient Virtual Care.

Prescription Drugs — Judi Rx



rx.judi.health

or Judi Rx app

- Use the Find Best Price tool.
- Find lower-cost medication alternatives (generics).
- Locate lower-cost and convenient pharmacy options.

Contact Archimedes Rx for specialty medication assistance.

Retirement* Savings — Vanguard



vanguard.com/retirementplans

or Vanguard app

- Find tools for retirement.
- Request help from an advisor.

Wellness Rewards — Anthem BCBS



anthem.com

or Sydney Health app

- Take advantage of in-network preventive care covered at 100% and earn wellness rewards for eligible activities.
- Earn up to \$550, and your spouse (if enrolled) earns up to \$430 for completing eligible activities.
- Use earned HSA or HRA dollars on future care.

Kaiser Permanente members are not eligible for wellness rewards.

* Union associates should refer to the applicable collective bargaining agreement for retirement benefits.

Employee Assistance Program — Health Advocate



healthadvocate.com/americanagreetings

or Health Advocate app

- Access free, confidential counseling.
- Review work/life, legal and financial resources.
- Explore self-service education and well-being tools.

Additional apps to support you



Optum Bank — HSA



MyChoice Benefits — FSA



MetLife — Dental



Sydney Health — Vision



The Hartford — Life & Disability

UNDERSTANDING YOUR RIGHTS AND NOTICES



The following required legal notices are available on [AGBenefits.com](https://www.agbenefits.com).

- Summary Plan Descriptions (SPDs) and/or Summary of Material Modifications (SMMs)
 - Welfare Benefits Plan and Insured Welfare Benefits Plan
 - Dental Benefit Plan
 - Vision Benefit Plan
 - Life Insurance, AD&D, BTA and LTD
 - Retirement Savings Plan
 - Flexible Spending Account Plan
 - Update to email address in SPDs: Employee.Relations@amgreetings.com
- Healthcare Summary of Benefits and Coverage (SBC) and Prescription Drug Comparison Chart
- Health Insurance Portability and Accountability Act (HIPAA)
- Women's Health and Cancer Rights Act of 1998 (WHCRA)
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Prescription Drug Creditable Coverage
- Summary Annual Reports (SARs) for the American Greetings Welfare Benefits Plan and the American Greetings Corporation Severance Benefits Plan
- Notice Regarding Wellness Program
- Notice of Nondiscrimination

This is a Summary of Material Modifications (SMM), a summary of the benefits available to eligible associates of American Greetings and its participating subsidiaries. If there is 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 herein constitutes a promise of continuing employment with American Greetings or its subsidiaries. More information is available on [AGBenefits.com](https://www.agbenefits.com) or by calling the AGBenefits Service Center at 877-213-6240 for a copy of the summary plan description or plan document.

