



covered **IN** care

PHYSICAL • MENTAL • SOCIAL • FINANCIAL

HALLMARK RETAIL, LLC AND HALLS



2025 BENEFITS GUIDE

A HAPPY + HEALTHY 2025 STARTS HERE

As written into our Beliefs & Values, the people of Hallmark are our company's most valuable resource. You help us to make a genuine difference in every life, every day, and that inspires us to make a genuine difference in yours. We want to help you be your best – at work and at home, now and in the future. It's why providing benefits to support your wellbeing is one of the most important investments the company makes.

Everyone has different needs, so our benefits are designed to help you plan your options on a personalized platform. It starts with understanding and evaluating the plans, programs and services available to support your personal wellness goals – for your mental, emotional and physical.

- **Your health (mental, emotional and physical).** Fully-covered, in-network preventive care. Easily-identified **Tier 1 Providers** . Low-cost in-person or virtual visits with your doctor from the comfort of home. Employee Assistance Program including free visits with a trained clinician and other resources to support your overall wellbeing.
- **Your finances (immediate and long-term).** Tax-savings account options for health care and dependent care expenses. Business performance savings contributions and 401(k) matching to help you meet your savings goals. Employer contributions to tax-free health savings accounts.
- **Your life (at work and at home).** Employee perks and discounts. Free support, guidance and services to help enable greater work/life flexibility where possible. Time away to replenish, relax or care for others.

These resources and more are available to help you take care, plan now and live well.

your benefits at a glance



YOUR HEALTH



YOUR FINANCES



YOUR LIFE

Choice of medical, vision and dental plans	Retirement planning	Paid time off
Employee wellness programs and services	401(k) with company match	Employee and family assistance programs and discounts
Short- and long-term disability coverage	Tax-saving options with health (HSA) and flexible spending (FSA) accounts	Community involvement opportunities
Life and accident insurance, voluntary hospital indemnity coverage	Ongoing investment and retirement planning support	Tuition reimbursement
Free counseling sessions	National, local, and Hallmark discounts	Voluntary legal plan, Care support services (via Care.com)

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The 2025 Hallmark Benefits Guide offers you a comprehensive summary of your employee benefits choices.

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YOUR TOOLS

Hallmark's Benefits Hub: Intranet Page

Find links to information you need during enrollment to determine the benefits that are right for you.

Access this content anytime, anywhere by visiting the Hallmark intranet and navigation to Benefits Hub > Benefits Enrollment + Changes

Enroll

Visit **WorkWell** or the **Workwell app (UKG Pro)** to enroll in medical, dental, vision, health savings and flexible spending accounts, life, voluntary accident coverage, and legal.
hallmark.ultipro.com

My UHC

Learn about plan benefits and in-network providers anytime during the year.
myuhc.com

Hallmark Wellness Rewards

Earn cash or HSA contributions by completing wellness activities and tracking them through our wellness rewards partner, **Rally Health**.
Registration code: HALLMARK

Empower

Monitor your retirement savings, change investment elections and adjust your contribution levels.
empower-retirement.com/hallmark

TIER 1

IT'S EASY TO FIND A TIER 1 PROVIDER.

This is a group of in-network providers who are recognized for meeting national standards for quality care and cost savings.
Just go to myuhc.com, click on **Find a Doctor** and look for the  icon.

Remember! Tier 1 providers change each year, so be sure to confirm your provider's status when enrolling.

This guide describes many of the features of Hallmark's benefits in general terms. The specific terms and conditions of these benefits are governed by summary plan descriptions, insurance certificates, and service agreements. In the event of a conflict or ambiguity regarding the information represented in this document, the plan documents, certificates and agreements will govern.

Visit the intranet to find summary plan descriptions (SPDs) and insurance certificates. To request a hard copy of any of these documents, call the HR Service Center at 816-545-6200 or 1-888-545-6200, email hr_support@hallmark.com or use the chatter function. Hallmark is legally required to provide plan participants these detailed descriptions of our benefits plans.

Hallmark will continue to evaluate medical and other benefits on a regular basis and will make changes in light of changing circumstances, such as increased costs and changes in national health care policy. Hallmark reserves the right to amend, modify or discontinue medical and other benefit plans.

YOUR ELIGIBILITY

YOUR HEALTH	FULL-TIME PART-TIME*	YOUR LIFE	FULL-TIME PART-TIME*
Medical, Dental & Vision	✓	Paid Time Off	✓
Life Insurance	✓	Adoption Assistance	✓
FSA	✓	Education Assistance	✓
HSA	✓	Legal Plan	✓
Employer HSA contribution	To be eligible for the employer HSA contribution, you must designate an amount to contribute to your HSA during annual enrollment (minimum of \$24 per year) AND be contributing to that HSA throughout the plan year.		
Short-Term Disability	✓	YOUR FINANCES	FULL-TIME PART-TIME*
Long-Term Disability	✓	401(k) Matching Contributions	✓
Hospital Indemnity Plan	✓		

New hires are typically eligible for benefits on the 31st day of employment. For more details reference the Health Plan Summary Plan Description for Corporate Stores and Halls Employees (available on the intranet or CSG Source).

**Scheduled to work 30 hours or more, per week*



DEPENDENT ELIGIBILITY

With your Hallmark benefits package, you can cover your:

- **Spouse**
- **Domestic partner*** You and your partner must meet eligibility criteria and submit a Declaration of Domestic Partnership form.*
- **Children** (Up to age 26)
- **Unmarried children of any age who are incapable of self-support** due to mental or physical incapacity.

For more details on the dependents you can cover, review the Dependent Eligibility Checklist on the intranet. Depending on the specific life event, you will need to either make the change in WorkWell or notify the HR Service Center within 30 calendar days of a qualifying life event to enroll or change benefits coverage(s). As a reminder, you will be required to verify newly added dependents to your medical plan with government issued documentation.

** It is important to contact the HR Service Center if you get married or if your domestic partnership ends as it could affect the taxation of your benefits.*

DESIGNATE YOUR BENEFICIARIES

Get peace of mind that, if needed, your benefits will be distributed according to your preferences.

BENEFITS PLAN	DESIGNATE OR UPDATE YOUR BENEFICIARIES ON:
Affiliates Savings Plan	Empower
Life Insurance	WorkWell
Voluntary Accident Insurance	WorkWell
Business Travel Accident	WorkWell
Health Savings Account	WEX

YOUR ENROLLMENT

when you can enroll

You can enroll in or change your benefits during annual benefits enrollment, new hire enrollment or within 30 days after the following life events*:

- Marriage
- Divorce
- End of domestic partnership
- Legal separation
- Birth
- Adoption
- New legal guardianship
- Loss of dependent eligibility
- Death of spouse, domestic partner or dependent
- New employer coverage for a spouse, domestic partner or dependent
- Involuntary loss of other coverage
- Significant increase in cost of benefits
- Loss of other coverage (HIPAA Special Enrollment)
- Going on extended military leave

how you enroll

CHOOSE YOUR HEALTH AND LIFE BENEFITS ON WORKWELL

(hallmark.ultipro.com)

WorkWell	
For Medical, Dental, Vision, Health Savings and Flexible Spending Accounts, Legal, Life and Voluntary Accident Insurance	
MEDICAL CHOOSE BETWEEN THREE PLANS High-Deductible, Traditional, and Level2 Diabetes Plan Regardless of the plan you choose, you'll receive subsidized premiums, protection from catastrophic expenses, and have access to Hallmark's Wellness Rewards Program incentives and more!	VISION Standard or premium option • Insurance card mailed to home • Offered by Surency DENTAL Regular or high option • Insurance card available on deltadental.com • Offered by Delta Dental FSA Pre-tax account available for healthcare and/or dependent care expenses • Offered by WEX
DON'T FORGET YOUR HEALTH SAVINGS ACCOUNT If you enroll in a High-Deductible plan and contribute to an HSA, you have the opportunity to receive an employer contribution and a triple-tax savings benefit each year (put money in tax-free, invest and grow it tax-free, and withdraw it tax-free). Offered by WEX.	LIFE Basic coverage provided to employee at no cost • Additional self or dependent coverage available • Offered by MetLife ACCIDENT INSURANCE Coverage available for accidental death or serious injury • Offered by Prudential LEGAL Covers the most frequently needed personal legal matters • Offered by MetLife HOSPITAL INDEMNITY Provides a lump sum cash benefit for hospitalization costs • Offered by UnitedHealthcare

*Visit the intranet for additional details.



YOUR HEALTH

medical at a glance

BENEFIT PARTNER
UnitedHealthcare

BENEFIT LEVELS
High-Deductible
 (with option to add HSA)
Traditional
Level2 Diabetes Plan

ENROLL
hallmark.ultipro.com
 (enroll in new or different coverage)



choosing your plan

HIGH-Deductible

Lower premiums with higher deductibles, higher out-of-pocket max balanced with a tax-saving HSA option—which includes an annual employer HSA contribution* (\$600 for employee only and \$1,200 for employee plus dependents).

TRADITIONAL

Higher premiums with lower deductibles, lower out-of-pocket max, flat-fee retail prescription rates.

The High Deductible and Traditional Plans offer similar coverage, including access to the same providers and services. The main differences lie in the premiums, deductibles, and point-of-service costs. The HDHP generally has lower premiums but higher deductibles, making it a great option for those who are healthy and looking for ways to save.

Regardless of the plan you choose, both include:

- Premiums that are subsidized by Hallmark.
- Nationwide network coverage.
- Easily-identifiable **Tier 1 Providers**  recognized for meeting national standards for quality care and cost; use of these providers costs you less!
- No deductible or coinsurance for preventive care services received from in-network primary care physicians (exams, screenings, immunizations and more).
- Coverage for hospital care, surgeons' and physicians' fees, diagnostic services, prescriptions drugs and other medical services.
- Reimbursement for a percentage of covered expenses after the annual deductible is met.
- Protection from catastrophic expenses (once you hit the out-of-pocket max, the plan covers 100% of covered expenses for the remainder of the plan year)
- Opportunity to earn Hallmark Wellness Rewards incentives.**

*To be eligible for the employer HSA contribution, you must designate an amount to contribute to your HSA during annual enrollment (minimum of \$26 per year) AND be contributing to that HSA throughout the plan year.

**Available to those enrolled in Hallmark medical benefits; If you cover your spouse, only the primary insurance cardholder can receive wellness contributions.

your premiums

Hallmark offers three comprehensive plans—High-Deductible, Traditional and Level 2 Diabetes. The price you pay for your plan (your premium) is based on the coverage option you choose and who you cover on your plan. Premiums are available in this guide and on WorkWell (Benefits - Manage My Benefits).

Premiums may vary slightly due to variances in number of pay periods per year. See [page 10](#) for Level2 details.

	BI-WEEKLY	SEMI-MONTHLY	BI-WEEKLY	SEMI-MONTHLY
FULL-TIME	HIGH DEDUCTIBLE		TRADITIONAL	
Employee	\$25.71	\$27.85	\$56.84	\$61.58
Employee & Spouse	\$151.80	\$164.45	\$260.95	\$282.70
Employee & Children	\$74.73	\$80.96	\$144.79	\$156.86
Employee & Family	\$187.34	\$202.95	\$347.26	\$376.20

	BI-WEEKLY	SEMI-MONTHLY	BI-WEEKLY	SEMI-MONTHLY
PART-TIME	HIGH DEDUCTIBLE		TRADITIONAL	
Employee	\$53.26	\$57.69	\$85.22	\$92.32
Employee & Spouse	\$209.17	\$226.61	\$318.41	\$344.95
Employee & Children	\$123.19	\$133.45	\$194.66	\$210.88
Employee & Family	\$267.29	\$289.56	\$427.07	\$462.66

Your Prescriptions

Check how UnitedHealthcare covers your prescriptions anytime at [myuhc.com](#). To receive your pharmacy benefits, simply present your medical insurance card at the in-network pharmacy of your choice.

Your Lab Work

Lab work is paid at the same level as other covered services.

- If a lab test is part of a preventive service from an in-network primary care provider, the cost is paid in full.
- If a lab test is part of a diagnostic service, your coinsurance and deductible will apply.



For questions call **UnitedHealthcare** at **833-209-6469**.

Out-of-pocket healthcare savings

When you enroll in the High-Deductible medical plan and actively contribute to an HSA throughout the year, Hallmark will contribute to your HSA to help with medical costs.

overview of plans & coverage

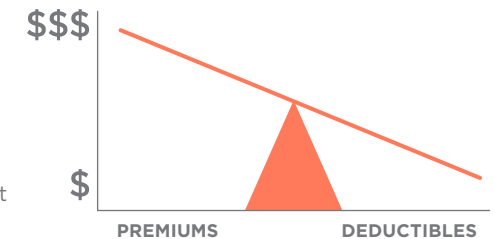
	HIGH-DEDUCTIBLE	TRADITIONAL	LEVEL2 ENHANCED*
Deductible	\$3,300 employee only \$6,600 family	\$1,000 employee only \$2,000 family	\$1,750 employee only \$3,500 family
Out-of-pocket Maximum	\$6,400 employee only; \$12,800 family	\$3,600 employee only; \$7,200 family	\$4,000 employee only \$8,000 family
Hallmark medical plans use Embedded deductibles and out-of-pocket maximums. For employee and dependent coverage, once one family member meets the employee-only deductible or out-of-pocket max, insurance will pay benefits for that family member. Two or more covered members must incur claims to satisfy the family deductible and out-of-pocket max.			
Employer HSA Contribution	\$600 employee only \$1,200 employee + dependents	not applicable	not applicable
Medical Coverage	20% Tier 1 provider 30% other, in-network (after deductible)	20% Tier 1 provider 30% other, in-network (after deductible)	\$0 copay for many type 2 diabetes services
Prescription Coverage	20% coinsurance (after deductible)	\$15/\$50/\$70/\$175 Tier 1 - 4	\$6 copay Tier 1 \$40 copay Tier 2 50% coinsurance Tier 3
	You pay 100% until you reach your deductible.		\$0 copay for all type 2 diabetes drugs + no deductible

Learn more about coverage options at [whyuhc.com/hallmark](#) and [mylevel2.com/hallmark](#)

deductibles and out-of-pocket maximums

Your Deductible is what you pay out of your own pocket before your insurance begins to share costs. You pay the “negotiated” costs of all in-network services until you meet your deductible.

Your Out-of-Pocket Maximum is the most you and your covered family members have to pay in a year for health care costs.



- ★ Out-of-network providers will increase your cost; out-of-network charges also don't apply toward your in-network deductible or out-of-pocket maximum.
- Certain medical services require pre-approval so make sure you know what's covered in advance. If something requires prior review and you don't get pre-approved, you may be required to pay most or all of the bill. **Tier 1 Providers** and all In-network providers will assist with pre-approval processes.

*There are 2 plan levels for the Level2 plan, Enhanced and Standard. All members begin the plan year on the Enhanced plan, which offers the “enhanced” benefits shown above (i.e., \$0 PCP visits, 0% coinsurance on labs/diagnostics and \$0 diabetes drugs). From there, the member must meet the 20-day continuous glucose monitor requirement to maintain the enhanced benefits. Members unable to meet this requirement will move to the Standard plan and pay the standard copays/coinsurance.

Level2® health plan

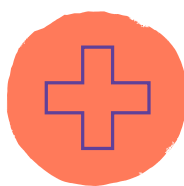
The **Level2 Health Plan** by **UnitedHealthcare** is the health plan designed to help people save money (and feel better), through a comprehensive health plan for the whole family where members can earn 100% coverage on common type 2 costs through participating in Level2 Specialty Care.

If you or your spouse has type 2 diabetes, you are eligible for the **Level2 Health Plan**. Plus, your entire family can be covered under the Level2 Health Plan.

The **Level2 Plan** provides comprehensive coverage for you and your family, and when you wear your Level2 Specialty Care-provided, no cost continuous glucose monitor (CGM)*, you can get **100% coverage and pay nothing for:**



Type 2 medications



All primary care visits to Premium Care physicians



Lab work



Diabetes supplies

BI-WEEKLY	SEMI-MONTHLY	BI-WEEKLY	SEMI-MONTHLY
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	FULL-TIME		PART-TIME	
Employee	\$56.84	\$61.58	\$85.22	\$92.32
Employee & Spouse	\$260.95	\$282.70	\$318.41	\$344.95
Employee & Children	\$144.79	\$156.86	\$194.66	\$210.88
Employee & Family	\$347.26	\$376.20	\$427.07	\$462.66

The Level2 experts are happy to discuss how the plan can help save you money:

For more information call **1-844-302-2821**, (TTY 711),

7am to 8pm CT Mon-Fri, or 9am to 3pm CT on Sat., mylevel2.com/hallmark



Your participation in Level2 is not a guarantee that you will be able to put your type 2 diabetes in remission, and Level2 does not guarantee any individual any specific results.

Participation in Level2 diabetes care is subject to certain health plan and clinical eligibility criteria. See program details located at mylevel2.com or call 1-844-302-2821 to learn more. The company does not discriminate on the basis of race, color, national origin, sex, age, or disability in health program activities.

**This is one way to earn enhanced benefits. There are other methods of earning these benefits as clinically appropriate. You can earn 100% coverage on type 2 diabetes medications, all primary care visits to Premium Care Physicians, diabetes supplies and lab work when you meet participation requirements.*

dental at a glance



BENEFIT PARTNER
Delta Dental
of Missouri

BENEFIT LEVELS
Regular and
high-option
coverage

LEARN MORE & ENROLL
DeltaDentalMO.com
(find providers)
hallmark.ultipro.com
(enroll in new or different coverage)

Beginning in 2025, Delta Dental will serve as Hallmark's dental benefit partner. Hallmark will continue to offer regular or high-option dental benefits through Delta Dental. Both options offer the same services, but you will have higher premiums in exchange for a lower deductible, as well as higher reimbursements for eligible expenses in the high option plan.

	BI-WEEKLY*	SEMI-MONTHLY	BI-WEEKLY*	SEMI-MONTHLY
	REGULAR OPTION		HIGH OPTION	
Employee	\$2.15	\$2.33	\$7.03	\$7.62
Employee & Spouse	\$7.51	\$8.14	\$16.69	\$18.08
Employee & Children	\$11.92	\$12.92	\$24.91	\$26.99
Employee & Family	\$17.04	\$18.47	\$34.56	\$37.45

**Premiums may vary slightly due to variances in the number of pay periods per year.*

In either plan, you can visit any dental provider you choose but you get the greatest benefit by choosing a provider who is in the Delta Dental Network. For more details or to find an in-network provider, visit DeltaDentalMO.com or call Delta Dental customer service at **800-335-8266**.

	REGULAR OPTION	HIGH OPTION
ANNUAL DEDUCTIBLE	Single	\$25
	Family	\$50
Calendar year max	\$1,500	\$2,000
Preventive care Exams, cleanings, x-rays	80% (no deductible)	100% (no deductible)
Basic restorative Fillings, extractions, root canals	80% after deductible	90% after deductible
Major restorative Dentures, crowns, bridgework, implants	50% after deductible	60% after deductible
Child's orthodontia Benefit maximum	50% after deductible \$1,000 lifetime	50% after deductible \$1,500 lifetime
TMJ Benefit maximum	50% after deductible \$1,000 lifetime	60% after deductible \$1,000 lifetime

Review the insurance certificate on the intranet to see a list of services not covered by plan and to review the coordination of benefit provisions.

vision at a glance

BENEFIT PARTNER
Surency

BENEFIT LEVELS
Standard and Premium

LEARN MORE & ENROLL
surency.com/hallmark
(find providers)
hallmark.ultipro.com
(enroll in new or different coverage)

Hallmark offers two vision plans through Surency:

- The Standard Plan
- The Premium Plan (reimbursement rates and premiums are higher)

Both plans offer reimbursement for the cost of a vision exam and either frames or contact lenses, up to your annual allowance. Copays and allowances differ between the plans. Refer to the Surency Insight Network to view a list of providers at surency.com/hallmark.

	BI-WEEKLY	SEMI-MONTHLY	BI-WEEKLY	SEMI-MONTHLY
FULL-TIME	STANDARD OPTION		PREMIUM OPTION	
Employee	\$4.20	\$4.55	\$7.95	\$8.61
Employee & Spouse	\$5.81	\$6.29	\$11.25	\$12.19
Employee & Children	\$6.13	\$6.64	\$11.64	\$12.61
Employee & Family	\$8.72	\$9.45	\$16.86	\$18.26

	IN-NETWORK MEMBER COSTS	OUT-OF-NETWORK ALLOWANCES
Eye Exam <i>Once per calendar year</i>	Fully covered after a \$10 copay	\$35
Standard Lenses	\$25 copay	Allowances vary by lens type (\$25-\$55)
Frame <i>Once per calendar year</i>	\$200 allowance - Premium Plan \$150 allowance - Standard Plan	\$75
Lens Options <i>Once per calendar year</i>	Copays may apply	Some items not covered
Contacts (instead of glasses) <i>Once per calendar year</i>	Up to \$55 copay for basic fit & follow-up	Not Covered
	Member pays 90% of fee for specialty fit and follow-up	
	Premium: \$200 allowance + 15% off balance Standard: \$150 allowance + 15% off balance	\$100 allowance

NEW | hospital indemnity plan at a glance

BENEFIT PARTNER
UnitedHealthcare

ENROLL
hallmark.ultipro.com

LEARN MORE
UHC.com
Claims Portal login: myuhcfp.com
Customer service: 866-556-8298

New in 2025, UnitedHealthcare is offering a voluntary hospital indemnity plan designed to provide cash assistance to cover costs incurred during a hospital stay. This benefit includes offerings for both unplanned and planned hospitalizations*, including births** and eligible scheduled surgeries. The plan does not have a maternity waiting period and does not exclude hospitalizations related to pre-existing conditions, mental and nervous disorders, or drug addiction and alcoholism.

Plan premiums are based on who you cover on your plan. In the instance of a hospitalization, you can file a claim through the claims portal at myuhcfp.com, by calling 1-866-556-8298, or by submitting hard copy claim forms via fax or mail. For eligible supplemental health claims, UnitedHealthcare will directly submit and review your claim if you are enrolled in Hallmark's medical plan. This plan is not sponsored or maintained by Hallmark, so enrollees will work directly with UnitedHealthcare for any claims or related inquiries.

	MONTHLY PREMIUM	COVERED TREATMENTS / SERVICES	
Employee	\$9.75	Hospital Admission <i>Up to 3 days per plan year</i>	\$1,000
Employee & Spouse	\$19.77	Hospital Confinement <i>Up to 364 days per plan year</i>	\$100 per day
Employee & Children	\$18.08	ICU Admission <i>Up to 3 days per plan year</i>	\$1,000***
Employee & Family	\$30.07	ICU Confinement <i>Up to 364 days per plan year</i>	\$100 per day****

Paul was admitted to the hospital due to pneumonia		Monica was admitted to the hospital for the birth of her baby	
Hospital Admission	\$1,000	Hospital Admission	\$1,000
Daily Confinement (\$100 x 2 days)	\$200	Daily Confinement (\$100 x 3 days)	\$300
Total \$ Received	\$1,200	Total \$ Received	\$1,300

*The admission benefit is not payable for emergency room treatment, outpatient surgery or treatment, or for a hospital stay of less than 20 hours in an observation unit.

**Coverage includes hospitalization for labor, delivery, and postpartum care, as well as any pregnancy complications.

***\$1,000 ICU Admission is payable in addition to the \$1,000 Hospital Admission.

****\$100 ICU Confinement is payable in addition to the \$100 Hospital Confinement.

short-term disability

The Hallmark short-term disability (STD) benefit* ensures up to 60% of your base pay continues for up to 90 days if you are unable to work for an extended period of time because of a non-work related illness or injury that can't be reasonably accommodated in the workplace.

Certain conditions must be met to receive short-term disability and the Hallmark medical department determines whether an absence qualifies. Qualifying absences continuing beyond the STD benefit period may be considered under the Hallmark long-term disability plan.

LENGTH OF EMPLOYMENT	REQUIRED PTO WAIT PERIOD	MAXIMUM BENEFIT PERIOD**
90 days	1 continuous calendar week	up to 90 days

additional information

- Short-term disability runs concurrently with FMLA approved leaves.
- You will continue to accrue paid time off (PTO).
- Medical, dental and vision benefits continue during your short-term disability period, but you will be required to directly pay premiums not covered from your paycheck.



To learn more about Hallmark's short-term disability benefit, review the **short-term disability policy (302)** on the intranet.

* For full-time regular and part-time employees who are scheduled to work 30+ hours a week.
** Maximum benefit period is for a rolling 12 months.

long-term disability

The long-term disability (LTD) benefit program* provides you with income if you become unable to work due to disability from illness or injury.

To be eligible for long-term disability coverage, you must have completed one year of active service (excluding any paid or unpaid leave such as short-term disability or voluntary time off). Eligibility for LTD benefits begins after completing the 90 day elimination period of continuous disability.

Cigna will determine whether an illness or injury qualifies for long-term disability benefits. To receive LTD benefits, you must remain under the regular and continuing care of a qualified physician and comply with an appropriate medical treatment plan. LTD benefits will not be paid if you are working for pay or profit.

Long-term Disability: a Closer Look

If you qualify for LTD, the monthly benefit payable under the LTD benefit program will be the lesser of 60% of monthly earnings as of the last day worked prior to LTD benefit eligibility or the maximum \$7,000 a month.

After 24 months, the monthly benefit payable is the gross disability benefit reduced by other income benefits and 50% of disability earnings.

Medical, dental and vision benefits continue to be offered while on temporary LTD. If you are enrolled in Hallmark's vision plan, your vision premiums will be deducted from your LTD payments.

COBRA may apply at the end of the temporary LTD period.



For more information about Hallmark's long-term disability benefit, review the **Health Plans Summary Plan Description for Hallmark employees** on the intranet.

* For full-time regular and part-time employees who are scheduled to work 30+ hours a week.

life insurance benefits and options

Hallmark provides life insurance coverage up to two times your base salary at no cost to you. You can also purchase additional life insurance for yourself or your eligible dependents.

	COMPANY- PROVIDED LIFE	SUPPLEMENTAL LIFE INSURANCE	LIFE INSURANCE	LIFE INSURANCE
	SELF*	SELF*	SPOUSE/ DOMESTIC PARTNER	DEPENDENT CHILD (6 months to age 26)
Level of Coverage	Up to 2x base salary	1 to 3x annual base salary; <i>without providing health documentation.**</i> 4-8x annual base salary; <i>subject to underwriter approval.</i>	Up to \$20,000; <i>without providing health documentation.**</i> \$20,000 up to \$150,000; <i>subject to underwriter approval.</i>	Increments of \$2,500 up to \$20,000; <i>without providing health documentation***.</i>
Age-Based Premium	Amount of insurance begins to decrease upon turning 65	Current age as of Jan. 1 of calendar year	Current age as of Jan. 1 of calendar year	
Cost Considerations	No cost to you	Varies***	Varies***	The monthly premium of \$0.173, per \$1,000 of coverage covers all eligible children, regardless of number. All children must be enrolled in the same option.
Enrollment	Automatically enrolled	WorkWell; submit a Statement of Health for coverage over 3x current salary.	WorkWell; submit a Statement of Health for coverage over \$20,000.	WorkWell

*Up to \$1M

**Applies to new hire enrollment period only. (If not in a new hire enrollment period, a statement of health is required).

***Monthly costs per \$1,000 of coverage range from 3 cents to 89 cents, depending on age and coverage levels

voluntary accident coverage

The voluntary accident benefit program provides you additional insurance protection to cover accidental death or serious injury—dismemberment, hospital confinement, paralysis, or loss of speech, eyesight, or hearing—arising from an accident. You and your eligible dependents are covered 24 hours a day whether at home, work, traveling on business or for pleasure.

	SELF	SPOUSE/DOMESTIC PARTNER*	DEPENDENT CHILD (up to 26 years)
Level of Coverage	Multiples of \$5,000; subject to a minimum of \$10,000 and maximum of \$500,000	Multiples of \$5,000; subject to a minimum of \$10,000 and maximum of \$500,000**	Multiples of \$5,000; subject to a minimum of \$5,000 and maximum of \$100,000**
Cost	\$0.015 (less than two cents) per person, per month for every \$1,000 of coverage		
Additional Information		Employee must also be insured for spouse/partners to be eligible	Employee must also be insured for children to be eligible. All eligible children must be insured for the same amount.
Enrollment	WorkWell; hallmark.ultipro.com during new hire eligibility or annual enrollment		

*If a husband and wife are both employed by Hallmark or a covered subsidiary and each enrolls for voluntary accident insurance, only one may insure their dependent children.

**Coverage cannot exceed employee coverage.

business travel accident

Coverage of five times your base pay up to \$500,000 is provided at no cost to you. This program provides you coverage in the event of death, dismemberment, permanent and total disability or loss of speech, eyesight or hearing caused by an accident while traveling on company business.

HALLMARK WELLNESS REWARDS PROGRAM

program overview

If you are enrolled as the primary cardholder in a Hallmark medical plan, take advantage of the Hallmark Wellness Rewards program and get rewarded for maintaining or improving your well-being. Through the Hallmark Wellness Rewards program, you can earn up to \$400 each year.

If you elect an HSA contribution amount during annual enrollment, your rewards will be deposited into your HSA. If you do not, your incentives will be awarded as cash on a future paycheck.*

Earn wellness incentives when you do any of the following:**

Health Survey	\$50	Complete a flu shot attestation	\$25
Complete your annual physical	\$100	Participate in a wellness activity	\$10 (5X)
Complete a preventive screening	\$100	Complete 3 Rally missions	\$25
Complete a biometric screening	\$100	Achieve your blood pressure goal	\$75
Complete a Public or Private Challenge	\$25 (2X)	Achieve your target BMI	\$75

All health information you track is confidential. Dependents and retirees are not eligible.

Hallmark Wellness Program administered through Rally:

Visit www.werally.com in 2025 to complete registration and for more details on the program and track your incentives.

Rally will be upgrading its platform in 2025 to improve the user experience while offering the same incentive rewards. As part of these upgrades, the Rally Engage app will replace Rally Health, and the URL for Hallmark's Rally website will change to rallyengage.com/landing/client/hallmark. Stay tuned for more details in the new year!

*Wellness dollars deposited into your HSA will count toward your HSA contribution limit set by the IRS. Please reference the HSA page in this guide for current IRS limits and adjust your annual contribution if necessary.

**Incentives are awarded monthly. Must be an active employee and enrolled in medical during the fulfillment date of an activity to receive the award. Per IRS regulations, wellness incentives delivered in the form of cash will be taxed.



program runs
DEC. 1 THRU NOV. 30

additional benefits*



Onsite Medical Services

Medical departments at Lawrence, Leavenworth, and Liberty offer you screenings and services with registered nurses to evaluate illnesses, monitor health conditions, conduct health education and provide preventive screenings.



Fitness

Crown Center Fitness located at 2480 Pershing in the headquarters complex provides access to exercise equipment and fitness classes including aerobics, Pilates and yoga. It is available to you on a month-to-month basis at a discounted rate.



Care.com

Free access to a Care.com membership, employees can post a job, contact background-checked caregivers, and reply to applications received from caregivers.



Calm App

Hallmark employees receive free access to Calm, a top-rated app for meditation and sleep. Employees enrolled in our medical plan also receive free access to Calm Health, a companion app that supports mental and physical wellness.

EMPLOYEE ASSISTANCE PROGRAM

The employee assistance program offers you 24/7 access to information, resources and support to assist you in addressing everyday work or life issues.

Whether you're in need of resources or referrals for items on your personal to-do list or you want to speak with a trained clinician about relationship or psychological concerns, Optum can help.

Optum: www.liveandworkwell.com (or mobile app: Myliveandworkwell)

Organization ID: HALLMARKEAP

*For details on current services provided onsite at a Hallmark facility, refer to the intranet.



YOUR FINANCES

tax-savings plans overview

Hallmark's Health Savings Account (HSA) and Flexible Spending Account (FSA) programs can help you save money by allowing you to pay for out-of-pocket health and dependent day care expenses with pre-tax dollars.

Health Savings Account

The HSA is used to set aside pre-tax dollars* to pay for qualified health care expenses, like your medical, dental and vision copays, deductibles and coinsurance.

If you are enrolled in the High-Deductible plan, you have the option to contribute to a HSA, which is a great way to balance the higher deductibles in your plan and experience more flexibility in managing your health costs. You can enroll or change your HSA contribution at anytime but if you want to receive Hallmark's contribution to your HSA, there are additional steps for you to take, outlined below.

Employer HSA Contribution

As an added benefit, Hallmark will make a contribution each year to eligible HSA accounts—\$600 for employee only and \$1,200 for employee plus dependents.

To receive this contribution, you must have an open HSA account, designate an amount to contribute to that HSA during annual enrollment (minimum of \$26 per year) and regularly contribute throughout the year. Hallmark's contribution will be deposited into eligible HSA accounts in two equal installments and will be reflected in the account by the end of February and August.

Flexible Spending Account

Hallmark's Flexible Spending Account (FSA) allows you to set aside pre-tax dollars to pay for out-of-pocket health expenses and/or dependent day care expenses. To participate in Flex, you must set a new contribution rate during annual enrollment.

Reimbursable out-of-pocket health care expenses include most expenses not covered by the medical and dental programs.

You can also set aside up to \$5,000 annually per family to pay for dependent daycare (including expenses for daycare centers, nursery schools, etc.)

For additional details regarding qualified FSA expenses, contact WEX at **1-866-451-3399**.

Limited-Purpose FSA

If you enroll in High-Deductible Medical coverage and choose to set up an FSA account for health expenses, the pre-tax dollars you contribute will be limited to eligible dental and vision expenses only, whether or not you enroll in an HSA.



If you are 55 or older during the plan year, you can contribute up to **\$1,000** in additional "catch-up" contributions to your HSA.

When you accept FSA reimbursements, you give up the opportunity to take a health care tax deduction or receive a dependent care tax credit for the same expenses on your federal tax return.

HSA

FSA

WHO CAN ENROLL?

Employees enrolled in the High-Deductible plan who are not enrolled in Medicare.

All employees who are benefits eligible can participate in FSA.*

WHERE DO I ENROLL?

WorkWell

WorkWell

WILL MY UNUSED FUNDS ROLL OVER?

Yes, all unused funds will roll over from year to year.

No, unused funds will not roll over to the next year (use it or lose it).**

HOW MUCH CAN I CONTRIBUTE ANNUALLY?

HEALTH—INDIVIDUAL \$4,300

— or —

HEALTH—FAMILY \$8,550

Employer contributions (including wellness rewards) apply to your maximum annual contribution.

HEALTH \$3,300

— and/or —

DEPENDENT DAY CARE \$5,000

*If both an employee and spouse are working, each can set aside \$2,500 annually. *Subject to change upon IRS announcing new limit for 2025.*

WHEN DO I NEED TO DECIDE?

You can enroll or change your contribution level at any time during the year by completing an Insurance Change form and submitting it to the HR Service Center. You must set a contribution during annual enrollment and regularly contribute to receive the employer contribution and/or wellness incentives.

You enroll and set your contribution rate during annual or new hire enrollment or after a qualifying life event.**

WHAT IS THE ADVANTAGE TO ENROLLING?

You'll get a triple-tax benefit: Put money in tax free; Invest and grow it tax free; Withdraw it tax free. And, Hallmark will contribute to your HSA—\$600 for employee only/\$1,200 for employee plus dependents. Eligibility rules apply.

You can put money in tax free and withdraw it tax free—for health care and/or dependent day care expenses.

WHEN IS THE MONEY AVAILABLE TO ME?

You must have money in your account before you can be reimbursed.

Healthcare: All contributions for the total year are available on January 1. Dependent Care: You can be reimbursed up to the accrued amount in your account.

HOW DO I GET MY DISBURSEMENTS?

By using the debit card provided; timing is determined by you.

By using the debit card provided or submitting a manual claim to WEX (direct deposit or mailed check reimbursements available). Access claims information through WEX (customerservice@DiscoveryBenefits.com or 1-866-451-3399).

*If you live in CA or NJ, taxability of your HSA contributions may differ, so consider checking in with your tax adviser if you have questions.

*High-Deductible participants can only enroll in a limited-purpose FSA, covering just eligible dental and vision expenses.
**FSA Funds must be used to pay for expenses incurred during the plan year (Jan. 1-Dec. 31), and then you will have until Mar. 31 of the following year to file these claims.

retirement planning at a glance

BENEFIT PARTNER
Empower

LEARN MORE & ENROLL
empower-retirement.com/hallmark

New employees are auto-enrolled at 5%



Hallmark encourages you to build a strong financial future by investing in that future with you through 401(k) savings.

If you're new to Hallmark, Empower Retirement will mail you an information packet after your first month, outlining resources and tools available to you.

401(k) SAVINGS

Hallmark encourages your personal retirement savings with a company 401(k) match.

You are eligible to save between 1% and 60% of your eligible earnings.

Hallmark match:

50% for every dollar saved, up to a maximum contribution of 6%

If your contribution equals 6%, you'll receive Hallmark's maximum contribution match, equal to 3% of pay. Company match is vested after five years of service.

401(k) savings options include

- Pre-tax
- Roth 401(k) after-tax
- Regular after tax (not match eligible)

At empower-retirement.com/hallmark you can:

- monitor your retirement savings
- learn more about plan features and available financial services
- change investment elections
- adjust your contribution



Auto-escalation makes it easier for you to save. If you are currently saving between 1% and 10%, your contribution rate will automatically increase by 1% each year (on May 1). To opt out of auto-escalation, contact Empower.

financial planning

Hallmark offers resources to help you determine the investing and savings strategy that's right for you.

My Financial Path: Access My Financial Path for personalized, actionable solutions in three minutes or less. The My Financial Path service will help you take control of your finances and stay on track to meet your goals, striking a balance between living for today and planning for tomorrow. Visit empower-retirement.com/hallmark > My Financial Path.

Personalized Financial Advice: Consult experienced Empower Retirement representatives who can provide education and advice based on your financial situation. Topics could include budget assistance, investment recommendations, options for your retirement account(s) when you retire, Social Security analysis, or retirement budgeting, including healthcare expenses.

If you would like to speak with a representative, please call **877-534-4569** or schedule an appointment at rsgall.timetap.com.

Financial Planning Through Advised Assets Group: Advised Asset Group Online Advisor is available at no additional cost. Your online advisor forecasts your chance of reaching your retirement goal and advises you on specific fund recommendations.

For investment management support, Advised Assets Group Professional Management Program is available for an additional fee. The program includes personalized investment advice and access to professionals who monitor your account on your behalf, along with telephone access to investment advisor representatives and quarterly progress reports.



Learn more about your financial planning and investment options at empower-retirement.com/hallmark.



continuing education and development

Hallmark’s education reimbursement program pays for courses at accredited schools leading to any college degree or certificate of occupational proficiency.

When you successfully complete approved educational courses, you can be reimbursed for tuition and books (at 50% of cost of textbooks) up to the \$3,500 maximum annual benefit. You must be an active employee at the start date of the classes and at the date of reimbursement to be eligible.

To learn more, review the [Educational Assistance page](#) on the intranet.

shopping and discounts

As a Hallmarker, you benefit from generous discounts for a variety of products, services and events.

Here are some highlights:



20% off
at Halls and varying discounts for many of the other Crown Center shops and restaurants



50% off
Hallmark, DaySpring and Crayola product at the Crown Corner



40% off
all product sold at the Hallmark Gold Crown store located inside Crown Center



75% off
product available at the surplus shop

PerkSpot
hallmark.perkspot.com from any device 24/7

Through Hallmark’s partnership with PerkSpot, all employees have access to local and nationwide discounted services and products.

Browse thousands of discounts in popular categories like food, apparel, home services, health and wellness, electronics, travel, outdoor recreation and more.

time away from work

2024	HOLIDAY
November 28	Thanksgiving
December 25	Christmas Day

2025	HOLIDAY
January 1	New Year’s Day
May 26	Memorial Day
July 4	Independence Day
September 1	Labor Day
November 27	Thanksgiving Day
December 25	Christmas Day

Paid Time Off (PTO)

In addition to paid holidays, Hallmark’s paid time off program combines vacation, illness and other absences into one bank of time that you can draw from for most time-off needs (illness covered by short- and long-term disability excluded).

LENGTH OF EMPLOYMENT	TIME ACCRUED MONTHLY (HOURS)	TIME ACCRUED ANNUALLY (DAYS)	Additional details:
31st day	8	12	Earn PTO days each month; accrual occurs on the last calendar day of each month.
5-15 years	12	18	
15 years	16	24	Carry over PTO month-to-month and year-to-year up to your bank maximum.*

*This table is based on a 40-hour work week schedule and must be prorated .
Except where state or local law dictates otherwise.

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YOUR LIFE 25

legal plan at a glance



1. FIND AN ATTORNEY

Create an account at members.legalplans.com to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

2. MAKE AN APPOINTMENT

Call the attorney you select and schedule a time to talk or meet.

3. THAT'S IT!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

cover the costs of a wide range of common legal issues with Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, this benefit provides protection at all stages of your life.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.*

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a **monthly fee of \$14.50** conveniently paid through payroll deduction, an expert is on your side as long as you need them.

*The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.

You, your spouse, and dependents can get legal assistance for frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.*

MONEY MATTERS

- Debt Collection Defense
- Identity Theft Defense
- Negotiations with Creditors
- Personal Bankruptcy
- Tax Audit Representation
- Tax Collection Defense

HOME & REAL ESTATE

- Deeds
- Eviction Defense
- Home Equity Loans
- Mortgages
- Sales or Purchase of Home
- Security Deposit Assistance

ESTATE PLANNING

- Complex Wills
- Living Wills
- Powers of Attorney (Healthcare, Financial, Childcare, Immigration)
- Revocable & Irrevocable Trusts
- Simple Wills

FAMILY & PERSONAL

- Adoption
- Divorce (20 hours)
- Name Change
- Parental Responsibility Matters
- Prenuptial Agreement
- Protection from Domestic Violence

CIVIL LAWSUIT

- Administrative Hearings
- Civil Litigation Defense
- Disputes Over Consumer Goods & Services
- Incompetency Defense
- Pet Liabilities
- Small Claims Assistance

ELDER-CARE ISSUES

- Consultation & Document Review for your parents
- Medicaid
- Medicare
- Powers of Attorney
- Wills

TRAFFIC & OTHER MATTERS

- Defense of Traffic Tickets**
- Driving Privileges Restoration
- Habeas Corpus
- License Suspension Due to DUI
- Repossession

*No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

**Does not cover DUI.

benefits for all

Work and life often overlap and there are resources to support you as you navigate births, adoptions, marriage, domestic partnerships, divorce, gender transition, loss of a loved one and whatever else life may bring*.

Adoption Assistance

Up to \$5,000 per child offered to help with agency, placement and legal fees, travel and birth expenses and temporary foster care charges.

Child Development and Behavior Support

Hallmark-provided Rethink memberships for parents raising children with learning or behavior challenges, or developmental disabilities.

Employee Assistance Program

The employee assistance program offers you 24/7 access to information, resources and support to assist you and family members in your household in addressing everyday work or life issues.

Includes 5 free counseling sessions!

Family Building Support

Those enrolled in our medical plans will now have access to Maven Clinic, a virtual platform that provides personalized care and support for fertility and family building, pregnancy, parenting, menopause and more.

Gender Dysphoria Services

Benefits include treatment when provided by or under the direction of a doctor. Find out more at [MyUHC.com](https://myuhc.com).

Gender Identity Support

Hallmark has support through the UHC Advocate4Me team. Advocates address the needs of the person, not just those related to gender-affirming support.

Infertility/Fertility Services

Hallmark offers comprehensive fertility benefits, including coverage of fertility services and medications.

Lactation Lounge and Rooms

Available to employees who wish to continue breastfeeding upon return to work. There, employees have access to hospital grade pumps, storage, and private pumping suites.

Parental Leave

Hallmark supports employees in taking time off to bond with a new child or newly-adopted or placed foster child, as well as to adjust to their new family situation. In support of these employees, Hallmark provides up to four weeks of paid parental leave to eligible employees in addition to short-term disability and FMLA.

Support and Learning Groups

ADHD Parent group, Parenting & Social Media, Books and Literacy with your child, PACT employee interest group, parenting support group (multi-ages).

quick guide to BENEFITS RESOURCES

Medical Coverage Provided by UnitedHealthcare (UHC). Choose your medical plan and enroll at hallmark.ultipro.com

Contact UHC directly for questions regarding claims, coverage and provider networks.

833-209-6469 • myuhc.com

Dental Coverage Provided by Delta Dental of Missouri; contact them directly for questions regarding claims, coverage and provider participation.

800-335-8266 • DeltaDentalMO.com

Vision Coverage Provided by Surency; contact them directly for questions regarding claims, coverage and provider participation.

1-866-818-8805 • Surency.com/hallmark

Hallmark Wellness Rewards For those enrolled in a Hallmark medical plan as the primary cardholder, the Hallmark Wellness Rewards Program offers up to \$400 for taking steps to improve your health. Contact Rally, Hallmark's wellness rewards partner, for questions about earning rewards or using the portal.

Rally: 1-877-818-5826 • werally.com

Registration code: HALLMARK

Employee Assistance Program (EAP) Hallmark's Employee Assistance Program connects employees to support resources relative to work, life, family care, mental health, finances and more. You or your family members may speak with trained clinicians for work-life solutions, referrals and life planning resources at no cost to you. Resources related to child care and more are also available.

Optum: 1-866-374-6061 • liveandworkwell.com

Organization ID: HALLMARKEAP

Business Performance Savings Plan

Contact Empower for plan enrollment, to change contribution rates, learn about investment choices, get retirement income estimates, investment advice and more.

1-866-233-6886 •

empower-retirement.com/hallmark

Cash Balance Retirement Services Provided by the Hallmark Pension Center. Call to update beneficiaries, initiate payments and more. Visit the "Your Pension Resources" (YPR) website for detailed pension information or to create payment estimates.

1-844-266-6313 • ypr.aon.com/hallmark

Hallmark Resources Hallmark's HR Service Center is a front line resource for employees' HR questions. They are available to discuss eligibility for Hallmark's medical, retirement or other benefits plans, to direct you when making a change in coverage when you experience a life event or to connect you to one of our outside partners for further support.

816-545-6200 or 1-888-545-6200

hr_support@hallmark.com

Legal Coverage Provided by MetLife

Contact them directly for questions regarding claims and coverage.

800-821-6400

*For details on current services provided onsite at a Hallmark facility, refer to the intranet.

MEDICARE NOTICE

Please read this notice carefully and keep it where you can find it.

This notice has information about your current prescription drug coverage with Hallmark Cards, Inc. and about your options under Medicare's prescription drug coverage.

This information can help you decide whether or not you want to join a Medicare drug plan.

If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

Medicare + prescription drug coverage

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Hallmark Cards, Inc. has determined that the prescription drug coverage offered by Hallmark Cards, Inc. is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When can you join a Medicare drug plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from Oct. 15th to Dec. 7th. However, if you lose your current creditable prescription drug coverage through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What happens to your current coverage if you decide to join a Medicare drug plan?

If you decide to join a Medicare drug plan, your current Hallmark Cards, Inc. coverage will not be affected unless you notify Hallmark that you would like to drop your coverage for you and all covered dependents. If you do decide to join a Medicare drug plan and drop your current Hallmark Cards, Inc. coverage, be aware that you and your dependents will not be able to get this coverage back until annual open enrollment next year.

When will you pay a higher premium (penalty) to join a Medicare drug plan?

You should also know that if you drop or lose your current coverage with Hallmark Cards, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about this notice or your current prescription drug coverage:

Contact Hallmark HR Service Center at **816-545-6200** or **1-888-545-6200**.

NOTE: You'll get this notice each year.

You will also get it before the next period you can join a Medicare drug plan and if this coverage through Hallmark Cards, Inc. changes. You also may request a copy of this notice at any time.

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage, visit www.medicare.gov.

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help. Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov or call them at **1-800-772-1213** (TTY 1-800-325-0778).

REMINDER: Keep this creditable coverage notice.

If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained Creditable Coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

