



CHOOSE wisely. CHOOSE well.  
—— *plan your best tomorrow. today.* ——



# your choices

As a Hallmarker, you are our company’s most valuable resource, and we want to help you be your best. Providing benefits to support your health, your finances and your life is one of the most important investments the company makes.




Our benefits are designed to give you choices. Whether you are early in your career, have been in the workforce a while, are single, have a family, or are interested in going back to school, saving for a home or making some other large expenditure, we want you to find the benefits that most enrich your life.

Playing an active role in your benefits experience is incredibly important. And that starts with understanding your choices—

- What can I do to control healthcare costs?
- Am I taking full advantage of my benefits?
- Is my financial health where I need it to be?
- What coverage is right?

Take the time to understand what’s available, consider what’s best for you, and make your choices. **Choose wisely. Choose well.**

## your benefits at a glance

 YOUR HEALTH	 YOUR FINANCES	 YOUR LIFE
Choice of medical, vision and dental plans	Annual profit sharing	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	Ongoing investment and retirement planning support	Educational and professional development

# table of contents

The 2019 Hallmark Benefits Guide offers you a comprehensive summary of your employee benefits choices.

**03** your tools

**04** your eligibility

**06** your enrollment

**07** your health

**22** your finances

**26** your life

**31** benefits resources

**32** medicare notice

## your tools

### Benefits Command Central

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

### Enroll

- Visit **Hallmark.benefitsnow.com** to enroll in medical and health savings accounts and to confirm your 3 P's: premiums, providers and prescriptions.
- Visit **HR Direct** to enroll in dental, vision, flex, life and voluntary accident.

### Make it Yours

Learn about plan benefits, insurance carriers and in-network providers anytime during the year.

**hallmark.makeityoursource.com**

### Dependent Verification Services

Provide documentation to verify all dependents covered on your medical plan.

Accessible via **hallmark.benefitsnow.com** (after February 4, 2019).

### Hallmark Health Rewards

Track wellness points and progress. Complete incentive activities. Redeem incentives. **healthrewards.hallmark.com**

### Empower

Monitor your retirement savings, change investment elections and adjust your contribution levels.

**empower-retirement.com/hallmark**

## PRO TIP

Access benefits content anytime, anywhere by visiting **access.hallmark.com/intranet** and opening Benefits & Programs > Benefits Enrollment.

*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, contracts and agreements will govern.*

*Visit the intranet to find summary plan descriptions (SPDs) and details on how to access insurance certificates by carrier. To request a hard copy of any of these documents, call the HR Service Center at 816-545-6200 or 1-888-545-6200 or email **HRservicecenter@hallmark.com**. 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	FULL-TIME TEMP	PART-TIME 32+ hours/week	PART-TIME 20-31 hours/week
Medical, Dental & Vision	✓	✓	✓	✓
Life Insurance	✓	✓	✓	✓
FSA	✓	✓	✓	✓
HSA	✓	✓	✓	✓
Short-Term Disability	✓		✓	
Long-Term Disability	✓		✓	

New hires are typically eligible for benefits on the 31st day of employment; 91st day for active, full-time temp employees. Long-term disability coverage begins after one year of active service, excluding any paid or unpaid leave.

your finances	FULL-TIME	FULL-TIME TEMP	PART-TIME 32+ hours/week	PART-TIME 20-31 hours/week
Profit Sharing	Eligible the first year you are employed from the first working day of the year to December 31 and work a minimum of 1,000 hours.			
Savings	✓	✓	✓	✓
Cash Balance	✓	✓	✓	✓
	Available to those hired prior to 1/1/2006 and who worked a minimum of 1,000 hours a year.			

your life	FULL-TIME	FULL-TIME TEMP	PART-TIME 32+ hours/week	PART-TIME 20-31 hours/week
Paid Time Off	✓	✓	✓	✓
Education Assistance	✓		✓	
Adoption Assistance	✓		✓	

For more details, reference the **Benefits Eligibility** resource on the intranet.

# 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 completed Declaration of Domestic Partnership form. Based on the rules of the Exchange, once a domestic partner becomes Medicare eligible, his or her eligibility for Hallmark medical coverage ends.
- **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.

# designate your beneficiaries

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

**DESIGNATE OR UPDATE  
YOUR BENEFICIARIES ON:**

Profit Sharing and Savings Plan	Empower
Cash Balance Retirement	Empower
Life Insurance	HR Direct
Voluntary Accident Insurance	HR Direct
Business Travel Accident	HR Direct

# 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 due to employee move
- Loss of other coverage (HIPAA Special Enrollment)
- Going on extended military leave

## how you enroll

DEPENDING ON THE HEALTH AND LIFE BENEFITS YOU CHOOSE, YOU MAY ENROLL IN **2** PLACES

 <b>hallmark.benefitsnow.com</b> For Medical and HSA	 <b>HR Direct</b> For Vision, Dental, FSA, Life and Voluntary Accident
<b>SHOP THE EXCHANGE</b> Choose from Bronze Plus, Silver and Gold plans offered by multiple carriers.  Regardless of the plan you choose, you'll receive heavily-subsidized premiums, protection from catastrophic expenses, access to Hallmark's Health Rewards Program incentives and more!	<b>VISION</b> Standard or premium option • Insurance card mailed to home • Offered by Surency
	<b>DENTAL</b> Regular or high option • Insurance card available on <b>mycigna.com</b> • Offered by Cigna
	<b>FSA</b> Pre-tax account available for healthcare and/or dependent care expenses • Offered by Your Spending Account (YSA)
	<b>LIFE</b> Basic coverage provided to employee at no cost • Additional self or dependent coverage available • Offered by MetLife
	<b>ACCIDENT</b> Coverage available for accidental death or serious injury • Offered by Prudential

*\*Visit the intranet for additional details.*



## medical: at a glance

### BENEFIT PARTNER

Aon Exchange

### BENEFIT LEVELS

Gold, Silver and Bronze Plus plan levels offered by multiple medical insurance carriers; you shop for the plan that works for you

### LEARN MORE & ENROLL

[hallmark.benefitsnow.com](https://hallmark.benefitsnow.com) to enroll in new or different coverage  
[makeityoursource.com](https://makeityoursource.com) for general information

## your premiums

To give you choice when selecting your medical plan, Hallmark offers multiple comprehensive and affordable health plans.

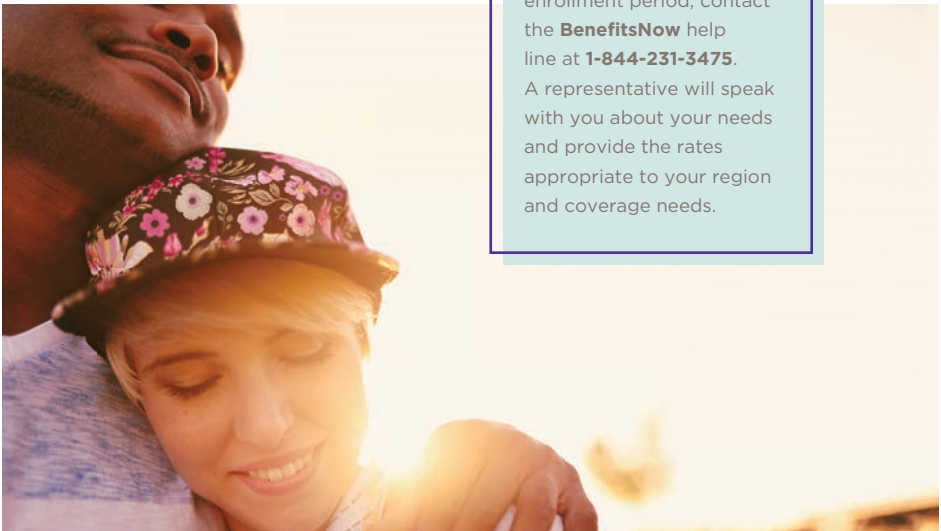
The price you pay for your plan (your premium) is based on where you live, the coverage level and carrier you choose and who you cover on your plan.

Premiums are available for review on **[hallmark.benefitsnow.com](https://hallmark.benefitsnow.com)** during active enrollment periods—annual enrollment, new hire enrollment or following a qualifying life event.



For research and rate inquiry outside of an active enrollment period, contact the **BenefitsNow** help line at **1-844-231-3475**.

A representative will speak with you about your needs and provide the rates appropriate to your region and coverage needs.



# choosing your plan

Don't forget the 3P's

PREMIUMS	PROVIDERS	PRESCRIPTIONS
Low-cost carriers can change by region each year	Ensure that your doctors will be in-network*	Use the prescription coverage tool to compare costs and coverage by carrier

You'll select from a number of medical plan options through a private health exchange—the **Aon Active Health Exchange**.\*\* It's essentially online shopping for medical coverage—a place where you can see all your options, sort by the features most important to you and choose wisely—your coverage level, the price you pay, who you cover and the carrier you want to work with.

All carriers offer the same levels—Bronze Plus, Silver and Gold—but don't let the name fool you. One option isn't necessarily better than the other. Coverage is the same across carriers for common services and supplies. Cost is the biggest difference, both for the premiums you pay from your paycheck and the amount you pay at point of service or prescription purchase. Take the time to understand your total cost of care and assess all your options.

**Regardless of the plan you choose, all levels include:**

- Premiums that are heavily subsidized by Hallmark.
- No deductible or coinsurance for preventive care services received from in-network providers (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).
- Hallmark Health Rewards program incentives.<sup>1</sup>

**PRO TIP**



The Help Me Choose tool at [hallmark.benefitsnow.com](https://hallmark.benefitsnow.com) makes shopping your choices easy. Enter your preferences and get a recommended plan.

*\*For the best results, search for your provider by name—not medical practice—and only the location where you visit the provider.*

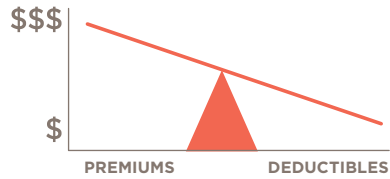
*\*\*All family members must be enrolled in the same coverage level with the same insurance carrier.*

*<sup>1</sup>Available to those enrolled in Hallmark medical benefits; If you cover your spouse, only the primary insurance cardholder can receive wellness contributions.*



## 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.

Coverage levels with higher premiums (Gold) have lower deductibles; coverage levels with lower premiums (Bronze Plus) have higher deductibles.

## plan levels: a deeper look

	BRONZE PLUS	SILVER	GOLD
Deductible	\$2,250 employee only \$4,500 family	\$750 employee only \$1,500 family	\$600 employee only \$1,200 family
Coinsurance	20% (after deductible)	30% (after deductible)	20% (after deductible)
Out-of-pocket	\$3,575 employee only \$7,150 family	\$5,000 employee only \$10,000 family	\$3,500 employee only \$7,000 family
Prescription	20% coinsurance (after deductible)*	\$10/\$40/\$60 copays	\$8/\$30/\$50 copays
Tax-Saving Option	HSA-eligible	FSA-eligible	FSA-eligible
Premiums	\$	\$\$	\$\$\$
KEY DIFFERENCES	BRONZE PLUS	SILVER	GOLD
Deductible and Out-of-pocket	"True Family" Claims for all family members count toward a shared deductible and out-of-pocket max	"Traditional:" Each person has an individual deductible and out-of-pocket max. Expenses up to the individual deductible count towards the family deductible.	
Prescription	*You pay 100% until you reach your deductible.	You pay a copay for covered drugs. Copay does not count toward your deductible.	
Learn more about coverage levels at <a href="http://hallmark.makeityoursource.com">hallmark.makeityoursource.com</a>			

### IMPORTANT!

- The carriers' network of preferred providers is the same no matter what coverage level you choose.
- If you go to in-network providers, you'll pay lower, negotiated costs. Out of network provider use will nearly always 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 to ensure 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. In-network providers will assist with pre-approval processes.



#### PRO TIP ✓

If you or a covered family member regularly takes medication, do your homework and research prescription coverage ahead of time! Each carrier administers its own prescription drug program so coverage varies.

## your prescriptions

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 provider, the cost is paid in full.
- If a lab test is part of a diagnostic service, your coinsurance and deductible will apply, per your plan.

## california and hawaii residents

If you live in California and Hawaii, you have different options. Refer to your location's 2019 reference guide at [hallmark.makeityoursource.com](https://hallmark.makeityoursource.com).

## thinking ahead: retirement coverage

Hallmark offers group pre-Medicare medical and prescription drug, dental and vision insurance in retirement for employees hired before January 1, 2010. To be eligible for any coverage, you must meet all the requirements for retiree medical outlined below.

- Retire from Hallmark at or after age 50
- Have 15 vested years of service; 10 vested years, if retiring after age 65
- Have 10 or more years of continuous medical plan participation immediately preceding retirement (*either as a full- or part-time employee*)
- Have at least 10 years full-time service (*40 hours/week; continuous or non-continuous; need not be immediately preceding retirement*)

For eligible employees, Hallmark provides a subsidy for pre-Medicare coverage, beginning at age 55 (after January 1, 2021, eligibility for the pre-Medicare medical subsidy changes to age 59 with 20 years of service for those eligible and retiring on or after January 1, 2021). Upon retirement, you can select a new medical carrier or coverage level through [hallmark.benefitsnow.com](https://hallmark.benefitsnow.com) (unless you become eligible for Medicare). **Coverage for retiree medical ends upon Medicare eligibility.**

### Spouse/domestic partners

- Your spouse or domestic partner can be added to your coverage at the time of retirement, but not after.
- If coverage is waived prior to age 65, retiree must return to coverage on or before age 65 and the spouse or domestic partner must return to coverage at that same time.

### Children

Coverage for retiree's children is not available. Coverage for dependent children enrolled at the time of retirement may be extended under COBRA for up to 18 months.

### IMPORTANT!

Medicare enrollment makes you ineligible to contribute to an HSA. Check out the “retirement planning” resources on the Hallmark intranet or contact the HR Service Center for more information.

dental at a glance

**BENEFIT PARTNER**  
Cigna

**BENEFIT LEVELS**  
Regular and high option coverage; high option includes higher premiums for lower deductibles and higher benefits maximums

**LEARN MORE & ENROLL**  
mycigna.com (find providers) | HR Direct (enroll in new or different coverage)

Hallmark offers regular or high-option dental benefits through Cigna. Both options cover the same services, but there are some important considerations for the high option plan:

- You will have higher premiums in exchange for lower deductibles, as well as higher reimbursements for eligible expenses.
- You will be required to continue high option coverage for two plan years.
  - You will be credited for a full year of coverage, regardless of your benefit effective date.

	BI-WEEKLY	SEMI-MONTHLY	BI-WEEKLY	SEMI-MONTHLY
FULL-TIME	REGULAR OPTION		HIGH OPTION	
Employee	\$2.08	\$2.25	\$6.46	\$7.00
Employee & Spouse	\$7.27	\$7.88	\$15.69	\$17.00
Employee & Family	\$16.38	\$17.75	\$32.65	\$35.38
Employee & Children	\$11.19	\$12.13	\$23.42	\$25.38
PART-TIME				
Employee	\$4.73	\$5.13	\$9.00	\$9.75
Employee & Spouse	\$9.46	\$10.25	\$17.88	\$19.38
Employee & Family	\$17.77	\$19.25	\$34.04	\$36.88
Employee & Children	\$13.04	\$14.13	\$25.15	\$27.25

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 CIGNA Radius Network. For more details or to find an in-network provider, visit mycigna.com or call CIGNA customer service at 1-800-995-3396.

		REGULAR OPTION	HIGH OPTION*
ANNUAL DEDUCTIBLE	Single	\$50	\$25
	Family	\$100	\$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 \$500 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.*

additional information:

- If there is more than one suitable covered treatment, Cigna will approve the least expensive one so long as the results meet acceptable dental standards; if you choose a more costly treatment, your out-of-pocket costs will increase.
- Your dentist should submit a treatment plan for pre-determination of benefits for periodontal surgery, major restorative, orthodontia or TMJ services before they are performed to determine the amount of payable benefits.

PRO TIP



Be sure to designate each dependent you wish to cover for each plan when enrolling in HR Direct.

vision at a glance

BENEFIT PARTNER

Surency

BENEFIT LEVELS

Standard and Premium

LEARN MORE & ENROLL

surency.com/hallmark (find providers) | HR Direct (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](https://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 & Family	\$8.72	\$9.45	\$16.86	\$18.26
Employee & Children	\$6.13	\$6.64	\$11.64	\$12.61

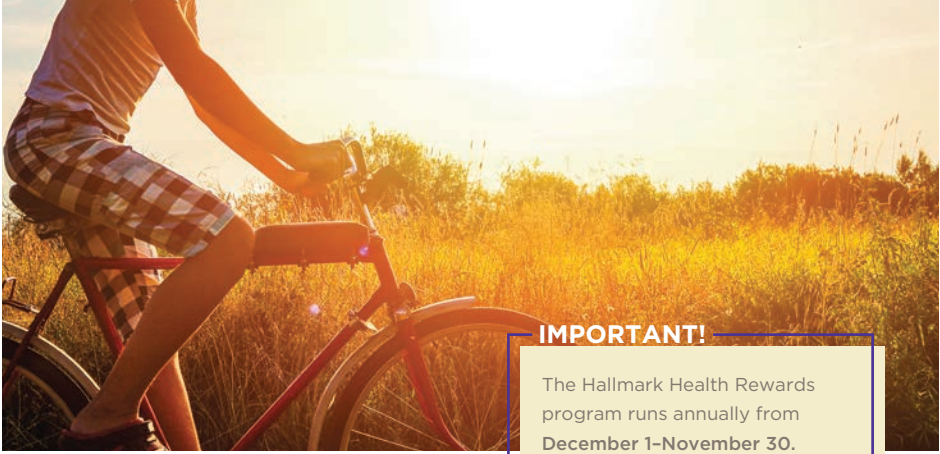
	IN-NETWORK MEMBER COSTS	OUT-OF-NETWORK ALLOWANCES
Eye Exam <i>Once per calendar year</i>	Fully covered after a \$10 copay	\$35
Standard Lenses	\$25 copay	Allowances vary by lens type (\$25-\$55)
Frame <i>Once per calendar year</i>	\$200 allowance - Premium Plan \$150 allowance - Standard Plan	\$75
Lens 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

**IMPORTANT!**

Don't forget to enroll in an HSA or FSA to save on your out-of-pocket costs for healthcare. You can also enroll in an FSA to save on dependent care costs!



## Hallmark Health Rewards program



### IMPORTANT!

The Hallmark Health Rewards program runs annually from December 1–November 30.

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

- Redeemed towards gift certificates (for those enrolled in Silver or Gold)
- Or deposited into your tax-free HSA account, (if enrolled in a Bronze Plus medical plan; must have an open HSA account)

### You earn points when you do any of the following:

- Participate in team and personal health challenges
- Complete an on-line health assessment
- Have an annual checkup with your physician
- Participate in the health fairs and wellness screenings
- Lose weight or maintain a healthy BMI
- Participate in qualifying educational activities or wellness workshops
- Achieve a healthy blood pressure
- Get an annual checkup with your dentist

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

### healthrewards.hallmark.com:

- Track your points and progress
- Complete incentive activities
- Redeem your points
- Sync your fitness device\*

*\*Also available via mobile app.*



## hallmark wellness

### Onsite medical services

The medical departments at headquarters and some outlying locations offer you screenings and services with registered nurses to evaluate illnesses, monitor health conditions, conduct health education and provide preventive screenings.



### Health education

Hallmark offers monthly lunch and learns and e-newsletters covering a variety of valuable health tips.



### Smoking Cessation

If you're interested in learning about your support options to quit smoking, contact your medical carrier to see what's covered by your plan. If you participate in the Hallmark Health program, you also have access to an online course through the Hallmark Health portal.



### Help when facing serious illness

Hallmark partners with the Center for Practical Bioethics to offer free, confidential advice, counseling and advocacy when you or a dependent are grappling with a difficult diagnosis or terminal illness. Learn more about the CARE (Coaching, Advocacy, Relevant Information and Education) program by calling a CARE consultant at the Center for Practical Bioethics, **816-221-1100**.



### Fitness

Crown Center Fitness located at 2480 Pershing in the head-quarters 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. Discounts also are available for fitness facilities nationwide.



### Healthy foods

Healthy options are available in food service and vending locations at a 25 percent discount.



### 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, ComPsych can help.



### Living organ and bone marrow donation grant

A Living Organ and Bone Marrow grant is available to eligible employees who choose to provide life-changing organ or bone marrow donations. This grant will help pay for related expenses—like transportation, lodging and food—that may not be covered by insurance.



## short-term disability

The Hallmark short-term disability (STD) benefit\* ensures your base pay (including shift premium, when applicable) continues for up to six months 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 six months may be considered under the Hallmark long-term disability plan.

LENGTH OF EMPLOYMENT	REQUIRED PTO WAIT PERIOD	MAXIMUM BENEFIT PERIOD**
31st day to 1 year	1 continuous work week	1 month (176 hours)
1 year to 5 years	1 continuous work week	3 months (520 hours)
5 years or longer	1 continuous work week	6 months (1040 hours)

*\*\*Maximum benefit period is for a rolling 12 months.  
Note: This table is based on a forty-hour work week schedule and must be pro-rated for other work schedules.*

## 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 employees who are scheduled to work 32+ hours a week.*

## 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).

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:

50 percent of your base salary as of the last day worked prior to LTD benefit eligibility. For employees in sales bonus positions with pay at risk, base salary is defined as 125 percent of annual base amount.

- OR -

An amount that when combined with any other sources of income equals 70 percent of your base salary as of the date the disability began. Examples of other sources of income include: individual and/or family Social Security benefits, workers compensation, cash balance retirement.

Medical, dental and vision benefits continue to be offered for the first two years of LTD. If you are enrolled in the Gold medical plan and/or Hallmark's vision plan, you will be required to pay premiums. After two years, COBRA or retiree benefits may apply.

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

*\*For employees who are scheduled to work 32+ hours a week.*

## 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 \$0.15, per \$1,000 of coverage covers all eligible children, regardless of number. All children must be enrolled in the same option.
Enrollment	Automatically enrolled	HR Direct; submit a Statement of Health for coverage over 3x current salary.	HR Direct; submit a Statement of Health for coverage over \$20,000.	HR Direct

\*Up to \$1M

\*\*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	\$0.017 (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	HR Direct; 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, eye-sight or hearing caused by an accident while traveling on company business.

### PRO TIP

Employees traveling on international business have access to health care around the world through Cigna's **Medical Benefits Abroad program.**



# 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 ([hallmark.benefitsnow.com](https://hallmark.benefitsnow.com) to enroll)

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.

Those who enroll in Bronze Plus coverage and meet all other requirements have the option to contribute to a Health Savings Account (HSA). You can enroll or change

your contribution at any time throughout the year, but it's particularly important to consider HSA enrollment when you are enrolling in your medical plan.

### Flexible Spending Account (HR Direct to enroll)

Hallmark's Flexible Spending Account (FSA) allows you to set aside pre-tax dollars (which lowers your taxable income) 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.

You can set aside as much as \$2,650 to pay for eligible out-of-pocket health expenses. If both an employee and spouse are working, each can set aside \$2,650 annually. 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 day care (including expenses for daycare centers, nursery schools and babysitters, etc.)

For additional details regarding qualified FSA expenses, contact Your Spending Account, at **1-844-231-3475**.

### Bronze Plus FSA

If you enroll in Bronze Plus 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.

#### PRO TIP



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.

*\*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.*

## HSA

## FSA

### WHO CAN ENROLL?

Employees enrolled in a high-deductible (Bronze Plus) plan who are not enrolled in Medicare.

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

### WHERE DO I ENROLL?

**hallmark.benefitsnow.com**  
high-deductible (Bronze Plus) plan.

HR Direct

### 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**  
\$3,500  
— or —  
**HEALTH—FAMILY**  
\$7,000

*A minimum contribution of \$24 is required.*

**HEALTH**  
\$2,650  
— and/or —  
**DEPENDENT DAY CARE**  
\$5,000

*If both an employee and spouse are working, each can set aside \$2,650 annually.*

### WHEN DO I NEED TO DECIDE?

You can enroll or change your contribution level at any time throughout the year.

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.

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.

You can set up direct deposit to your bank account or a check will be mailed to your home address. Access claims information on Your Spending Account via **hallmark.benefitsnow.com** or 1-844-231-3475.

\*Bronze Plus 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, 2019), and then you will have until Mar. 31, 2020 to file these claims. Pre-tax deductions begin January 1 or the first pay period during the year; the amount you contribute will be divided equally across the remaining pay periods in the calendar year.

# profit sharing and savings at a glance

<b>BENEFIT PARTNER</b> Empower	<b>BENEFIT OPTIONS</b> Profit sharing and 401(k) Savings
<b>LEARN MORE &amp; ENROLL</b> empower-retirement.com/hallmark   Employees are auto-enrolled at 5%	

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

If you're new to Hallmark, you're automatically enrolled in a retirement savings plan at 5%. Empower Retirement administers Hallmark's retirement benefits and will mail you an information packet after your first month, outlining resources and tools available to you.

## PROFIT SHARING

As a participant in Hallmark's Profit Sharing Plan, you share in the company's success.\*

Hallmark determines the profit sharing contribution annually, based on company performance against business objectives. *Contributions are based on a percent of your eligible earnings.*

Your profit sharing account is immediately vested—it is yours to keep regardless of how long you stay with the company.

Funds are fully allocated to the investment elections you've chosen for yourself, and with the Profit Sharing Choice fund, you can take withdrawals for any reason.\*\*

## 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.

**First 3% of pay**—Matched dollar for dollar (100%)  
**Next 2% of pay**—Matched at 50%

If your contribution equals 5%, you'll receive Hallmark's maximum contribution match, equal to 4% of pay. Company match is immediately vested at 100%. Maximum annual deferral limit: \$18,500.

401(k) savings options include

- Pre-tax
- Roth 401(k) after-tax
- Regular after tax up to 10% of pay (not match eligible)

At [empower-retirement.com/hallmark](https://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<sup>1</sup>

\*You are eligible the first year you are employed from the first working day of the year to December 31 and work a minimum of 1,000 hours.  
\*\*If you have less than five years of service, IRS rules require a two-year waiting period from the date the money is deposited into the account before withdrawals can be made. For anyone considering a withdrawal, taxes may apply on withdrawals, including an additional 10% tax on early withdrawals.  
<sup>1</sup>Should you choose to change it from the 5% pre-tax auto-enrollment level.





Learn more about your financial planning and investment options at [empower-retirement.com/hallmark](https://empower-retirement.com/hallmark).



## financial planning

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

**Get help with your financial planning needs through Advised Assets Group:**

Advised Asset Group Online Advisor is available at no additional cost. Your online adviser 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 adviser representatives and printed progress reports.

## investment options

Seventeen funds are available to you, including three lifestyle funds, equity, bond and stable income funds.



## your life

### continuing education and development

Hallmark's education reimbursement program pays for courses at accredited schools leading to any college degree, 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% discount** at Halls and varying discounts for many of the other Crown Center shops and restaurants.



#### **50/50 Performing Arts Discount**

Hallmark will pay half the cost of your ticket at certain performing arts venues.



**50% off** Hallmark, DaySpring and Crayola product and **20% off** non-Hallmark product sold in the employee card shops. Additionally, up to **75% off** the product available in our surplus store (the "Double D").



### kansas city corporate challenge

You are invited to join fellow Hallmarkers at the citywide event that brings Kansas City area corporations together to compete in a variety of sporting events. Learn more at <https://kccorporatechallenge.com/>.

time away from work

2018	HOLIDAY
December 24, 25	Christmas Holiday
December 26, 27, 28	Holiday Shutdown*
December 31	2018 Floating Holiday

2019	HOLIDAY
January 1	New Year's Day
January 21	Martin Luther King, Jr.'s Birthday
May 27	Memorial Day
July 4	Independence Day
July 5	2019 Floating Holiday
September 2	Labor Day
November 28, 29	Thanksgiving Holiday
December 24, 25	Christmas Holiday
December 26, 27, 30, 31	Holiday Shutdown*

*\*Requires use of personal PTO. Most Hallmark facilities close between Christmas and New Year's, requiring the use of some accrued paid time off in addition to paid holidays.*

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 (hours)	<b>Additional details:</b> Earn PTO hours each month; accrual occurs on the last calendar day of each month.  Carry over PTO month-to-month and year-to-year up to your bank maximum.
31st day	10	120	
1 year	12	144	
5 years	14	168	
10 years	16	192	
15 years	18	216	
25 years	20	240	
30 years	22	264	

*This table is based on a 40-hour work week schedule and must be prorated for other work schedules.*

## flexible work options

Hallmark wants to provide you the flexibility you need to fulfill both work and personal obligations. To the extent that it's feasible for Hallmark business, there are several flexible work options available.

### **Adjusted regular work schedule**

Adjusted regular work schedules provide you the flexibility to alter your arrival and departure times on an ongoing basis.

### **Temporarily-adjusted work schedules**

(flex time)

You may occasionally request an adjusted work schedule, modifying your regularly-scheduled work hours within a workweek.

### **Part-time schedules**

A part-time schedule enables you to work a reduced number of hours each week.

### **Job sharing**

Job sharing is a work arrangement where two part-time regular employees share the responsibility for what is normally one full-time position.

### **Compressed work weeks**

An employee with a compressed work week works a full schedule but works longer hours each day and fewer days each week.

### **Teleworking**

Teleworking (also known as telecommuting) provides you the opportunity to work a pre-approved time each week outside the office, either from home or another alternate location for part or all of normally-scheduled hours.

**Manager approval is always required. Job aids for managers and employees to facilitate a discussion about flexible work arrangements are provided on the Hallmark intranet.**

For more information, check out the **Flexible Work Options policy 102** on the Hallmark intranet.

## personal and family support

Work and life blend 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.



### Maternity Leave

Hallmark has several leave options available for birth of a new baby and recovery time for new mothers.



### Mom's Room

Available to moms who wish to continue breast-feeding upon return to work. There, moms have access to hospital grade pumps, storage, private pumping suites, flexible scheduling and connection to other moms.



### Child Development and Behavior Support

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



### Travel Assistance Program

Free medical and personal assistance when travelling anywhere in the world, for any reason.



### Catering

Take-away meals and bakery orders prepared by Hallmark's on-site food services staff.



### Support and Learning Groups

ADHD Parent group, Love and Logic training, Parenting & Social Media, Books and Literacy with your child, parenting support group (multi-ages).



### 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, ComPsych can help.

## social impact

The spirit of caring is more than our brand message. It's a commitment Hallmark lives every day. Here are a few of the ways Hallmark supports your commitment to caring and corporate citizenship.

### Employee Resource Groups

Hallmark formally supports seven ERGs giving employees a chance to unite around common interests, meet people from other walks of life and represent their community in Hallmark business efforts.



As a Hallmarker, you can engage in environmental sustainability through our zero-waste-to-landfill and lights out efforts, and by joining the company's Eco Team.

### Volunteering

Packing meals for Harvesters, Saturday at the Zoo and mentoring local youth are some of the larger Hallmark volunteer efforts.

### Support of the United Way

Hallmark has a long partnership with the United Way. Together we have impacted thousands of lives through the gifts provided by our annual United Way pledge drives.

For more on Hallmark's community impact, visit the Hallmark intranet or check out the annual Social Responsibility Report on [corporate.hallmark.com](https://corporate.hallmark.com).

# quick guide to benefits resources

**Medical Coverage** Hallmark partners with Aon to administer employee medical plans through their private health exchange. You will choose and enroll in your medical plan at [hallmark.benefitsnow.com](http://hallmark.benefitsnow.com).

**BenefitsNow Help Line** Contact for questions about benefits administration, understanding available medical plans, costs and information on how to enroll.

1-844-231-3475 • [hallmark.benefitsnow.com](http://hallmark.benefitsnow.com)

**Your medical insurance carrier** Contact information found on your insurance card. Call for questions regarding medical claims, coverage guidelines and locating in-network providers.

**Advocacy Services** provide a deeper level of service to help resolve challenges with your medical coverage. Whether resolving claim and billing disputes, finding information on medical diagnosis and treatment, locating doctors, hospitals and other health care providers or even getting second opinions, they are available to assist you in understanding your options.

1-844-231-3475 • [hallmark.benefitsnow.com](http://hallmark.benefitsnow.com)

**Dental Coverage** Provided by Cigna; contact them directly for questions regarding claims, coverage and provider participation.

1-800-995-3396 • [mycigna.com](http://mycigna.com)

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

1-866-818-8805 • [Surency.com/hallmark](http://Surency.com/hallmark)

**Hallmark Health Rewards** For those enrolled in Hallmark medical plans as the primary cardholder, the Hallmark Health Rewards Program offers up to \$400

for taking steps to improve your health.

This can include taking assessments, recording healthy results or participating in health education events. Contact Provant, Hallmark's health rewards partner, for questions about earning rewards or using the portal.

1-877-239-3557 • [customerservice@provant.com](mailto:customerservice@provant.com)

**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. Resources related to child care, home repair and more are also available.

ComPsych: 1-844-357-2008 •

[guidanceresources.com](http://guidanceresources.com) WebID: HALLMARKEAP

**Retirement Savings** Hallmark partners with Empower Retirement to administer employee retirement benefits. Empower is available to help you plan for retirement based on your personal goals. Contact Empower for plan enrollment, to change contribution rates, learn about investment choices, get retirement income estimates and investment advice.

1-866-233-6886 •

[empower-retirement.com/hallmark](http://empower-retirement.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

[HRservicecenter@hallmark.com](mailto:HRservicecenter@hallmark.com)

# 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).

**remember: 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).



