



LIFE  
*simplified.*  
WELLNESS  
*prioritized.*

**2023 BENEFITS GUIDE**


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HALLMARK RETAIL, LLC AND HALLS

# LIFE SIMPLIFIED. WELLNESS PRIORITIZED.




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 designed to support your personal wellness goals – for your health, your finances and your life.

- **Your health (mental 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. Access to health information from your mobile device or laptop. Employee Assistance Program with free visits with a trained clinician.
- **Your finances (immediate and long-term).** Tax-savings account options for health care and dependent care expenses. Business performance contributions and 401(k) matching to help you meet your savings goals. Free, personalized financial advising services. Financial forecasts and fund recommendations aligned to your personal retirement goals. Employer contributions to tax-free health savings accounts.
- **Your life (at work and at home).** Employee discounts. Education assistance. 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  | 401(k) with company match   | Paid time off   |
| Employee wellness programs and services   | Tax-saving options with health (HSA) and flexible spending (FSA) accounts                         | Employee and family assistance programs and discounts   |
| Short- and long-term disability coverage  |   | Community involvement opportunities   |
| Life and accident insurance   | Ongoing investment and retirement planning support  | Professional development  |

# TABLE OF CONTENTS

The 2023 Hallmark Benefits Guide offers you a comprehensive summary of your employee benefits choices.

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## YOUR TOOLS

### Benefits Enrollment: WorkWell

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

Access this content anytime, anywhere by visiting: [hallmark.ultipro.com](https://hallmark.ultipro.com) and opening Myself > Benefits > Manage My Benefits

### Enroll

Visit **WorkWell** to enroll in medical, dental, vision, health savings and flexible spending accounts, life and voluntary accident coverage.  
[hallmark.ultipro.com](https://hallmark.ultipro.com)

### My UHC

Learn about plan benefits and in-network providers anytime during the year.  
[myuhc.com](https://myuhc.com)

### Hallmark Wellness Rewards

Track wellness points and progress. Complete incentive activities.  
[werally.com](https://werally.com) or the Rally app  
Registration code: HALLMARK

### Empower

Monitor your retirement savings, change investment elections and adjust your contribution levels.  
[empower-retirement.com/hallmark](https://empower-retirement.com/hallmark)



### IT'S EASY TO FIND A TIER 1 PROVIDER.

Just go to [myuhc.com](https://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 or email [HRservicecenter@hallmark.com](mailto: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<br>PART-TIME*   | your finances                 | FULL-TIME<br>PART-TIME* |
|---------------------------|---|-------------------------------|-------------------------|
| Medical, Dental & Vision  | ✓   | 401(k) Matching Contributions | ✓                       |
| Life Insurance            | ✓   |                               |                         |
| FSA                       | ✓   |                               |                         |
| HSA                       | ✓   |                               |                         |
| Employer HSA contribution | <i>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.</i> |                               |                         |
| Short-Term Disability     | ✓   | your life                     | FULL-TIME*              |
| Long-Term Disability      | ✓   | Paid Time Off                 | ✓                       |
|                           |   | Adoption Assistance           | ✓                       |

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 completed 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.

\* 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.

### 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](http://hallmark.ultipro.com))



WorkWell: For Medical, Dental, Vision, Health Savings and Flexible Spending Accounts, Life and Voluntary Accident

#### 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, access to Hallmark's Wellness Rewards Program incentives and more!

#### 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, withdraw it tax-free). Offered by WEX.

#### VISION

Standard or premium option • Insurance card mailed to home • Offered by Surency

#### DENTAL

Regular or high option • Insurance card available on [mycigna.com](http://mycigna.com) • Offered by Cigna

#### FSA

Pre-tax account available for healthcare and/or dependent care expenses • Offered by WEX

#### LIFE

Basic coverage provided to employee at no cost • Additional self or dependent coverage available • Offered by MetLife

#### ACCIDENT

Coverage available for accidental death or serious injury • Offered by Prudential

\*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](http://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\* (\$500 for employee only/\$1,000 for employee plus dependents).

### TRADITIONAL

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

Both plans offer the same coverage. Employer contribution and cost is the main difference, both for the premiums you pay from your paycheck and the amount you pay at point of service or prescription purchase. Another key difference is that an employer HSA contribution is available to High-Deductible plan participants who are making active contributions to their HSA throughout the year.

#### 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 \$24 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

To give you options when selecting your medical plan, 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).

## medical premiums

Premiums may vary slightly due to variances in number of pay periods per year. See [page 12](#) for Level2 details.

|                     | BI-WEEKLY              | SEMI-MONTHLY | BI-WEEKLY                   | SEMI-MONTHLY |
|---------------------|------------------------|--------------|-----------------------------|--------------|
| <b>FULL-TIME</b>    | <b>HIGH DEDUCTIBLE</b> |              | <b>TRADITIONAL / LEVEL2</b> |              |
| Employee            | \$21.73                | \$23.54      | \$48.04                     | \$52.04      |
| Employee & Spouse   | \$130.81               | \$141.71     | \$224.88                    | \$243.63     |
| Employee & Children | \$64.38                | \$69.75      | \$124.77                    | \$135.17     |
| Employee & Family   | \$161.50               | \$174.96     | \$299.35                    | \$324.29     |

## hawaii & california residents

If you live in Hawaii or California, you may have different options. 2023 enrollment information will be mailed to you to the home address on file in WorkWell when enrollment opens.

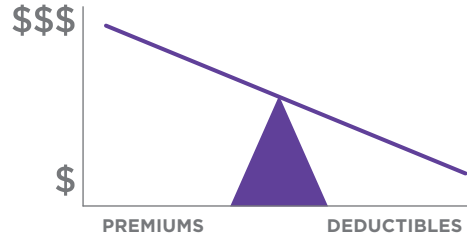


For questions about medical and prescription drug coverage, call **UnitedHealthcare** at **833-209-6469**.

## 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.



## plan options: a deeper look

|  | HIGH-DEDUCTIBLE  | TRADITIONAL  | LEVEL2 ENHANCED*  |
|--|--|--|---|
| Deductible   | \$3,000 employee only<br>\$6,000 family                            | \$1,000 employee only<br>\$2,000 family                            | \$1,750 employee only<br>\$3,500 family                         |
| Out-of-pocket Maximum  | \$6,000 employee only;<br>\$12,000 family                          | \$3,600 employee only;<br>\$7,200 family                           | \$4,000 employee only<br>\$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  | \$500 employee only  | not applicable   | not applicable  |
| Medical Coverage   | 20% Tier 1 provider<br>30% other, in-network<br>(after deductible) | 20% Tier 1 provider<br>30% other, in-network<br>(after deductible) | \$0 copay for many<br>type 2 diabetes services                  |
| Prescription Coverage  | 20% coinsurance (after deductible)                                 | \$15/\$50/\$70/\$175<br>Tier 1 - 4                                 | \$6 copay Tier 1<br>\$40 copay Tier 2<br>50% coinsurance Tier 3 |
|  | You pay 100% until you reach your deductible.                      |  | \$0 copay for all<br>type 2 diabetes drugs<br>+ no deductible   |

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

- 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.



## your prescriptions

Check how UnitedHealthcare covers your prescriptions anytime at [myuhc.com](http://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.

# LEVEL2 HEALTH PLAN

designed to help people with type 2 diabetes save money

The **Level2 Health Plan** by **UnitedHealthcare** is the health plan that was designed to help people with type 2 diabetes save money – including 100% coverage of the most typical costs for people with type 2 diabetes.

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.

Choose the physicians you want on the UnitedHealthcare Choice network, which encompasses tens of thousands of physicians nationwide. Search for physicians with “Find a doctor” at [lv2.uhc.com](http://lv2.uhc.com).

Be sure to look for **Premium Care Physicians** so you can get 100% coverage for PCP visits.

## level2 premiums

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

|                     | BI-WEEKLY | SEMI-MONTHLY | BI-WEEKLY | SEMI-MONTHLY |
|---------------------|-----------|--------------|-----------|--------------|
|                     | FULL-TIME |              | PART-TIME |              |
| Employee            | \$48.04   | \$52.04      | \$74.46   | \$80.66      |
| Employee & Spouse   | \$224.88  | \$243.63     | \$275.68  | \$298.66     |
| Employee & Children | \$124.77  | \$135.17     | \$168.54  | \$182.58     |
| Employee & Family   | \$299.35  | \$324.29     | \$369.76  | \$400.58     |

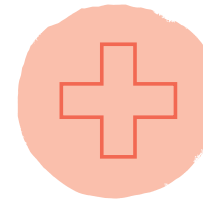
*Your participation in Level2 is not a guarantee that you will be able to put your type 2 diabetes in remission, and Level2 does not guarantee any individual any specific results. You have received this information because you are currently eligible to participate in Level2 through your current health plan based on the information we have. Participation in Level2 diabetes care is subject to certain health plan and clinical eligibility criteria. See program details located at [mylevel2.com](http://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. To contact your health plan administrator, please call the number on the back of your health plan member ID card.*



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



Type 2 medications



All primary care visits



Lab work



Diabetes supplies

### LEVEL2 SPECIALTY CARE

Enrolling in the Level2 Health Plan also offers you the opportunity to participate in Level2 Specialty Care, which includes a CGM, the Level2 app, a Fitbit and personalized support from a Level2 care team: physicians, nurse practitioners, dietitians and coaches. And you won't have to give up your current in-network premier health provider(s). Level2 will work with them.



**The Level2 experts are happy to discuss how the Level2 Health Plan can save you money:**

For more information call **1-844-302-2821**, (TTY 711), 7am to 9pm CT Mon-Fri, or 9am to 3pm CT on Sat.

[mylevel2.com/hallmark](http://mylevel2.com/hallmark)

\*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**  
Cigna

**BENEFIT LEVELS**  
Regular and high-option coverage

**LEARN MORE & ENROLL**  
[mycigna.com](http://mycigna.com)  
(find providers)  
[hallmark.ultipro.com](http://hallmark.ultipro.com)  
(enroll in new or different coverage)

Hallmark offers regular or high-option dental benefits through Cigna. Both options offer the same services, but you will have higher premiums in exchange for lower deductibles, as well as higher reimbursements for eligible expenses in the high option plan.

|                     | REGULAR OPTION |              | HIGH OPTION |              |
|---------------------|----------------|--------------|-------------|--------------|
|                     | BI-WEEKLY*     | SEMI-MONTHLY | BI-WEEKLY*  | SEMI-MONTHLY |
| Employee            | \$2.08         | \$2.25       | \$6.81      | \$7.38       |
| Employee & Spouse   | \$7.27         | \$7.88       | \$16.15     | \$17.50      |
| Employee & Children | \$11.54        | \$12.50      | \$24.12     | \$26.13      |
| Employee & Family   | \$16.50        | \$17.88      | \$33.46     | \$36.25      |

\*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 CIGNA Radius Network. For more details or to find an in-network provider, visit [mycigna.com](http://mycigna.com) or call CIGNA customer service at 1-800-995-3396.

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



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



## vision: at a glance

**BENEFIT PARTNER**  
Surency

**BENEFIT LEVELS**  
Standard and Premium

**LEARN MORE & ENROLL**

[surency.com/hallmark](http://surency.com/hallmark)

(find providers)

[hallmark.ultipro.com](http://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](http://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<br><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<br><i>Once per calendar year</i>                            | <b>\$200 allowance</b> - Premium Plan<br><b>\$150 allowance</b> - Standard Plan                         | \$75                                     |
| Lens Options<br><i>Once per calendar year</i>                     | Copays may apply  | Some items not covered                   |
| Contacts<br>(instead of glasses)<br><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: <b>\$200 allowance</b> + 15% off balance<br>Standard: <b>\$150 allowance</b> + 15% off balance | \$100 allowance                          |

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



★ Don't forget to enroll in an HSA or FSA to save on your out-of-pocket healthcare costs. If you are enrolled in the High-Deductible medical plan and actively contributing to an HSA throughout the year, Hallmark will make a contribution to your HSA each year to help with your medical costs. You can also enroll in an FSA to save on dependent care costs!



## hallmark wellness rewards program

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 can be redeemed toward a gift card.\*

### Earn points on a monthly basis\*\* when you do any of the following:

- Get an annual flu shot
- Complete an on-line health assessment
- Have an annual checkup with your primary care physician
- Participate in wellness screenings
- Maintain a healthy BMI
- Participate in qualifying educational activities or workshops
- Achieve a healthy blood pressure
- Participate in telephonic or virtual coaching sessions

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

### Rally:

- [www.werally.com](http://www.werally.com) (or mobile app: Rally Health), Registration code: HALLMARK
- Track your points and progress
  - Complete incentive activities

The Hallmark Wellness Rewards program runs annually from **Dec 1–Nov 30**.

## 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](http://www.liveandworkwell.com) (or mobile app: Myliveandworkwell)  
**Organization ID: HALLMARKEAP**

\*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.

\*\*Points are awarded monthly if you have completed your online health assessment. You must be an active employee and enrolled in medical on the last day of the quarter or the last day of November to receive the award.

## hallmark wellness\*

### Onsite medical services

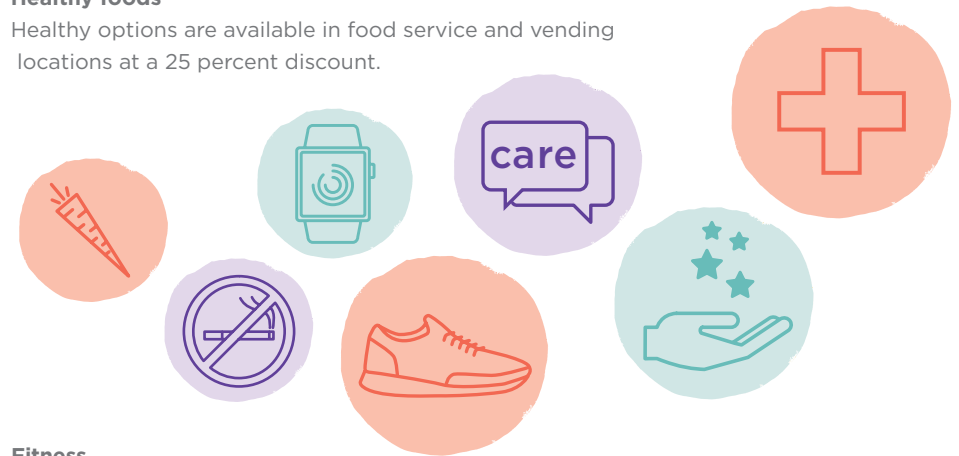
The medical departments at headquarters and some outlying locations offer you screenings and services with registered nurses to evaluate illnesses, monitor health conditions, conduct health education and provide preventive screenings.

### Smoking Cessation

If you're interested in learning about your support options to quit smoking, contact UnitedHealthcare to see what's covered by your plan. You also have access to online resources through Optum (1-866-374-6061, [liveandworkwell.com](http://liveandworkwell.com), Organization ID: HALLMARKEAP).

### Healthy foods

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



### 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.

### 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.

### 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.

\*Services provided onsite at a Hallmark facility may be temporarily closed or adjusted in response to COVID-19 protocols. Refer to the intranet for more information.

\*\*Points are awarded monthly.

## 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            |

\*\*Maximum benefit period is for a rolling 12 months.

## 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.

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



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

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



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

## 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 1x base salary                                   | 1 to 3x annual base salary; <i>without providing health documentation.***</i><br><br>4-8x annual base salary; <i>subject to underwriter approval.</i> | Up to \$20,000; <i>without providing health documentation.***</i><br><br>\$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

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

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

## 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.<br><br>All eligible children must be insured for the same amount. |
| Enrollment             | WorkWell; <a href="http://hallmark.ultipro.com">hallmark.ultipro.com</a> 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.



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

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—\$500 for employee only/\$1,000 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 \$24 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 live in CA or NJ, taxability of your HSA contributions may differ, so consider checking in with your tax adviser if you have questions.*



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  |
|--|--|
| <b>WHO CAN ENROLL?</b>   |  |
| Employees enrolled in the High-Deductible plan who are not enrolled in Medicare.   | All employees who are benefits eligible can participate in FSA.*   |
| <b>WHERE DO I ENROLL?</b>  |  |
| WorkWell   | WorkWell   |
| <b>WILL MY UNUSED FUNDS ROLL OVER?</b>   |  |
| 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).**  |
| <b>HOW MUCH CAN I CONTRIBUTE ANNUALLY?</b>   |  |
| <b>HEALTH—INDIVIDUAL</b> \$3,850<br>— or —<br><b>HEALTH—FAMILY</b> \$7,750<br><br><i>Employer contributions apply to your maximum annual contribution.</i>   | <b>HEALTH</b> \$2,850<br>— and/or —<br><b>DEPENDENT DAY CARE</b> \$5,000<br><br><i>If both an employee and spouse are working, each can set aside \$2,500 annually.</i>  |
| <b>WHEN DO I NEED TO DECIDE?</b>   |  |
| 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.**   |
| <b>WHAT IS THE ADVANTAGE TO ENROLLING?</b>   |  |
| 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—\$500 for employee only/\$1,000 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.   |
| <b>WHEN IS THE MONEY AVAILABLE TO ME?</b>  |  |
| 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.   |
| <b>HOW DO I GET MY DISBURSEMENTS?</b>  |  |
| 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 ( <a href="mailto:customerservice@DiscoveryBenefits.com">customerservice@DiscoveryBenefits.com</a> or 1-866-451-3399). |

*\*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.*



## 401(k) savings and retirement at a glance

**BENEFIT PARTNER**  
Empower

**LEARN MORE & ENROLL**  
[empower-retirement.com/hallmark](https://empower-retirement.com/hallmark)

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](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

★ **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](https://empower-retirement.com/hallmark) > My Financial Path.

**Free, 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](https://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](https://empower-retirement.com/hallmark).



## time away from work

| 2022        | HOLIDAY       |
|-------------|---------------|
| December 25 | Christmas Day |

| 2023        | HOLIDAY            |
|-------------|--------------------|
| January 2   | New Year's Holiday |
| May 29      | Memorial Day       |
| July 4      | Independence Day   |
| September 4 | Labor Day          |
| November 23 | Thanksgiving Day   |
| December 25 | Christmas Day      |

*Each eligible full-time employee will automatically receive 8 hours of holiday pay. Full-time employees will be paid for the New Year's Day holiday if they work on the last regularly scheduled workday of the year. Employees who leave the company on December 31 will NOT be paid for the New Year's Day holiday.*

### 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) |
|----------------------|------------------------------|------------------------------|
| 31st day             | 8                            | 12                           |
| 5-15 years           | 12                           | 18                           |
| 15 years             | 16                           | 24                           |

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

#### Additional details:

Earn PTO days 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.

## shopping and discounts

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



### Employee discount

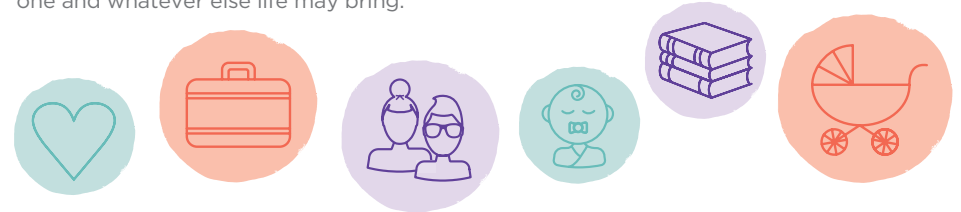
at Halls, Hallmark Gold Crown and varying discounts for many of the other Crown Center shops and restaurants.

### PerkSpot [hallmark.perkspot.com](http://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.

## 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.



### 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.

### 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.

### Travel Assistance Program

Free medical and personal assistance when traveling anywhere in the world, for any reason. Offered by International Medical Group (IMG).

### 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. 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.

### IVF

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

### Child Development and Behavior Support

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

# BENEFITS RESOURCES

**Medical Coverage** Provided by UnitedHealthcare (UHC). Choose your medical plan and enroll at [hallmark.ultipro.com](http://hallmark.ultipro.com)

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

833-209-6469 • [myuhc.com](http://myuhc.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 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](http://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, home repair and more are also available.

Optum: 1-866-374-6061 • [liveandworkwell.com](http://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](http://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](http://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

[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](http://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](http://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).

