

**American Greetings Corporation Retiree Welfare Benefits Plan for Post-Retirement
Medical and Prescription Drug
Summary of Material Modifications**

This Summary of Material Modifications (“SMM”) describes changes to the American Greetings Corporation Retiree Welfare Benefits Plan for Post-Retirement Medical and Prescription Drug.

Effective January 1, 2026, the changes described below relate primarily to administrative vendors and prescription drug fulfillment requirements. Covered benefits may continue to be subject to applicable Plan terms, exclusions, limitations, and network requirements.

- **Medical Plan Administrator** - The medical plan administrator for the Plan will change from UnitedHealthcare to Anthem Blue Cross Blue Shield (Anthem).
- **Prescription Drug Coverage** - The prescription drug administrator will change from OptumRx to Capital Rx for non-specialty prescription medications. Specialty and high-cost prescription drugs will be administered by Archimedes Rx. Mail-order prescriptions must be filled through Costco Mail Order Pharmacy beginning January 1, 2026. Costco membership is not required. Maintenance medications must be filled as a 90-day supply through mail order or at any participating in-network retail pharmacy, as applicable.

This information updates your American Greetings Corporation Retiree Welfare Benefits Plan Summary Plan Description for Post-Retirement Medical and Prescription Drug. Retain this document along with your copy of the SPD. More information is available on AGBenefits.com or by calling AGBenefits Service Center at 1-877-213-6240 for a copy of the summary plan description or plan document.

This information is a summary of the benefits available to eligible associates of American Greetings and its participating subsidiaries. In the event of a conflict between this and any other description of these benefit plans, the plan documents, service agreements, and insurance contracts will control. As with all company sponsored benefit plans, American Greetings reserves the right to amend (subject to the provisions of collective bargaining agreements where applicable), modify, revoke, or terminate these plans in whole or in part at any time. No person speaking on behalf of American Greetings or the plan can amend the plan through a verbal or written statement without a plan amendment. Neither this document nor participation in the benefit plans described here constitutes a promise of continuing employment with American Greetings. More information is available on AGBenefits.com or by calling AGBenefits Service Center at 1-877-213-6240 for a copy of the summary plan description or plan document.