



Dear Hallmark Retiree,

As a Hallmark retiree who is eligible to participate in the Hallmark Retiree Medical Plan, we are writing to inform you about an important update regarding the plan.

Over the past few years, we have observed a notable decline in enrollment of our Retiree Medical Plan and a significant increase in the costs of the plan's monthly premiums. Due to both this decline and considering the availability of more cost-effective and suitable insurance options available in the healthcare marketplace, the Retiree Medical Plan will terminate effective December 31, 2025. This means that after this date, Hallmark will no longer provide medical, prescription drug, dental, or vision coverage for retirees.

### **WHAT THIS MEANS FOR YOU**

While our records indicate that you are not currently enrolled in the Hallmark Retiree Medical Plan, you will have the option to enroll for your medical, prescription drug, dental, and/or vision coverage until December 31, 2025; as of January 1, 2026, the plan will be discontinued.

By announcing this now, we aim to give you ample time to explore alternative coverage options that best suit your needs. Additional information and guidance to assist you in this transition will be provided in the coming months, so please watch for future communication with important details regarding these changes.

### **QUESTIONS? WE'RE HERE TO HELP**

As always, benefits decisions are highly personal and are impacted by a number of factors. If you have any questions about this change or any of Hallmark's retiree benefits, please contact the Hallmark Service Center at 1-888-545-6200 or [hr\\_support@hallmark.com](mailto:hr_support@hallmark.com).

*Hallmark will continue to evaluate benefits on a regular basis and may make changes at any time for various reasons including, but not limited to, changed circumstances, increased costs, and changes in the marketplace or to regulatory requirements. Accordingly, Hallmark reserves the right to further amend, modify, or terminate its benefit plans.*

*Complete details about all of Hallmark's benefits can be reviewed in the Summary Plan Descriptions (SPDs) and the insurance certificates available at [hallmarkretireebenefit.com](http://hallmarkretireebenefit.com). For printed copies, contact the HR Service Center at 816-545-6200 or 1-888-545-6200 or email [hr\\_support@hallmark.com](mailto:hr_support@hallmark.com). Representatives are available weekdays, 7:30am to 5:00 pm (CST).*