

Mondelēz
International
SNACKING MADE RIGHT



BENEFITS MADE RIGHT

2021 ANNUAL ENROLLMENT GUIDE
ELIGIBLE U.S. PART-TIME SALES SERVICE
REPRESENTATIVES (PT SSRs)

DECIDE WHAT'S RIGHT FOR YOU
OCTOBER 21 – NOVEMBER 6, 2020

Find out
WHAT'S NEW
and actions
to take

Review
HEALTH
coverages

Explore
MONEY
options

ENROLL
for 2021

Print/Save
Guide



Photo by Laura Murphy (Great Lakes Region)—Fall Family Day With Brandon (Also a MDLZ Employee) and Maddox

WHAT'S NEW

At Mondelēz International, you're empowered to choose benefit options that are right for you and your family.

Having the right coverages; at the right point in time; that are the right fit for your physical, financial, and personal wellbeing is important. It's why you have a variety of benefit and coverage options, and the opportunity to consider your choices each year.

Consider what will change, what actions you must take now, and key reminders as you think through your benefit choices for 2021.

Photo by Olivia Kashuba (Wilkes Barre)—White Water Rafting With Family and Friends

All tax-savings accounts moving to Fidelity Investments®

- Services for the Health Savings Account (HSA), Health Reimbursement Account (HRA), and Health Care Flexible Spending Account (Health Care FSA) will move to Fidelity.
- If you currently have a tax-savings account through Via Benefits, review the **Explore Money Options** section of this guide for important information about the transition, including key reminders and **steps you need to take** for each account.
- If you currently have an **HSA** with Via Benefits and elect the \$2,000, \$3,000, or \$4,500 Deductible coverage option for 2021, **you must take an additional step during Annual Enrollment if you want to transfer your Via Benefits HSA to Fidelity.** You'll be required to "consent" to the transfer. Otherwise, it will remain with Via Benefits and you'll be responsible for all future monthly administration fees.
- Beginning in January, you'll be able to view 2021 transactions, balances, claims activity, and payment history from Fidelity's website (netbenefits.com/mondelez), the same website you use today for your Mondelez International-sponsored retirement benefits (if eligible).



Photo by Victor Baqueiro (Chicago Fulton Market)—Visiting Copper Falls Wisconsin With Wife, Rosa



Photo by Meghan Betz (East Hanover)—Teddy and Lilah Betz Walking Together

Medical coverage — UnitedHealthcare no longer an available carrier option

If you currently have medical coverage through UnitedHealthcare (UHC), **you must take action during Annual Enrollment.** UHC will no longer be a medical carrier option for 2021. Depending on where you live, your carrier options may include: Aetna, Blue Cross and Blue Shield of Illinois, Cigna, and Kaiser Permanente (California only). Coverage in Hawaii is available only through HMSA. In choosing a new medical carrier, consider whether your existing health care providers are part of the carrier's network.

If you don't select a new carrier, you'll default to the same level of coverage you have today (same coverage option and coverage category—coverage for you only, you and your spouse, etc.) but under the lowest-cost carrier option available within the same network type—broad or select. However, if you're currently in a UHC select network, and no other select network is available in your area, you'll default to the lowest-priced broad network option available. Here's an example of how default coverage will work.

Default Example

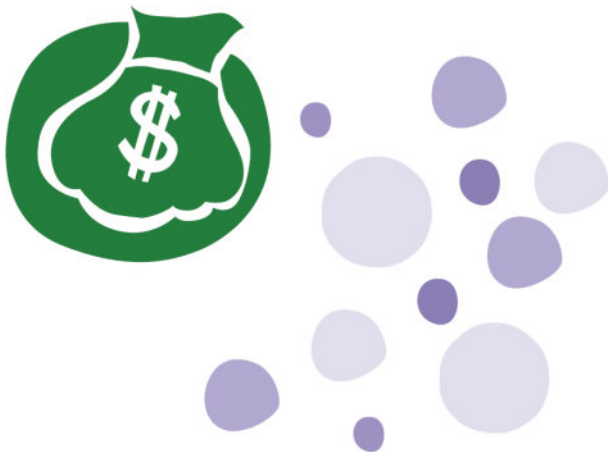
Medical contributions reflect overall trends and rising expenses

While the Company will continue to pay the majority of the cost for employee medical coverage, average rates will increase for 2021 (you'll continue to be responsible for the full cost of coverage for any family members that you choose to cover). Look closely at the cost of each coverage option available to you when you enroll through **MyBenefits Online**, and consider which coverage option is right for you. For example, here are factors that can influence the amount you'll pay for medical coverage.

Cost Factors



Photo by Allie Farmer (Retail Merchandising, Springfield, IL)—Daughter, Kinley, Being Silly



New limits for tax-savings accounts

For 2021, you'll be able to contribute more to your tax-savings accounts.

- **HSA limits:** IRS limits will increase to \$3,600 (individual) and \$7,200 (family)—plus an additional \$1,000 if you're age 55 or older. Remember, any amounts that the Company contributes to your HSA in 2021 (i.e., Fuel4Life incentives) will apply to these limits.
- **Health Care FSA limit:** Plan limit will increase to \$2,750.

Key reminders

2021 Annual Enrollment: This year's Annual Enrollment runs from October 21 to November 6, 2020. You must take action during Annual Enrollment if for 2021 you want to (if applicable):

- Transfer your current Via Benefits HSA balance to a Fidelity HSA® without incurring any fees. Even if you decide not to transfer your Via Benefits HSA, you'll still need to affirmatively open an HSA at Fidelity during the enrollment process to receive Company HSA contributions or contribute amounts to your HSA through pre-tax payroll deductions.
- Choose different medical coverage, especially if you currently have coverage through UHC (UHC will no longer be a carrier option for 2021).
- Make an HSA or Health Care FSA contribution election—your current 2020 contribution elections reset to \$0 on January 1.
- Add or change any other coverage option.

Otherwise, your other year-end 2020 coverage elections will carry over into 2021.

This content is intended to provide only basic information regarding the Mondelēz Global LLC Group Benefits Plan (the Plan), not all the details. For more detailed benefits information, please refer to the appropriate Summary Plan Descriptions (SPDs), and any applicable Summary of Material Modifications (SMMs) to those SPDs. Every attempt was made to make this communication as accurate as possible. However, if a discrepancy exists between this communication and the official plan documents, the plan documents will govern. While it is appropriate to contact the Mondelēz International Benefits Center or applicable claims administrator, respectively, with questions regarding your plan eligibility or coverage, no Mondelēz International employee—such as a manager or member of the People Team—is authorized to make any representations regarding eligibility for, or coverage under, any plan. You should therefore not rely on any such representation. This content is not intended for employees represented by a union, since they receive benefits according to their applicable bargaining agreement.

REVIEW

HEALTH COVERAGES

Coverages that support your **HEALTH** include medical and prescription drug coverage. The Fuel4Life Wellbeing Program also provides financial incentives when you participate in certain wellbeing activities.

Photo by Josie Lent (Wilkes Barre)—Chase at the Strawberry Fields

Medical

Provides comprehensive coverage for certain services (including in-network preventive care covered at 100%). You have coverage and carrier options:

- **Four coverage options**, each paired with either an HSA or an HRA—see a **side-by-side comparison** of the coverage options available, and **Explore MONEY options** for HSA and HRA details.
- **Up to four carrier options**, depending on your area. Carriers include Aetna, Blue Cross and Blue Shield of Illinois, Cigna, and Kaiser Permanente (California only). Some carriers aren't available in all areas. In Hawaii, coverage is through HMSA.

All coverage options include prescription drug coverage

provided through retail and mail order programs. Prescription drug coverage is through CVS Caremark (except where Kaiser Permanente and HMSA are the carriers).

Learn more about terms and how coverage works by watching these videos.

Watch Videos



Fuel4Life Wellbeing Program

It's important to regularly check in on your health. It can even earn you extra dollars if you're enrolled in medical coverage through the Company. Just by completing certain wellbeing activities between January 1 and November 30, you can earn up to \$500 in Fuel4Life incentives.

Key reminders

Eligibility and coverage: To confirm your eligibility and the coverage options available to you, go to **MyBenefits Online**.

Dependent verification: You're responsible for ensuring that the dependents you cover under the Company medical, dental, and/or vision plans meet the plans' eligibility requirements at all times. The "Your Guide to the Mondelez Global LLC Group Health Plans" details dependent eligibility requirements (access the Guide in the *Resource Library* under the *Tools & Resources* tab on **MyBenefits Online**). You'll need to provide proof of eligibility for any newly added dependents during Annual Enrollment.

Surcharge: If you use tobacco products, you'll pay more for medical coverage (an additional \$100 monthly surcharge).

Medical coverage cost: You'll continue to be responsible for the full cost of coverage for any family members that you choose to cover. View your 2021 costs on **MyBenefits Online** beginning October 21, 2020.

Looking for more details?

You can access more detailed coverage information (posted under the *Resource Library*), carrier websites, phone numbers, and the provider finder tools on **MyBenefits Online**.

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EXPLORE MONEY OPTIONS

To help support you financially, you have access to an HSA or HRA—depending on the medical coverage option you choose—as well as a Health Care FSA. To help protect your income, you have automatic Company-provided Business Travel Accident (BTA) Insurance.

Photo by Katrina Boston (Macon, GA)—Sunrise Horseback Ride With Partner, Kelly

Transitioning to Fidelity in 2021

Fidelity Investments® will begin servicing the HSA, HRA, and Health Care FSA. As this transition occurs, there are specific considerations and/or steps you need to take (as described here under HSA, HRA, and Health Care FSA “Key Reminders”).



HSA

An IRA-type trust or custodial account you can contribute to if enrolled in the \$2,000, \$3,000, or \$4,500 Deductible medical coverage option (and all other IRS eligibility requirements are met):

- Allows you to save on a tax-free basis to help pay for eligible out-of-pocket medical, dental, and vision expenses today and into the future (see [IRS Publication 969](#) for details).
- Offers a **triple-tax advantage**—you contribute, pay for eligible expenses, and can earn interest/investment returns all tax-free.
- Balance grows through the Fuel4Life incentives;* your contributions (up to annual IRS limits); and interest/investment returns on your invested HSA dollars.
- Unused end-of-year balance is always yours to keep—regardless of whether you change medical coverage, leave the Company, or retire.

Remember: HSA contribution elections are required each year. Your 2020 HSA contribution election amount will reset to \$0 on January 1, 2021, unless you make a 2021 HSA contribution election during Annual Enrollment. HSA contribution elections can be made at any time throughout the year by going to [MyBenefits Online](#) (election takes effect prospectively).

Key Reminders as We Transition to Fidelity

* As long as you complete certain wellbeing activities, Fuel4Life incentives are automatically added to your HSA. If you're enrolled, but don't have an established HSA, you receive the incentives as taxable cash.

HRA

A bookkeeping account paired with the \$1,000 Deductible medical coverage option:

- Designed to help you pay for eligible out-of-pocket medical and prescription drug expenses (dental and vision expenses don't qualify).
- Balance grows through the Fuel4Life incentives;* you can't contribute your own dollars.
- Unused end-of-year balance "rolls over"—it's yours for future use, provided you remain in an HRA-eligible coverage option through the Company (if made available).
- Balance is forfeited once you're no longer enrolled in an HRA-eligible coverage option, or you leave the Company (unless you elect COBRA).

Key Reminders as We Transition to Fidelity

** As long as you complete certain wellbeing activities, Fuel4Life incentives are automatically added to your HRA. If you're enrolled, but don't have an established HRA, you receive the incentives as taxable cash.*

Health Care FSA

Offers you a way to set aside tax-free dollars to pay for eligible expenses in a given year.

The Health Care FSA (available only if you're not contributing to an HSA) allows you to reimburse yourself for eligible health care expenses using before-tax dollars (see **IRS Publication 502** for details). You may elect to contribute up to \$2,750 before-tax for 2021.*

Note: You'll forfeit your Health Care FSA balance if you don't use it by the end of the coverage period. You'll have until March 31, 2022, to submit claims to Fidelity for 2021 eligible expenses.

Key Reminders as We Transition to Fidelity

** If you have expenses that are eligible for payment from both your FSA and HRA, the HRA automatically pays first.*

Company-Provided Coverage

You're automatically enrolled in Business Travel Accident (BTA) Insurance coverage equal to four times your annual base pay (up to \$5 million) at no cost to you.

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ENROLL FOR 2021

Take these steps:

- Know your coverage options and **what's new for 2021**.
- Use the decision-support tools available on **MyBenefits Online**.
- Understand what actions, if any, you need to take to move your tax savings account(s) to Fidelity.
- Decide what's right for you—Annual Enrollment runs from **October 21 – November 6, 2020**.

Photo by Geoffrey Wright (East Hanover)—Fishing With Son, Geoffrey



If you haven't connected to MyBenefits Online directly yet, take action now to set up your account in advance of Annual Enrollment and register your preferred email address.

Enroll through MyBenefits Online

- **Connect directly** by going to <https://mondelez.ehr.com>.
- **Sign in** by entering your Username (which is the email address you provided when registering) and Password.
- **Follow the prompts** to complete the Enhanced Security Verification process.

You'll need to register the first time you access MyBenefits Online directly. On the sign-in screen, select *First time user? Create an account*. You'll need to provide your Company email address, Employee ID, or Social Security Number; and also verify your identity by entering a few personal data elements. The system will then walk you through the account setup process. Call the Mondelez International Benefits Center if you need assistance.

Enroll by phone

Contact the Mondelez International Benefits Center at 1-800-887-8807 (Option 1—Benefits; Option 1—Health & Welfare Benefits). Representatives are available Monday through Friday, 7:00 a.m. to 6:00 p.m. (Central Time) to answer your questions and assist with your enrollment.

Enroll before 11:00 p.m. Central Time on November 6, 2020. The coverage elections you make during Annual Enrollment will generally continue through December 31, 2021—unless you experience a qualified life event that affects your or your dependent's coverage.

What happens if you don't enroll? You must take action during Annual Enrollment if for 2021 you want to (if applicable):

- Transfer your current Via Benefits HSA balance to a Fidelity HSA® without incurring any fees. Even if you decide not to transfer your Via Benefits HSA, you'll still need to affirmatively open an HSA at Fidelity during the enrollment process to receive Company HSA contributions or contribute amounts to your HSA through pre-tax payroll deductions.
- Choose different medical coverage, especially if you currently have coverage through UHC (UHC will no longer be a carrier option for 2021).
- Make an HSA or Health Care FSA contribution election—your current 2020 contribution elections reset to \$0 on January 1.

Otherwise, your other year-end 2020 coverage elections will carry over into 2021.

Get more details

For all your personal benefit-related information, carrier websites and phone numbers, benefit comparisons, and detailed benefit summaries—including the Summary Plan Descriptions (SPDs), any Summary of Material Modifications (SMMs) to those SPDs, and Summary of Benefits and Coverages (SBCs)—go to **MyBenefits Online**. SPDs, SMMs, SBCs, and annual required notices are all posted in the *Resource Library* under the *Tools & Resources* tab on **MyBenefits Online**. Paper versions of these documents also are available, free of charge, by contacting the Mondelēz International Benefits Center at **1-800-887-8807** (Option 1—Benefits; Option 1—Health & Welfare Benefits).

Look up important contact information

Find phone numbers, websites, and mobile apps for our benefit vendors, all in one place.

Contact Info

Decide what's right for you

Here are three things to consider to make enrollment the best it can be for you.

Top 3 List

Employee Assistance Program (EAP)

The EAP—available through Magellan Healthcare—is designed to support personal wellbeing and help you and your family balance the demands of work, family, and daily living. You don't need to enroll, the EAP is automatically available to you and your family.

Read More

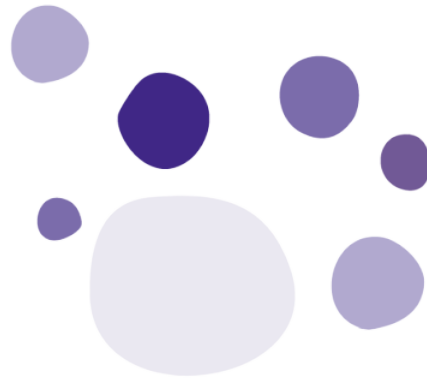
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Pop-Ups/Overlays

DEFAULT EXAMPLE

Let's assume you currently cover yourself and your spouse within a UHC select network under the \$2,000 Deductible coverage option. If you don't actively select a new carrier option during 2021 Annual Enrollment, beginning January 1, 2021, your medical coverage will default to:

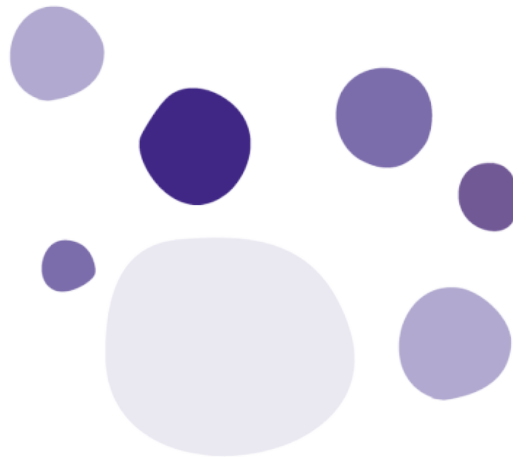
- Coverage under the \$2,000 Deductible coverage option;
- Coverage for you and your spouse; and
- The lowest-priced select network option (and if a select network option isn't available, you'll default to the lowest-priced broad network option).



COST FACTORS

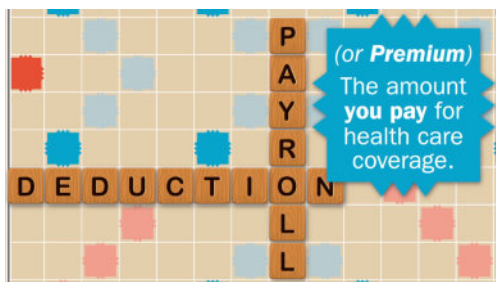
Factors that can influence the amount you'll pay for medical coverage include:

- The coverage option and carrier option you select.
- Who you cover (i.e., coverage category).
- The type of network (e.g., smaller, select network versus a larger, broad network), as well as the network's performance in your local market.

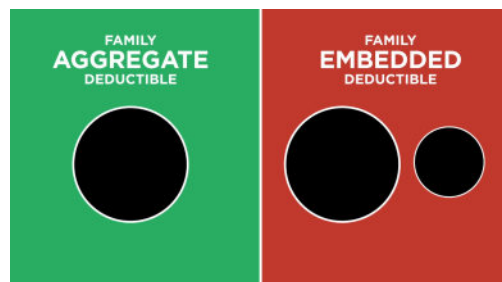


TWO SHORT VIDEOS YOU MAY FIND HELPFUL

Review common benefits terms and definitions



Learn about aggregate and embedded deductibles



TRANSITIONING TO FIDELITY—HSA



*Photo by Shaun Rocknic (San Francisco, CA North)—Outdoor Fun
With Caleb and Carter*

Check your Via Benefits debit card expiration date

If your Via Benefits debit card has an expiration date of December 2020 and you're transferring your HSA to Fidelity, you won't receive a new replacement debit card. After December 31, 2020, you'll need to pay for eligible expenses out of pocket and submit a reimbursement request through the **Via Benefits website** or mobile app until the transfer to Fidelity occurs.

If you're currently enrolled in the \$2,000, \$3,000, or \$4,500 Deductible coverage option and want to transfer your Via Benefits HSA to Fidelity:

- You'll be required to "consent" during Annual Enrollment on **MyBenefits Online**. Your online consent gives Via Benefits the permission to move your HSA balance to Fidelity, and Fidelity the permission to open your new Fidelity HSA® (your HSA balance will remain at Via Benefits until it transfers in February 2021).
- As long as you complete the online consent by November 6, 2020, you won't be subject to transfer, account closure, or monthly administrative fees with Via Benefits.
- If you're currently investing some or all of your HSA savings, **you must divest (or move to cash) those savings by 10:59 p.m. (Central Time) on January 27, 2021**. If you don't, your balance will not transfer to Fidelity.
- Your 2021 contributions will be deposited into your new Fidelity HSA® beginning with your first paycheck in January.
- You'll be able to access amounts in your Via Benefits HSA through Via Benefits until January 31, 2021. Then, a "blackout period" will occur between February 1, 2021 and February 21, 2021, during which time the actual transfer will occur and you won't have access to amounts in your Via Benefits HSA. So, be sure to consider any transactions you may want to make with your Via Benefits account before February 1, 2021.
- The transfer of funds from Via Benefits to Fidelity won't be considered a taxable event (therefore it won't be reported to the IRS), and the amounts transferred won't apply toward your 2021 HSA maximum annual contribution limit.

If you have questions about how your HSA will transfer from Via Benefits, call Via Benefits at **1-800-953-5395**.

If you elect the \$2,000, \$3,000, or \$4,500 Deductible coverage option:

- **November 2020:** You'll begin to receive communications from Fidelity detailing how to activate your account online, request additional debit cards, invest your contributions, and elect beneficiaries (current HSA investment elections and beneficiary designations will not carry over from Via Benefits to Fidelity).
- **Mid-December 2020:** If you open a new HSA with Fidelity (and/or transfer your Via Benefits HSA to Fidelity), you'll receive a new debit card from Fidelity—the NetBenefits® Access Card.
- **January 2021:** As long as you've opened a Fidelity HSA® during Annual Enrollment, your 2021 contributions will begin with your first paycheck in January. Remember, you can make (or change) your HSA contribution election any time throughout the year on **MyBenefits Online**, with the election taking effect prospectively.

If you'd like to learn more about how to make the most of your HSA as we begin transitioning to Fidelity, visit **Fidelity.com/HSAtips**, or visit **Fidelity.com/UseHSAvideo** to watch a short video. You can also contact Fidelity at **1-866-612-4582**. Representatives are available Monday through Friday, 7:30 a.m. to 7:30 p.m. (Central Time).



Photo by Tracie Banholzer (Portland, WA)—Finn

Investing involves risk, including risk of loss.

The information provided herein is general in nature. It is not intended, nor should it be construed, as legal or tax advice. Because the administration of an HSA is a taxpayer responsibility, you are strongly encouraged to consult your tax advisor before opening an HSA. You are also encouraged to review information available from the Internal Revenue Service (IRS) for taxpayers, which can be found on the IRS website at **IRS.gov**. You can find IRS Publication 969, *Health Savings Accounts and Other Tax-Favored Health Plans*, and IRS Publication 502, *Medical and Dental Expenses*, online, or you can call the IRS to request a copy of each at 1-800-829-3676.

The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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TRANSITIONING TO FIDELITY—HRA



Photo by Kermit Sandorf (St. Louis, MO)—Grandson, Jack Stahl, First Day of Pre-School

If you're currently enrolled in the \$1,000 Deductible coverage option:

- As long as you elect the same coverage option for 2021, any remaining HRA balance will automatically transfer to Fidelity. You don't need to take any additional action.
- As of January 1, you can begin using your starting 2021 HRA balance with Fidelity for 2021 expenses. However, any existing HRA amount with Via Benefits will only be available to use for 2021 expenses once the balance transfer to Fidelity occurs.
 - Continue to submit claims to Via Benefits for your 2020 eligible expenses through March 31, 2021.
 - Any remaining HRA balance you have with Via Benefits as of March 31, 2021, will transfer to Fidelity and be available for use for 2021 expenses by May 1.

If you have questions about how your HRA will transfer from Via Benefits, call Via Benefits at **1-800-953-5395**.

Check your Via Benefits debit card expiration date

If your Via Benefits debit card has an expiration date of December 2020, you won't receive a new replacement debit card. After December 31, 2020, you'll need to pay for eligible expenses out of pocket and submit a reimbursement request for eligible 2020 expenses through the **Via Benefits website** or mobile app until March 31, 2021.

If you elect the \$1,000 Deductible coverage option during Annual Enrollment:

- **Mid-December 2020:** You'll receive a new debit card—the NetBenefits® Access Card.
- **January 2021:** You can begin submitting claims for 2021 eligible expenses to Fidelity on netbenefits.com/mondelez.

If you have any questions regarding how your HRA will transfer to Fidelity, contact Fidelity at **1-866-612-4582**. Representatives will be available Monday through Friday, 7:30 a.m. to 7:30 p.m. (Central Time) beginning in early December to answer general questions (representatives will be able to answer your account-specific questions after January 1, 2021).



Photo by Russell Scott Fite (Little Rock, AR)—Masked and Ready for Business as Usual

TRANSITIONING TO FIDELITY—HEALTH CARE FSA



Photo by David Pearce (Gulf South Region)—Relaxing On Gulf Coast Trip With Wife, Karen

If you're currently enrolled in a Health Care FSA:

Continue to submit claims to Via Benefits. You'll have until March 31, 2021 to submit claims for 2020 eligible expenses.

If you have questions about your current Health Care FSA through Via Benefits, call Via Benefits at **1-800-953-5395**.

Check your Via Benefits debit card expiration date

If your Via Benefits debit card has an expiration date of December 2020, you won't receive a new replacement debit card. After December 31, 2020, you'll need to pay for eligible expenses out of pocket and submit a reimbursement request for eligible 2020 expenses through the **Via Benefits website** or mobile app until March 31, 2021.

If you elect to participate in the Health Care FSA during Annual Enrollment:

- **Mid-December 2020:** You'll receive a new debit card—the NetBenefits® Access Card.
- **January 2021:** You can begin submitting claims for 2021 eligible expenses to Fidelity on **netbenefits.com/mondelez**.

If you have any questions regarding your Health Care FSA through Fidelity, contact Fidelity at **1-866-612-4582**. Representatives will be available Monday through Friday, 7:30 a.m. to 7:30 p.m. (Central Time) beginning in early December to answer general questions (representatives will be able to answer your account-specific questions after January 1, 2021).



Photo by Sonal Agarwal (East Hanover)—With Leo

1

Get the best value for your health care dollar.

- **Consider your cost for medical coverage—** If you select a higher deductible coverage option, your paycheck contributions are lower with more of your dollars focused on only the care you may need at the time you need it. If you select a lower deductible option, your paycheck contributions are higher and your potential out-of-pocket costs are lower if/when you need care. Review your costs on [MyBenefits Online](#).
- **Evaluate where you get medical care—** You can pay less in contributions if you select a coverage option with a smaller group of providers called a select network (if offered in your area). If you prefer a larger selection of providers, consider an option with a broad network instead. Use the provider tools on [MyBenefits Online](#) to confirm which doctors and/or hospitals are part of the network you choose—especially since network participation can change over time.
- **Determine who in your family needs coverage—** Consider whether your family members (your legal spouse, domestic partner, and/or dependent children) will need coverage for 2021.

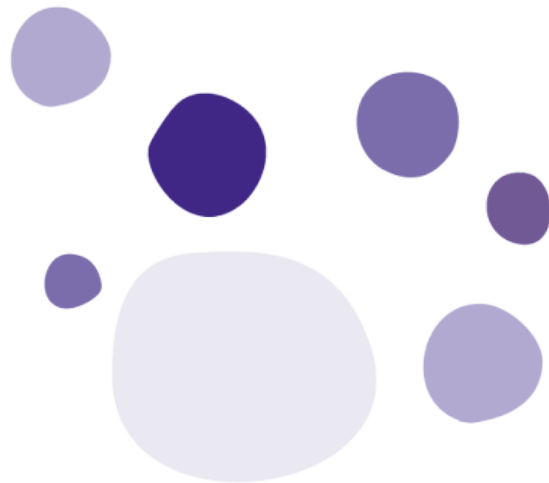




Photo by John Romanelli (New York)—With Son, Johnny Boy Romanelli, on Hockey Day

2

Maximize your savings potential.

Complete the Fuel4Life wellbeing activities to receive the Fuel4Life incentives—added to either your HSA or HRA (depending on your medical coverage option). And, if you enroll in the \$2,000, \$3,000, or \$4,500 Deductible medical coverage option that's paired with an HSA, leverage the **HSA's triple-tax advantage**—contribute, pay for qualified expenses, and earn interest/investment returns—all tax-free.

3

Take action.

Enroll before 11:00 p.m. (Central Time) on November 6, 2020. If you don't, your year-end 2020 coverage elections will carry over into 2021—except for your UHC carrier option (if applicable), and your 2020 HSA or Health Care FSA contribution elections (which will reset to \$0 on January 1). Shortly after Annual Enrollment, you'll receive a mailed Confirmation Statement summarizing your 2021 coverage elections. Review the information carefully. If there's an error, contact the Mondelēz International Benefits Center as soon as possible. Failing to do so may limit our ability to timely correct the error for the 2021 plan year.



Photo by Bharat Jani (East Hanover)—With Daughters Tanvi and Khusboo (and Her Yorkie, Buddy)

CONTACT INFORMATION

[Download PDF](#)

Medical

Aetna	1-800-296-9045	www.aetna.com *	Apple App Store Google Play
Blue Cross and Blue Shield of Illinois	1-877-238-5948	www.bcbsil.com *	Apple App Store Google Play
Cigna	1-855-881-7925	www.myCigna.com *	Apple App Store Google Play
Kaiser Permanente	1-800-464-4000	www.kp.org *	Apple App Store Google Play

Prescription drug

CVS Caremark	1-888-771-7267	www.caremark.com (or MDLZ information site)	Apple App Store Google Play
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Accounts — HSA, HRA, Health Care FSA

Fidelity Investments®	1-866-612-4582	www.netbenefits.com/mondelez *	Apple App Store Google Play
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Note: Fidelity Investments® is the new service provider for 2021 and going forward. For inquiries about your current 2020 accounts, continue to contact Via Benefits (1-800-953-5395 | www.viabenefitsaccounts.com).

Other Benefits

Magellan Healthcare (EAP)	1-800-327-4581	www.magellanascent.com	Apple App Store Google Play
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Fuel4Life Wellbeing Program

Virgin Pulse	1-877-770-1550	https://member.virginpulse.com *	Apple App Store Google Play
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* Single sign-on to this resource is available through [MyBenefits Online](#). This allows you to connect automatically to the resource by selecting it on [MyBenefits Online](#) with no need to enter a separate user name and password.

SUPPORTING YOUR AND YOUR FAMILY'S WELLBEING

The EAP offers:

- 24/7 confidential counseling, up to five free counseling visits per topic per year.
- Additional virtual therapy through BetterHelp—a telehealth company that provides confidential virtual therapy through text messaging, live chat, phone, and video conferencing.
- Personalized referrals to service providers, including those for elder and child care, financial, and legal assistance.
- Coaching, designed to help with work-related stress, parenting challenges, sleep issues, and more.

Please visit the [Magellan Healthcare website](#) to learn more about the wide range of services and resources you and your family members can use through the EAP at no cost to you. You can also reach the EAP by phone, 24 hours a day, seven days a week, at **1-800-327-4581**.



Photo by Andreea Bighirel (Chicago Bakery)—Pictured With Cody and Ollie (the Dog)