

WHAT'S NEW

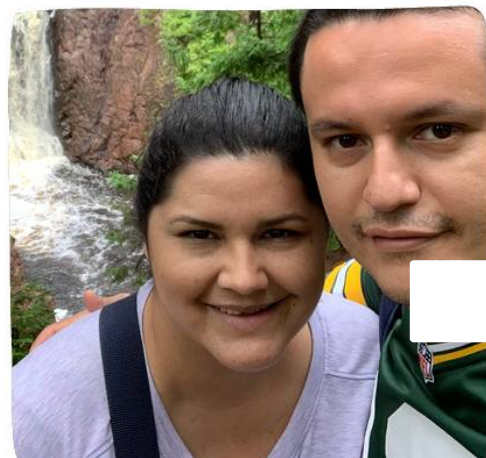
At Mondelēz International, you're empowered to choose benefit options that are right for you and your family. Having the right coverages; at the right point in time; that are the right fit for your physical, financial, and personal wellbeing is important. It's why you have a variety of benefit and coverage 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



2/5 What's New

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).

Medical coverage Φ
UnitedHealthcare no longer
an available carrier option

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



2/5 What's New

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



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

2/5 What's New

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.



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

Cost Factors



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 incen will apply to these limits.
- **Health Care FSA limit:** Plan limit will increase to \$2,750

2/5 What's New

Key reminders