



# **BENEFITS MADE RIGHT HEALTH MONEY & MORE**

Choose your health and welfare coverages **within 45 days** of your eligibility date (which is your hire date or, if you're localizing from another country, your U.S. assignment date). Make your Mondelēz Global LLC Thrift 401(k) Savings Plan — 401(k) Savings Plan — elections **within 30 days** of your eligibility date (your contributions and Company contributions begin approximately the first pay cycle 30 days after your eligibility date).



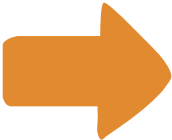
# THE START OF SOMETHING NEW

**BENEFITS** .....pages 3–14  
Get to know your options. For other coverage-related details, access **MyBenefits Online**.

**ENROLL** .....pages 15–18  
Get to know **MyBenefits Online**, where you can confirm your cost for each coverage.

**RESOURCES AND CONTACTS** .....pages 19–20  
Get to know your decision-support tools.

Review **MyBenefits Online** access instructions on page 18.



# BENEFITS

**We're excited that you're part of our team. This guide highlights your benefits, and how they're designed to:**

- Support your diverse needs.
- Enhance your physical, financial, and personal wellbeing.
- Provide additional coverages to help protect you and your family.
- Be cost-effective for you and sustainable for the Company.
- Empower you to take responsibility for your health and financial security.



**BENEFITS  
MADE RIGHT**

## WHAT'S RIGHT FOR YOU?

As you review the coverage options available, consider your coverage needs, preferences, and the people in your life.

Ask yourself:

- What are the best coverages for my situation?
- Does it make more sense to enroll in medical, dental, and/or vision coverage through my spouse's/domestic partner's employer (instead of through mine)?
- Who in my family do I need to cover?
- Do I want to save on eligible expenses by using a tax-savings account — Health Savings Account (HSA) or Flexible Spending Account (FSA)?
- Could I make use of the optional benefits available (such as legal services and/or identity theft protection)?
- How can I better prepare financially by using the 401(k) Savings Plan?

### Need help deciding what's Right for You?

Use the tools available on **MyBenefits Online** (<https://mondelez.ehr.com>) to help you choose your coverages.

# MEDICAL



## You have coverage and carrier options

- Four medical coverage options – each paired with either a Health Reimbursement Account (HRA) or Health Savings Account (HSA), which you can use to help pay for eligible expenses on a tax-free basis.
- Up to five medical carrier options depending on your area, including Aetna, Blue Cross and Blue Shield of Illinois, Cigna, UnitedHealthcare, and Kaiser Permanente (California only).\*

If you live in Hawaii, you have one medical coverage option available through HMSA. See details on **MyBenefits Online** under the *Resource Library*.

All options provide coverage for certain medical services and prescription drugs. Keep in mind, medical carriers can differ by price, in-network doctors/facilities, and more. Before you enroll, use the online tools to help you decide which coverage and carrier option combination work best for you and your family. And, if you have ongoing treatment and your enrollment will result in a carrier change, ask the new carrier about their transition-of-care policy.

## Surcharges

If you use tobacco products, you'll pay more for medical coverage. You'll also pay more if you enroll your spouse/domestic partner who is eligible for coverage through another employer. See pages 15 and 16.

## Processes and standards vary by carrier

This means that two carriers may treat a covered service differently when making a benefit determination. As a result, how services are covered and what you pay can vary across carriers. Also, carriers might adjust costs for certain services (for example, negotiated rates for certain covered services and telemedicine costs) from year to year. If you have questions about how a specific service is covered, contact the carrier directly.

*\*Some carriers aren't available in all areas.*

## TALK TO A DOCTOR 24/7

Be sure to visit each carrier's website through **MyBenefits Online** for more information. Each has a specific telemedicine provider and per-visit cost:

- **Aetna:** \$40 per consult
- **Blue Cross and Blue Shield of Illinois:** \$44 per consult
- **Cigna:** \$55 per consult
- **UnitedHealthcare:** \$49 per consult

For Kaiser Permanente telemedicine options and costs, check with your physician.

Review common benefit terms and definitions. View this video on **MyBenefits Online**, or watch now on your smartphone by scanning this QR code with your camera.



### What is an aggregate or embedded deductible?

View this video on **MyBenefits Online** to learn what these terms mean, or watch it now on your smartphone by scanning this QR code with your camera.



#### MEDICAL OPTIONS: IN-NETWORK BENEFITS\*

Option	\$1,000 Deductible with HRA	\$2,000 Deductible with HSA	\$3,000 Deductible with HSA	\$4,500 Deductible with HSA
Available Account	Health Reimbursement Account (HRA)	Health Savings Account (HSA)		
Contribution Amount	<p>Note: View the pre-tax contribution amount you'll pay each pay period on <b>MyBenefits Online</b> (surcharges also may apply — see pages 15 and 16)</p>			
Preventive Care	Covered 100% when you use in-network providers (no deductible)			
You Pay				
Deductible				
— Individual	\$1,000	\$2,000	\$3,000	\$4,500
— Family	\$2,000	\$4,000	\$6,000	\$9,000
Coinsurance (after deductible)	10%	20%	30%	30%
Out-of-Pocket Maximum (includes deductible)				
— Individual	\$2,500	\$4,000	\$6,000	\$6,000
— Family	\$5,000	\$6,850	\$12,000	\$12,000
Deductible and Out-of-Pocket Maximum Type	Aggregate	Aggregate	Embedded	Embedded

\* Out-of-network benefits are also available (except through Kaiser Permanente), but benefits are lower and your costs are higher. So, it's worth it to stay in-network. For details, access **MyBenefits Online**.

**BENEFITS  
MADE RIGHT**

## WHAT'S RIGHT FOR YOU?

### Carefully consider:

- **The way you pay** — If you prefer to pay for coverage as you go (i.e., lower contributions from your paycheck, with more of your dollars focused on only the care you may need or use) consider an option paired with an HSA. If you'd rather pay more in contributions out of your paycheck to keep your potential costs lower if/when you need care, consider the option paired with the HRA.
- **Where you get care** — You can pay less in contributions from your paycheck with a smaller group of providers called a select network (if offered by a carrier in your area). If you prefer a larger selection of providers, consider an option with a broad network instead. In either case, it's always most cost effective to receive care from an in-network provider. You can confirm a provider's network participation by using the Provider Lookup Tool on **MyBenefits Online** — especially since their network participation can change over time. It's also good to confirm network participation directly with your provider before you receive services.
- **Special coverage needs** — Consider the specific care you or your family members may need (for example, regular check-ups with a specialty provider). To understand how the carriers will cover your care, use their cost look-up tools which you can access from **MyBenefits Online**.

# PRESCRIPTION DRUGS



Medical includes prescription drug coverage through CVS Caremark (except where Kaiser Permanente and HMSA are the carriers). Coverage includes:

- **Retail (Up to a 30-Day Supply):** For short-term medications obtained at a CVS Caremark network pharmacy (includes pharmacies other than CVS retail pharmacies).
- **Mail-Order Program or CVS Retail Pharmacy (Up to a 90-Day Supply):** Only for long-term or maintenance medications filled through the mail-order program or at any CVS retail pharmacy.
- **Specialty Prescriptions (Up to a 30-Day Supply):** Medications must be filled through mail-order or at a CVS retail pharmacy beginning with the first prescription.

If you fill a long-term maintenance medication (one that you need for more than 60 days), you can get the original prescription, plus one refill, at any in-network retail pharmacy. After that, you'll need to refill that prescription through CVS Caremark's mail-order program or at a CVS retail location.

**Questions about how a specific prescription drug is covered?**

Call CVS Caremark at **1-888-771-7267**. You can also find the CVS Caremark preventive and formulary drug lists at <https://info.caremark.com/mondelez>. Please note that the formulary drug list is very comprehensive, and only drugs on the formulary listing are covered.

	<b>RETAIL PHARMACY (UP TO A 30-DAY SUPPLY)</b>	<b>MAIL-ORDER OR CVS RETAIL PHARMACY (UP TO A 90-DAY SUPPLY)</b>
<b>Non-Preventive Drugs (Amounts Below Apply After You Satisfy The Deductible)*</b>		
<b>Generic Drugs</b>	You pay a \$10 copay	You pay a \$25 copay
<b>Preferred Brand Drugs**</b>	You pay 30% (\$25 min/\$75 max)	You pay 30% (\$62.50 min/\$187.50 max)
<b>Non-Preferred Brand Drugs**</b>	You pay 40% (\$50 min/\$100 max)	You pay 40% (\$125 min/\$250 max)
<b>Preventive drugs that are classified as preventive under the Affordable Care Act are covered at 100%, with no deductible requirement. For other preventive drugs, you pay the non-preventive amounts shown above (deductible doesn't apply).</b>		
<small>* If you participate in the \$1,000 Deductible with HRA coverage option, you don't have to first satisfy a deductible before the above amounts apply.</small>		
<small>** If you choose a brand-name drug that isn't excluded from coverage under the Plan and has a generic equivalent, you'll pay the generic drug copay, plus the full difference between the generic's and brand-name drug's cost. This rule applies to prescriptions you receive at a network pharmacy and through mail-order.</small>		

# DENTAL



You have two coverage options through Delta Dental of Illinois:

**\$2,500 MAXIMUM WITH ORTHODONTIA**

**\$1,000 MAXIMUM**

Contribution Amount		
	Note: View the pre-tax contribution amount you'll pay each pay period on <b>MyBenefits Online</b>	
<b>Annual Deductible</b>	\$50 individual (up to \$150 family limit)	
<b>Annual Benefit Maximum</b>	\$2,500 per person	\$1,000 per person
<b>Preventive Care</b> Includes check-ups (deductible doesn't apply)	Covered 100%	Covered 100%
<b>Basic Services</b> Includes fillings	You pay 10% after deductible	You pay 20% after deductible
<b>Major Services</b> Includes bridges and inlays	You pay 40% after deductible	You pay 50% after deductible
<b>Orthodontia</b>	You pay 50% (no deductible) Note: \$2,500 lifetime maximum benefit per person — adult and child	Not covered

Note: For services over \$200, you're encouraged to obtain prior authorization, even though it's not required.

## Save money with a Delta Dental preferred provider

Network providers offer services at a discount, plus conveniently submit claims on your behalf. You can use out-of-network providers, but your out-of-pocket costs may be higher. Access more dental coverage details, including the Dental Transition of Care Guidelines document and the Provider Lookup Tool, on **MyBenefits Online** (see page 18) or visit [www.deltadentalil.com](http://www.deltadentalil.com).



Vision (available through EyeMed) offers in-network coverage that includes one routine comprehensive eye exam per calendar year, frames (\$150 allowance per year), single vision and bifocal lenses (you pay a \$15 copay), or contact lenses (\$140 allowance per year). Keep in mind, receiving services from an out-of-network provider may cost you more. Access more vision coverage details and the Provider Lookup Tool on **MyBenefits Online** (see page 18), or visit [www.eyemed.com](http://www.eyemed.com).



## WHAT'S RIGHT FOR YOU?

Make the right dental and vision coverage elections for you!

- You have two dental coverage options — one that offers orthodontia. Consider which will best meet your needs.
- If you or your family members need vision care, vision coverage may be right for you.

# HEALTH SAVINGS ACCOUNT (HSA)



## The HSA comes with the High Deductible Health Plan (HDHP) options (the \$2,000, \$3,000, and \$4,500 Deductible coverage options under the Mondelēz Global Medical Plan)

It offers the opportunity to save tax-free to help pay for your eligible health care expenses today and in the future. Your HSA balance can grow in multiple ways:

- **Up to a \$500 Fuel4Life incentive from the Company** after you complete certain wellbeing activities, including a health assessment **and** biometric screening (\$350); as well as participate in a Fuel4Life health challenge (up to \$150 for each). You can earn up to a maximum of \$500 in incentives for the year. See page 9 for more information about the Fuel4Life Wellbeing Program.
- **Money you contribute** on a tax-free basis, up to the IRS limits (if you plan to participate in the Fuel4Life wellbeing activities, you'll need to reduce your HSA contributions to ensure you don't exceed these IRS limits).
- **You can contribute \$3,550** if you enroll just yourself in medical coverage, and **\$7,100** if you enroll at least one other family member.
- **You can make an additional \$1,000 "catch-up" contribution** if age 55 or older in 2020 (and not enrolled in Medicare).

Keep in mind, you can change your HSA contribution amount throughout the year by going to **MyBenefits Online** (election takes effect prospectively).

- **Interest.** It's a savings account, so it earns an annual rate of tax-free interest.
- **Investment income.** If your HSA balance reaches \$1,000, you can choose from a number of investment options available through Via Benefits to help your savings grow tax-free. Please Note: The Company does not play a role in determining the investment options available through Via Benefits, or the fees charged.

Your HSA balance is yours to keep. It remains available regardless of whether you change your medical coverage, enroll in a different coverage outside the Company, leave the Company, or retire. Learn more about using your HSA for eligible expenses in IRS Publication 969.

## Paying with your HSA

Use your HSA balance to pay for eligible out-of-pocket expenses, such as services received while meeting your deductible and what you pay after the deductible (like coinsurance or copays for doctor visits and prescription medications). You can also use it to pay for eligible dental and vision expenses.

Be sure to use your Via Benefits debit card, or pay for the expense on your own and submit claims to Via Benefits for reimbursement.

## ADDITIONAL HSA ITEMS TO NOTE:

- The HSA — administered by Via Benefits — is only available if you enroll in an HDHP option and meet all other IRS requirements.
- You can't be enrolled in another plan that isn't an HDHP, or in Medicare.
- Once your account is established, you'll receive a welcome kit, debit card, and pin postcard from Via Benefits.
- The IRS contribution limits include your contributions to any HSA to which you contributed during the calendar year (even before your employment with the Company), as well as contributions from the Company (e.g., Fuel4Life incentives).



# HEALTH REIMBURSEMENT ACCOUNT (HRA)



## The HRA is the account paired with the \$1,000 Deductible option.

You can use it to help pay for eligible out-of-pocket medical and prescription drug expenses. Dental and vision expenses don't qualify.

Your HRA balance grows through the \$500 Fuel4Life incentive after you complete certain wellbeing activities (you can't contribute your own dollars). Any remaining HRA balance at the end of the year rolls over and is yours to use in the future — provided you stay enrolled in an HRA-eligible coverage the following year (if made available through the Company). If you don't re-enroll in an HRA-eligible coverage option or leave the Company, you forfeit your HRA balance (unless you elect COBRA).

## Paying with your HRA

Use your HRA balance to pay for eligible medical and prescription drug expenses by using your Via Benefits debit card (Via Benefits also administers the HRA and provides you with a debit card once your account is established). You also have the option to pay for an expense on your own and then submit claims to Via Benefits for reimbursement.

## FUEL4LIFE: RECEIVE UP TO \$500 FOR PARTICIPATING IN CERTAIN WELLBEING ACTIVITIES

It's important to regularly check in on your health. But did you know it can earn you extra dollars if you're active and enrolled in medical coverage through the Company? Just complete certain wellbeing activities between January 1 and November 30.

Complete your biometric screening by November 1 **and** your health assessment by November 30 to earn a \$350 Fuel4Life incentive for the year. Plus, participate in a Fuel4Life health challenge by November 30 to earn up to an additional \$150 per challenge. Remember, you can earn up to \$500 in incentives for the year, which are credited to your HRA or HSA. If you don't have an account open you'll receive the incentive as taxable wages, subject to applicable withholding.

To acknowledge the completion of your wellbeing activities and trigger your completed checklist, go to <https://member.virginpulse.com>. You must trigger your completed checklist to earn your Fuel4Life incentives.

BENEFITS  
MADE RIGHT

## WHAT'S RIGHT FOR YOU?

### Consider maximizing your savings potential!

Complete the Fuel4Life wellbeing activities to receive up to a \$500 Fuel4Life incentive — added to either your HSA or HRA. And, take advantage of the HSA's (if you're eligible) triple-tax advantage — contribute, pay for eligible expenses, and earn interest/investment returns — all tax-free.

# FLEXIBLE SPENDING ACCOUNTS (FSAs)



## Health Care Flexible Spending Account (FSA)

Contribute up to \$2,700 to a Health Care FSA (administered by Via Benefits) on a before-tax basis to help pay for eligible out-of-pocket health care expenses. You can contribute if you:

- **Enroll in the \$1,000 Deductible** with HRA coverage option.
- **Enroll in an HDHP**, but don't maintain an HSA.
- **Waive medical coverage** (i.e., you decide not to enroll through the Company).

If you have expenses that are eligible for payment from both your FSA and HRA, the HRA will automatically pay first. Remember, you'll forfeit any amount remaining in your Health Care FSA at the end of the coverage period (you'll have until March 31, 2021 to submit claims for 2020 eligible expenses to Via Benefits).

## DEPENDENT DAY CARE FLEXIBLE SPENDING ACCOUNT (FSA)

The Dependent Day Care FSA (administered by Via Benefits) lets you set aside money on a before-tax basis to pay for eligible dependent care expenses like day care, after-school care, or home care. The 2020 contribution limit is \$5,000 (or \$2,500 if you're married and filing taxes separately).

If you request reimbursement from your Dependent Day Care FSA and you don't have sufficient funds in your account to cover the eligible expense, Via Benefits will pend your balance and make reimbursements as you make additional contributions. Similar to the Health Care FSA, any amount remaining in your Dependent Day Care FSA at the end of the coverage period will be forfeited (you have until March 31, 2021 to submit claims for 2020 eligible expenses to Via Benefits).

BENEFITS  
MADE RIGHT

## WHAT'S RIGHT FOR YOU?

Note that the contribution limits that apply to the FSAs include any amount you may have contributed to an FSA since January 1, 2020, prior to your employment with the Company.

If you decide to participate in an FSA, plan carefully for 2020. By law, you forfeit any amount for the year left in your FSA after the claims submission window ends — March 31, 2021.

# LIFE AND DISABILITY INSURANCE



## Company-paid Life and Disability Insurance

You automatically receive:

- **Basic Life Insurance**, up to two times your annual base pay (up to \$1 million).\*
- **Business Travel Accident (BTA) Insurance**, equal to four times your annual base pay (up to \$5 million).
- **Short-Term Disability (STD) coverage**, which provides up to 26 weeks of income protection if you aren't able to work due to an illness or injury.

*\*By law, the value of coverage over \$50,000 will be taxable imputed income to you. If two times your annual base pay is more than \$50,000, you can decrease coverage to \$50,000 and avoid taxable imputed income. To do so, you may select the \$50,000 basic life reduction election via **MyBenefits Online**, or you may make this election by calling the Mondelēz International Benefits Center.*

## Optional Life and Disability Insurance

In addition to the automatic Company-paid coverages, you can purchase additional protection for yourself and your family on an after-tax basis:

- **Long-Term Disability (LTD)** provides coverage if your disability extends beyond the initial 26 weeks of STD. You may elect coverage equal to 50% or 60% of your annual base pay. If you don't elect LTD as a new hire, any coverage that you elect at a future date will be subject to Evidence of Insurability (EOI).
- **Optional Life Insurance** provides coverage for you ranging from one to six times your annual base pay (up to \$2 million). Additional coverage amounts are available for your spouse/domestic partner and/or child(ren). You can review your cost for each coverage option available to you on **MyBenefits Online**. As a newly eligible individual, you have a one-time opportunity to elect the following coverages (without having to provide EOI):
  - **For Yourself:** Up to three times your annual base pay, or \$250,000 (whichever is less)
  - **For Your Spouse/Domestic Partner:** Up to \$20,000
  - **For Your Child(ren):** In amounts of \$5,000 or \$10,000

If you want to elect or make changes, you can do so during a future Annual Enrollment or during the year if you experience a qualified life event (EOI may be required).

- **Voluntary Accidental Death & Dismemberment (VADD)** provides coverage for you of up to 10 times your annual base pay if you're injured or you die in an accident. You can also elect VADD coverage for your eligible dependents. See **MyBenefits Online** for the coverage options available and each option's cost.

# MORE BENEFITS FOR YOUR PEACE OF MIND

## Looking for additional security?

We offer a number of voluntary coverage options to help keep you and your family members protected.

### Accident Insurance

Provides protection through Allstate Benefits if you or a covered family member receive certain medical treatments to care for an accidental injury. There are two coverage levels – Basic and Enhanced. The payment amount varies based on the coverage level you elect and the medical treatment you receive. Your cost for coverage – which you pay for on an after-tax basis through payroll deductions – depends on the coverage level you elect and who you cover.

### Auto and Homeowners Insurance

Provides coverage for your car and home, and includes renters and liability insurance. You pay for coverage on an after-tax basis via payroll deductions, which are remitted to Mercer.

### Critical Illness Insurance

Provides a cash payout if you or a covered family member are diagnosed with a covered critical illness (i.e., cancer, heart attack, or stroke). There are two coverage levels offered through Allstate Benefits – Basic (\$15,000 cash payout) and Enhanced (\$30,000 cash payout). The cash payout is based on the coverage level you elect for yourself and the percentage payable for the covered critical illness (25% or 100% of the coverage level). Coverage is also available for your spouse/domestic partner and/or child(ren). Your cost – which you pay for on an after-tax basis through payroll deductions – depends on your age, coverage level, and who you cover.

### Group Legal Services Plan

Provides access to legal services through Hyatt Legal Plans, including assistance with wills, estate planning, real estate matters, divorce, and more. You pay for coverage through after-tax payroll deductions.

### Identity Theft Protection

Provides coverage through InfoArmor for keeping your personal information and identity safe. You pay for coverage on an after-tax basis via payroll deductions.

### Pet Insurance

Provides coverage for your pet's health. You're billed and you pay for coverage directly through Nationwide Pet Insurance.

**BENEFITS  
MADE RIGHT**

## WHAT'S RIGHT FOR YOU?

### Make the right optional coverage choices for you!

Have you considered extra life and disability protection? How about accident and critical illness insurance, as well as other benefits such as legal services and identity theft protection? If you have a pet, don't forget there's insurance available for your pet's health too.

## Additional support for you personally

Mondelēz International offers a variety of programs designed to support your personal wellbeing. Here are a few:

- **Commuter Benefit Program** — Enables you to pay for your eligible transit and parking expenses commuting to and from work — tax free.
- **Paid Time Off (PTO)/Vacation** — Allows for essential time away from work to relax and refresh, as well as take care of personal needs and responsibilities.
- **Adoption Assistance** — Reimburses adoption expenses (up to \$5,000 per child) to help lower your out-of-pocket costs.
- **Educational Assistance** — Supports ongoing education for full-time salaried and eligible hourly employees by providing financial assistance for pre-approved courses.
- **Scholarship Programs** — Provides financial assistance with college education for selected eligible children of full-time active employees.

These additional programs and certain respective policies can vary across the Company. Be sure to visit the Employee Center's *HR Policy Center* page (at <https://mdlz.service-now.com/hrportal>, enter keywords "HR Policies" in the *How can we help?* field, then select "HR Policies — U.S. and Canada"), which categorizes the benefit- and employment-related policies by country/region. And, if you have questions about a specific program or policy, reach out to the Employee Services Team (use the *Call HR* or *Chat with HR* buttons in the top navigational bar on the Employee Center's home page).



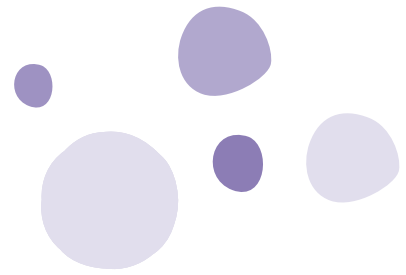
## FIND YOUR BALANCE WITH THE EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP — available through Magellan Healthcare — is designed to help you and your family balance the demands of work, family, and daily life. The EAP offers:

- **Access to confidential counseling**, day or night, and up to five free counseling visits per topic per year.
- **Resources and referrals for services**, including those for elder and child care, financial, and legal assistance.

You don't need to enroll, the EAP is automatically available to you and your family.

# 401(k) SAVINGS PLAN



Prepare financially for your future with the 401(k) Savings Plan, which is administered through Fidelity® Investments.

## Your Contributions

- Generally, you may contribute from 1% to 50% (11% if you're scheduled to make \$220,000 or more) of your eligible pay on a before-tax and/or after-tax basis. Contributions may also be made as Roth (which are after-tax) contributions. The sum of your before-tax contributions and Roth contributions cannot exceed the \$19,500 IRS limit for 2020. If you'll be age 50 or older in 2020, you can make additional before-tax and/or Roth catch-up contributions — up to the \$6,500 IRS limit for 2020 (this is in addition to the \$19,500 before-tax limit).
- Be sure to consider any contributions you made to another employer's 401(k) plan this year to make sure you don't exceed the IRS contribution limits for the calendar year.
- You can change your contribution percentage at any time.

## Company Contributions

- **Basic contribution:** The Company makes a basic contribution of 4.5% of your eligible pay each payroll period.
- **Matching contribution:** The Company makes a matching contribution of up to an additional 4.5% of your eligible pay if you contribute at least 6% of your eligible pay:
  - \$1 for \$1 match on the first 1% of eligible pay you contribute; and
  - 70¢ for every \$1 on the next 5% of eligible pay you contribute.

## Other Details

- Choose from a variety of investment options based on your financial goals and risk tolerance.
- You're 100% vested in your own contributions immediately and become fully vested in the Company contributions after two years of service.
- You can change your investment elections at any time.

### CONSIDER HOW THE CONTRIBUTIONS MIGHT ADD UP FOR YOU:

$$\begin{array}{r} 6\% \text{ Contributions From You} \\ + \\ 9\% \text{ Contributions From} \\ \text{The Company} \\ = \\ 15\% \text{ Savings Into Your} \\ \text{401(k) Savings Plan Account} \end{array}$$

**You can contribute even more to achieve higher savings.**

*The 401(k) Savings Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.*

## AUTOMATIC ENROLLMENT

- If you don't make an active election within 30 days of your eligibility date, you'll automatically be enrolled in the Plan at a 3% before-tax employee contribution rate.
- The Plan's default investment fund will apply to your contributions (as well as to the Company basic and matching contributions).
- Your contributions will increase 1% on April 1 of each year, until your before-tax contribution rate reaches 10%.
- You can opt out, increase, or decrease your contribution rate; and change your investment elections at any time.

# ELIGIBILITY RULES

# ENROLL

**In general, the Company offers health and welfare benefits to eligible salaried and non-union hourly employees.\***

You may enroll the following eligible dependents for medical, dental, and/or vision coverage:

- **Your legal spouse.**
- **Your same- or opposite-sex domestic partner.**
- **Your children.**

Your child is eligible for coverage, up to age 26, provided he or she is your:

- Birth child,
- Legally adopted child, or child placed with you for adoption,
- Child for whom a court has appointed you as the legal guardian,
- Step child,
- Foster child, or
- Domestic partner's birth child or legally adopted child.

To be eligible for coverage, your domestic partner's child must be primarily dependent on you or your domestic partner for more than one-half of his or her support, and live with you or your domestic partner for more than one-half of the calendar year.

Be sure to consider whether eligible family members need coverage. Your Guide to the Mondelēz Global LLC Group Benefits Plan, which details the health and welfare eligibility requirements for you and your dependents, is posted on **MyBenefits Online**. You can also call the Mondelēz International Benefits Center at **1-800-887-8807** (Option 1 — Benefits; Option 1 — Health & Welfare Benefits), and representatives can help answer your eligibility-related questions.

*NOTE: If your domestic partner or domestic partner's child is not your tax dependent, the full cost of his or her medical and dental coverage is taxable income to you. This amount is "imputed income" and will be included in the income amount shown on your pay statement and W-2 form. Applicable taxes on imputed income will be withheld each pay period.*

*\* Eligibility differs for certain part-time employees, as well as for certain optional coverages and voluntary benefits. For more information, go to **MyBenefits Online**.*

**Eligibility details for the 401(k) Savings Plan are in that Plan's Summary Plan Description (SPD), which is available on the Fidelity NetBenefits® website (see page 18 for access options).**

## **SPOUSE OR DOMESTIC PARTNER COVERAGE SURCHARGE:**

If you enroll your spouse or domestic partner (who is not a Company employee), and he or she is eligible for but declines coverage through another employer, you must pay an additional \$125 per month for medical coverage.

# ENROLLMENT RULES

## When you can change your elections

The following rules apply:

- **The coverage elections you make now continue through December 31, 2020** (you can drop coverage any time). During the year, you can change most coverage elections **only** if you experience a qualified life event. See **MyBenefits Online** for details regarding qualified life events.
- **You may start, increase, decrease, or stop your HSA contribution election** at any time during the year by going to **MyBenefits Online** (with the election taking effect prospectively).
- **You may elect or change your LTD coverage** at any time throughout the year (including dropping coverage), but you must enroll within your 45-day enrollment window to avoid having to provide EOI.
- **You may elect or change your Optional Life Insurance coverage** if you experience a qualified life event (or during Annual Enrollment), EOI may be required.
- **You may change your 401(k) Savings Plan contribution and investment elections** at any time. Log on to **www.netbenefits.com/mondelez** to make changes to your contribution rate, or to change your current and future investment elections.

If you don't enroll by the deadline, you won't have Medical, Dental, Vision, HSA, HRA, FSAs, or other Voluntary coverages for 2020 (unless you experience a qualified life event).

## Coordination of coverages

When deciding whether to enroll in a coverage option under the Mondelez Global Medical Plan, remember:

- **The Mondelez Global Medical Plan coordinates benefits with other plans** that may cover you and/or your covered family members. This helps prevent duplication of benefits for the same services. So, if you elect employee plus one or more dependents under the Mondelez Global Medical Plan and your spouse or domestic partner elects family coverage under his or her employer's plan, this Plan generally coordinates benefits as follows:
  - The Mondelez Global Medical Plan is “primary” for you.
  - The Mondelez Global Medical Plan is “secondary” for your spouse or domestic partner.
  - If you and your spouse cover your dependent children under both of your medical plans, primary coverage for the children will generally be provided by the plan of the parent with the birth date earlier in the year.
- **Having other coverage may impact your eligibility to enroll** in one of the medical coverage options paired with an HSA (\$2,000 Deductible, \$3,000 Deductible, or \$4,500 Deductible option).

## TOBACCO USER SURCHARGE:

You'll pay less for your medical coverage if you don't use tobacco. An additional monthly surcharge of \$100 will apply for employees (not covered dependents) who use tobacco products of any kind (including e-cigarettes or anything that reasonably resembles tobacco products), no matter how frequent the use. If you enroll in coverage through the Company for 2020, you'll be asked to certify your tobacco-use status during enrollment. Plan-related penalties, termination of coverage, and employment-related discipline may apply if you don't truthfully report your tobacco-use status. If you're ready to kick the habit and avoid the surcharge, learn more about the free Tobacco Cessation Program offered through the Fuel4Life Wellbeing Program.



# ENROLLMENT CHECKLIST

## HEALTH AND WELFARE

- ✓ **Shop for and enroll in the best coverage and carrier options for you and your family.**

Have Social Security numbers, dates of birth, and proof of eligibility ready, if enrolling dependents.

- ✓ **Decide if a tax-savings account makes sense for you. If so, make an HSA and/or FSA contribution election.**

And, remember to consider the voluntary coverage options available – designed to help keep you and your family members protected.

- ✓ **Designate your beneficiaries (as applicable) through:**

- **MyBenefits Online** for Basic Life, Optional Life, VADD, and BTA
- **Via Benefits** for the HSA

- ✓ **Review and submit your elections.**

Shortly after you enroll, you'll receive a mailed Confirmation Statement summarizing your 2020 coverage elections. Review the information carefully. If there's an error, contact the Mondelēz International Benefits Center.

## 401(K) SAVINGS PLAN

- ✓ **Review your Welcome Packet.**

- ✓ **Make your 401(k) elections.**

- Decide whether before-tax contributions, Roth contributions, and/or after-tax contributions make the most sense for you.
- Decide how much to contribute. Maximize the Company matching contribution by contributing at least 6% of your eligible pay.
- Make your investment elections.

If you don't make an active election, automatic enrollment applies (see page 14).

- ✓ **Designate your beneficiaries via the Fidelity NetBenefits website (see page 18 for access information).**

If you're married, your spouse is automatically your beneficiary (unless you elect otherwise).

- ✓ **Watch your email or mailbox for a 401(k) Confirmation Statement.**

## VERIFY YOUR DEPENDENTS

You're responsible for ensuring that the dependents you cover under the Mondelēz Global Medical, Dental, and/or Vision Plans meet the Plans' eligibility requirements at all times. Proof of eligibility, including a Social Security number if you're enrolling your dependent via **MyBenefits Online**, will be required within 90 days after enrollment (if your dependent doesn't have a Social Security number, you'll need to call the Mondelēz International Benefits Center to add your dependent). See Your Guide to the Mondelēz Global LLC Group Benefits Plan on **MyBenefits Online** for eligibility details.

Any misrepresentations or inaccurate information you provide could result in loss of coverage. And, if you cover an individual who is not eligible, you may be required to reimburse the Plan for any expense incurred as a result of covering the ineligible individual.

# MAKE YOUR CHOICES



## Health and Welfare Benefits — Enroll Online.

You have two ways to enroll online.

1. Access **MyBenefits Online** via MyHR Online (your LAN ID and Password are required).
  - **Go to <https://myhronline.krft.net>** and click on *Quick Links*, then scroll to *North America*, click the arrow button to expand the menu, and select *Benefits for U.S.*
  - **Enter your LAN ID** (in the USERNAME field), your Password, click *Sign On* to access **MyBenefits Online**, and enroll.

### Be prepared!

Be sure to get your log-in information (LAN ID and Password) ready in advance since you'll need it to access the MyHR Online site.

2. Connect directly to **MyBenefits Online**.

- **To enroll in 2020 benefits**, go to <https://mondelez.ehr.com> or connect to **MyBenefits Online** through the **Benefits Made Right** mobile app.
- **Sign in by entering your Username** (which is the email you provided when registering) and Password.
- **Follow the prompts to complete the Enhanced Security Verification process.** Either enter a verification code (sent to you via email or text message), or receive an automated voice call and press the pound key. (You can skip this step in the future by checking the "Remember this device" box after you enter your Password during the "Sign in" step described above.)

### 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. This will include entering and confirming an email address (for your Username) and phone number (for the Enhanced Security verification process), as well as establishing a Password. Call the Mondelez International Benefits Center (see "Enroll by Phone") if you need assistance.

**Health and Welfare Benefits — Enroll by Phone.** Call the Mondelez International Benefits Center at **1-800-887-8807** (select Option 1 — Benefits; then Option 1 — Health & Welfare Benefits). Speak with a representative (available Monday through Friday, 7:00 a.m. to 6:00 p.m. Central Time) who can answer your questions and assist with your enrollment.

## 401(K) SAVINGS PLAN: MORE INFORMATION AND ENROLLMENT

Online: Access the Fidelity NetBenefits website:

1. Single sign-on via **MyBenefits Online** — On the **MyBenefits Online** home page, scroll to *My Vendors and Other Sites*, select *Savings Plans*, and then select *Go to My 401(k) Savings Plan/ Fidelity Member Site*.
2. Direct access — Log in at **[www.netbenefits.com/mondelez](http://www.netbenefits.com/mondelez)**.

By Phone: Call the Mondelez International Retirement and Savings Plan Center at **1-866-612-4582**. Representatives are available Monday through Friday, 7:30 a.m. to 7:30 p.m. (Central Time).

# RESOURCES

**BENEFITS  
MADE RIGHT**

## The Resource Library

Access this resource (available from the **MyBenefits Online** home page) for health and welfare benefits-related documents, including required notices such as:

- Your Guide to the Mondelēz Global LLC Group Benefits Plan
- Summary of Benefits and Coverage (SBC)
- Summary Plan Descriptions (SPDs)\*
- HIPAA Notice of Privacy Practices
- Newborns' and Mothers' Health Protection Act
- Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Notice of Creditable Coverage
- Women's Health and Cancer Rights Act

You can also request printed copies by calling the Mondelēz International Benefits Center at **1-800-887-8807** (Option 1 – Benefits; Option 1 – Health & Welfare Benefits).

## Fidelity NetBenefits Website

Manage your 401(k) Savings Plan contribution elections, beneficiaries, and investments through the Fidelity NetBenefits website (see page 18). You can also call **1-866-612-4582**.

## BENEFITS MADE RIGHT MOBILE APP

Get the app through the Apple App Store or Google Play (search for “**MDLZ**” or “**Benefits Made Right**”) for:

- The latest benefit news.
- Tips to boost your wellbeing.
- Current articles about your coverages, the Fuel4Life Wellbeing Program, as well as access to benefit resources.
- Alerts on benefit-related to-dos and deadlines.

*\* SPDs are updated annually and early in each year. If you have any questions regarding a specific 2020 coverage, please reach out to the individual carrier directly.*



This guide 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). 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 (or the Mondelēz International Retirement and Savings Plan Center for Savings Plan-related questions), no Mondelēz International employee — such as a manager or HR representative — is authorized to make any representations regarding eligibility for, or coverage under, the Plans. You should therefore not rely on any such representation.

# IMPORTANT CONTACT INFORMATION

## CONTACT

## PHONE

## WEBSITE

### Medical

Aetna	1-800-296-9045	www.aetna.com*
Blue Cross and Blue Shield of Illinois	1-877-238-5948	www.bcbsil.com or https://www.bcbsil.com/mondelez
Cigna	1-855-881-7925	www.myCigna.com*
Kaiser Permanente	1-800-464-4000	www.kp.org*
UnitedHealthcare	1-844-333-2603	www.myuhc.com*

### Prescription Drug

CVS Caremark	1-888-771-7267	www.caremark.com or https://info.caremark.com/mondelez
--------------	----------------	--

### Accounts (HRA, HSA, FSAs)

Via Benefits	1-800-953-5395	www.viabenefitsaccounts.com*
--------------	----------------	------------------------------

### Dental

Delta Dental of Illinois	1-800-323-1743	www.deltadentalil.com
--------------------------	----------------	-----------------------

### Vision

EyeMed	1-866-723-0514	www.eyemed.com
--------	----------------	----------------

### Other Benefits

The Hartford (Disability)	1-866-240-4385	https://abilityadvantage.thehartford.com
Hyatt Legal Plans	1-800-821-6400	www.info.legalplans.com Access code: 9900390
InfoArmor (Identity Theft Protection)	1-800-789-2720	www.InfoArmor.com/Mondelez
Magellan Healthcare (EAP)	1-800-327-4581	www.magellanascend.com
Mercer (Auto and Homeowners Insurance)	1-800-982-6684	www.mondelezvoluntarybenefits.com
Mondelez International Benefits Center (Basic or Optional Life Insurance)	1-800-887-8807	https://mondelez.ehr.com
Nationwide Pet Insurance	1-877-738-7874	www.petinsurance.com/mondelezinternational
Allstate Benefits (Critical Illness Insurance and Accident Insurance)	1-866-828-8501	www.allstatevoluntary.com/mondelez
WageWorks (Commuter Benefit Program)	1-877-924-3967	www.wageworks.com

### Fuel4Life Wellbeing Program

Virgin Pulse	1-877-770-1550	https://member.virginpulse.com*
--------------	----------------	---------------------------------

### Mondelez Global LLC Thrift 401(k) Savings Plan

Mondelez International Retirement and Savings Plan Center	1-866-612-4582	www.netbenefits.com/mondelez*
---	----------------	-------------------------------

\* 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. For information on how to access **MyBenefits Online**, see page 18.

A number of our benefit carriers offer mobile apps for convenient access to information and resources on the go. Search for them through the Apple App Store or Google Play.