



2022 Benefits



Newsletter Focusing on Transition of Associates to Kroger Health Plan

A Closer Look at Your 2022 Benefits

The Transitions Newsletters are here to help you understand your 2022 Benefits through the Kroger Health Care Plan.

This newsletter edition focuses on your Anthem health care benefit:

- **Annual Deductible:** This is the amount you can expect to pay for health care before your coinsurance takes effect.

Medical Annual In-Network Deductible*: for 1/1/22

- Kroger Associates on a Single Plan - \$550
- Kroger Associates on a Family Plan - \$1,100

- **Coinsurance:** This is your share of money you pay after you have met your deductible. The amount you pay in coinsurance is applied towards your annual out-of-pocket maximum.

Medical Coinsurance In-Network Benefits: 80% / 20%

- Kroger pays 80% of the medical bill.
- Kroger Associate pays 20% of the medical bill.

- **Out-of-Pocket Maximum:** – This is the most you will pay for covered services in a plan year. After you've met this amount in deductibles, co-pays, and co-insurance, your health care plan pays 100% of the covered benefit costs.

Medical Annual In-Network Max Out-of-Pocket: for 1/1/22

- Kroger Associates on a Single Plan - \$8,150
- Kroger Associates on a Family Plan - \$16,300

What's Next?

Look for other Transitions issues focusing on health care benefits, including Delta Dental, Anthem Vision, Kroger Prescription Plans, short-term disability and other programs that you can take advantage of for better health.



For more information on your Total Rewards and to enroll November 1 -19, click the Benefit Connect Online Quick Link on FEED.Kroger.com.

You must enroll through Kroger if you want health care benefits in 2022.

You will be receiving more information on your plan coverage and the open enrollment process in the coming days and weeks leading up to **Open Enrollment, beginning November 1 through November 19.**

Stay Informed

Kroger Benefits
Service Center (KBSC)
1-877-373-3397 or
KrogerBenefits@Kroger.com
7 days a week
9 a.m. to 7 p.m. CST.

2022 Plan Year Effective January 1, 2022

		Health Care Contributions	
		2022	
Weekly	Associate	Clerks & Meat	
	Associate + Spouse	\$9.00	
	Associate + Children	\$39.00	
	Associate + Family	\$15.00	
		\$46.00	
Anthem Medical Plan Essentials			
Clerks & Meat			
		In Network	Out-of-Network
Preventive Coverage		100%	Not Covered
Co-Insurance Company / Employee		80% / 20%	50% / 50%
Annual Deductible Employee Only / Family		\$550 / \$1,100	\$1,100 / \$2,200
Out-of-Pocket Max Employee Only / Family		\$8,150 / \$16,300	\$16,300 / \$32,600
Annual Maximum Benefit		Unlimited	Unlimited
Lifetime Maximum Benefit		Unlimited	Unlimited
Copay – Cost Per Office Visit			
Clerks & Meat			
		In Network	Out-of-Network
Primary Care		\$35	50% after deductible
Specialist		20% + \$35 copayment	50% after deductible
Urgent Care		\$75	50% after deductible
Emergency Room		\$300 copay +co-insurance	

Kroger Prescription Plans		
	Minimum	Maximum
30 Day Supply		
Retail Generic	Greater of \$10 or 10%	\$40
Retail Brand	Greater of \$20 or 20%	\$70
Specialty Generic	8%	\$100
Specialty Brand	15%	\$250
90 Day Supply		
Mail-Order Generic	Greater of \$25 or 10%	\$80
Mail-Order Brand	Greater of \$50 or 30%	\$140
Mail Order Specialty	N/A	

Open Enrollment Starts November 1



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FAQs: Moving to the Kroger Health Plan

What happens to my healthcare if I don't sign up for the Kroger-administered plan?

If you do not enroll for the Kroger-administered plan, you risk losing benefits and coverage in 2022. We don't want to see that happen, so sign up for the Kroger health care plan.

Who are my benefit providers?

Your new Kroger benefits package offers you an Anthem Blue Cross Blue Shield PPO (Preferred Provider Organization) medical plan and Anthem vision plan. Delta Dental is the dental services provider. Your prescription drug plan is managed by Kroger Prescription Drugs.

Will I be able to keep my current doctor and other health care providers?

Through the company-administered plan, providers are in the Anthem network. You will be able to access a provider directory that has a complete listing of all Anthem network providers during the Open Enrollment at Anthem.com.

Who should I contact if I have questions about the company plan?

Contact the Kroger Benefits Service Center (KBSC) at 1-800-373-3397 or KrogerBenefits@Kroger.com and available seven (7) days a week from 9 a.m. to 7 p.m. CST.