This guide is intended to provide high-level information regarding certain Company-sponsored benefit plans. For more information, review the applicable summary plan descriptions. As a reminder, the Company reserves the right to amend or terminate plans that it sponsors at any time.
As a Mondelēz International employee, you may be eligible for a pension and/or a 401(k) benefit upon retirement. You can contact the Mondelēz International Retirement and Savings Plan Center to determine if you are eligible for a pension and/or 401(k) benefit. To begin your benefit(s) at retirement, follow these instructions.

**Pension Benefit**

You have two ways to start your pension benefit:

**Option 1**

You can call the Mondelēz International Retirement and Savings Plan Center 90 to 180* days prior to retiring. You can request to have a Retirement Benefits Coordinator assigned to you who will guide you through the process to start your pension and will be your point of contact throughout the entire process.

**Option 2**

You can go online to Fidelity NetBenefits 90 to 180* days prior to retiring. Just follow the step-by-step process outlined on the website.

A Retirement Initiation Kit will be mailed (within 10 business days assuming the Retirement and Savings Plan Center has all the necessary participant data) that includes your personal Pension Estimate and all the necessary information to begin your benefit. You may be eligible for a pension benefit if you are a legacy Kraft employee hired before January 1, 2009 or a legacy Cadbury employee hired before January 1, 2007.

Review the material in the kit, then call the Mondelēz International Retirement and Savings Plan Center to elect your payment option and start date. A Pension Election Confirmation Statement will be mailed following your call. This statement will reflect your elections and will include any request for additional documentation or any necessary forms to be completed.

The Mondelēz International Retirement and Savings Plan Center will calculate your final benefit and will send you a final calculation statement that shows your total pension amount.

Depending on your pension payment election, you will receive your first monthly pension payment or lump sum payment on or around your elected pension start date.

**401(k) Benefit**

Any time after retirement, you may elect to take a distribution from your 401(k) account or you may leave the money in the plan assuming your vested account balance is greater than $1,000.00. A retirement kit will be mailed to you within 10 days after your retirement date. The kit will include information regarding your options under the plan. You can call the Mondelēz International Retirement and Savings Plan Center to learn more about your 401(k) account options or to request a distribution.

To start your pension and/or take a distribution from your 401(k) account balance, or for more information about these benefits, contact the Mondelēz International Retirement and Savings Plan Center at 1-866-612-4582 or login to MyHR Online (for single sign-on access) or go to www.netbenefits.com/mondelez.

*If less than 90 days, your payment may be delayed.*
If you are eligible for retiree medical coverage, your retiree benefit coverage options will depend on your age at retirement – see below for details.

### Benefits in Retirement Before Age 65

**COVERAGE**

- Medical and prescription drug coverage options are similar to those offered to active employees.
- Dental and vision coverage is not available through the Company. You can continue dental and vision coverage through COBRA.
- Your cost for coverage depends on the coverage that you select and if you are eligible for a Company subsidy.
- Options for paying for coverage are on page 6.

**ENROLLMENT**

Options and costs will be available online when you enroll. If you would like a representative to walk through this information with you in advance, call the Mondelēz International Benefits Center.

- After Human Resources updates your employment status and your retirement is processed in the system, **you will receive a notification from the Mondelēz International Benefits Center** indicating it is time to make your retiree benefit choices through **MyBenefits Online**. Keep in mind your enrollment may not begin until after your retirement date to allow time for this administrative process to occur.
- The deadline to enroll is 45 days after your retirement date. As long as you enroll by the deadline, **there will be no gap in your coverage**.
  - Active coverage ends on the last day of the month of your employment.
  - Retiree coverage begins (retroactively) on the first day of the next month following your retirement date.

### Benefits in Retirement After Age 65

**COVERAGE**

- You will be able to shop and choose among many different medical and prescription drug plans that supplement or replace your Medicare coverage. Via Benefits is our partner in helping find the best coverage for you.
- You will also be offered the opportunity to purchase dental and vision coverage.
- Your cost for coverage depends on the coverage that you select and if you are eligible for a Health Reimbursement Arrangement from the Company.

**ENROLLMENT**

- You must enroll in Medicare Part A and Part B before your planned retirement date to avoid any gap in coverage.
- You may then enroll in supplemental Medicare coverage through Via Benefits. To do so, 60 days prior to retirement, call Via Benefits and schedule an appointment with a licensed benefit advisor to enroll in supplemental Medicare coverage. Retiree coverage begins immediately after your active coverage ends.
  - Active coverage ends on the last day of the month of your employment.
  - Retiree coverage begins on the first day of the next month following your retirement date.

Your medical, dental, vision and Flexible Spending Account coverage as an employee will continue until the last day in the month you retire.
Coverage depends on the age of the individual (not your age as the retiree):

- **Individuals in your family who are eligible for coverage and not yet age 65** will continue to be eligible for coverage under the Mondelēz Global Retiree Medical Plan (as described under “Retiring Before Age 65” on page 3). This is true even if you are age 65 or older.

- **Individuals in your family who are eligible for coverage and at least age 65** will be able to shop and choose among many different medical and prescription drug plans that supplement or replace Medicare coverage (as described under “Retiring After Age 65” on page 3). Via Benefits will mail them information about their benefit options.

This means you may have coverage under one approach above while your other eligible family members may have coverage under the other approach.

After you retire, you may continue to use the Employee Assistance Program (EAP) for 18 months under COBRA. For more information, contact our EAP provider Magellan Healthcare at 1-800-327-4581.

**COBRA Coverage**

When your active health care coverage ends, you will have the option to continue coverage through COBRA. You may not enroll in retiree health care coverage while on COBRA coverage. If you choose to elect COBRA, you will be responsible for the full cost of coverage and any expenses you have incurred will continue to count toward your deductible and out-of-pocket maximum through the rest of the year. You will receive more information mailed to your home address about your COBRA coverage options.

**Transition of Care**

If you are receiving treatment when you start coverage with a new carrier, and your medical provider is not a network provider with the new carrier, the new carrier may allow you to continue receiving care from your current medical provider under in-network coverage for a period of time. This is referred to as “Transition of Care.” For more information on Transition of Care at retirement, contact the Mondelēz International Benefits Center at 1-800-887-8807 (Option 1 — Benefits; then Option 1 — Health & Welfare Benefits) for pre-65 retiree coverage or Via Benefits at 1-866-201-0758 for post-65 retiree coverage.
Benefits in Retirement Before Age 65 (Not Medicare-Eligible)

Medical and Prescription Drug Benefit Options

As a pre-65 retiree who is not yet eligible for Medicare, you will have options similar to those offered to active employees. **If you want coverage, you must actively enroll; you will not automatically be enrolled in retiree medical coverage.**

Note: It is important to realize that your retiree medical coverage is not a continuation of your medical coverage as an active employee. That means that even if you enroll in the same coverage option, you will have to start over in satisfying deductibles and out-of-pocket maximums. Depending upon your situation, including when you retire and whether you have satisfied your deductible and out-of-pocket maximum for the year, you may want to consider continuing your active medical coverage under COBRA through the end of the calendar year in which you retire.

Enrolling in Pre-65 Retiree Medical and Prescription Drug Coverage

To enroll in coverage, you will use the same MyBenefits Online site you use today. In retirement, you will need to log on directly at [http://mybenefitsonline.mondelez.com](http://mybenefitsonline.mondelez.com) to shop for the coverage you want. When accessing the website directly for the first time, you will need to register. For information on how to register, see Benefit Resources on page 11.

You will receive a notice in the mail once your retirement is processed and the system is available for you to choose your benefits. Keep in mind that your enrollment may not begin until after your retirement date to allow the administrative process to occur.

If you enroll within 45 days of your retirement date, there will be no gap in your coverage. Your pre-65 retiree medical coverage will begin (retroactively) on the first of the month following the month your active coverage ends. Otherwise, you may elect coverage at a later date. In this case, your coverage will begin the first day of the month following your enrollment.

After you have enrolled in coverage, you will begin receiving additional information, including your new retiree medical coverage ID cards, directly from your carrier(s).
Your Cost for Coverage

Your cost for coverage depends on the coverage that you select and whether you qualify for reduced (or Company-subsidized) coverage rates.

You have three options to pay for coverage:

**Pension payment deductions:** Your cost for coverage comes out of the monthly pension payment (if eligible). If the amount of your monthly pension benefit does not cover the required contribution amount, you must make your contribution payments to continue coverage.

**Direct bill:** You receive a bill for your cost for coverage mailed to your home.

**Electronic payment from your bank account:**
Your cost for coverage is deducted from your bank account on the 10th of each month (or the next business day if the 10th is on a weekend or holiday).

If your required monthly contribution payments are not received when due, you will lose your coverage retroactive to the date when you last fully paid for coverage.

More information about the process after turning age 65 is outlined on the following pages.

ELIGIBILITY FOR COMPANY-SUBSIDIZED RETIREE MEDICAL COVERAGE RATES

To be eligible for Company-subsidized retiree medical coverage rates under the Retiree Medical Plan, you must:

- Be a legacy Kraft Foods employee hired before January 1, 2004 OR a legacy Cadbury employee hired before January 1, 2012; AND
- Have reached age 55 with at least 10 years of service with the Company by December 31, 2019 (or by the day you leave the Company, if earlier).

If you do not meet these eligibility requirements, you will not be eligible for Company-subsidized retiree medical when you terminate your employment with the Company.
Dental and Vision Coverage

Company-sponsored dental and vision coverage will end at retirement; however, you may elect to continue coverage through COBRA. At age 65, you may enroll in dental and vision coverage through Via Benefits.

MEDICAL PLAN ACCOUNTS

Health Reimbursement Account — If you are enrolled in the $1,000 Deductible Plan with the Health Reimbursement Account as an active employee, you may select this plan in retirement. However, your current account will no longer be available for claims incurred in retirement. You must submit any claims for expenses incurred while you were an active employee by March 31 of the year following your retirement to be eligible for reimbursement. Any remaining funds in your account will be forfeited at that point unless you elect COBRA coverage.

Health Savings Account — If you have a Health Savings Account through the Company, upon retirement, it will be converted and transferred to an individual account with Via Benefits Accounts at the end of the month in which you retire. You will not be able to access your Health Savings Account funds during the transfer process. Once the process is complete, you will receive a welcome kit and new debit card. While your account number will remain the same, you will be responsible for any account-related fees. Of course you are free to transfer your Health Savings Account to any other Health Savings Account custodian.

If you did not establish a Health Savings Account as an active employee, you do have the option to open one for the first time during retirement on your own, again subject to any individual account-related fees.

APPROACHING AGE 65

Before your 65th birthday, you will be provided with more information about your coverage options and the steps you will need to take to enroll in Medicare Part A and Part B and supplemental coverage. If you plan to enroll in a Medicare Supplement or Gap Plan and are not already enrolled in Medicare Part D, be sure to enroll when you become Medicare-eligible, or else you may pay a penalty. Coverage begins on the first of the month of your enrollment effective date.
Benefits in Retirement After Age 65 (Medicare-Eligible)

Medical and Prescription Drug Benefit Options

As a Medicare-eligible individual, you will be able to shop and choose among many different medical and prescription drug plans that supplement or replace your Medicare coverage. Our partner in offering this coverage, Via Benefits, will help you understand your plan options, provide step-by-step guidance, and even enroll you in a plan.

Enrolling in Supplemental Medical and Prescription Drug Coverage through Via Benefits

If you are age 65 or older as an active employee, you must enroll in Medicare Part A and Part B and supplemental Medicare coverage before your planned retirement date to ensure you don’t have a gap in coverage.

To enroll in supplemental Medicare coverage through Via Benefits, you must already be enrolled in Medicare Part A and Part B. If you need to enroll in Part A and/or Part B, visit https://www.ssa.gov/medicare or call 1-800-633-4227 (TTY 1-877-486-2048).

Then, 60 days prior to retirement, call Via Benefits and schedule an appointment with a licensed benefit advisor to enroll in supplemental Medicare coverage. The licensed benefit advisor will help you learn about the coverage options available to you and help you enroll. You may also enroll online; however, we encourage you to enroll via phone with the assistance of a benefit advisor.

After you enroll, coverage is effective the first of the month following your retirement date. For example, if you plan to retire effective May 1 and work at least one day in April, your active employee coverage will continue through April 30. You will want to enroll in Medicare coverage effective May 1 — this will avoid a gap in coverage. A few weeks after you have enrolled in new coverage, you will begin receiving additional information, including your new retiree medical insurance cards, directly from your carrier(s). From then on, you will have a direct relationship with your insurer(s). However, Via Benefits will continue to be your advocate for supplemental Medicare coverage after your enrollment.
Your Cost for Coverage

Your cost for coverage depends on the type of plan that you select and whether you meet the eligibility requirements to receive a Health Reimbursement Arrangement from the Company. Your licensed benefit advisor will work with you to select plans based on your medical and financial needs.

Paying for Coverage

If you are eligible, the Company will establish a retiree Health Reimbursement Arrangement for you when you enroll in an individual plan through Via Benefits. The Company will give you a dollar credit amount annually under the Health Reimbursement Arrangement, which you can use to help pay for the coverage you choose (including dental and vision) or other medical-related expenses. The Health Reimbursement Arrangement amount you receive is based on years of service, with the largest subsidy being provided to employees with 25 or more years of service. Via Benefits will provide you with more information about your Health Reimbursement Arrangement amount, if applicable, when it’s time to enroll.

If you are not eligible for the retiree Health Reimbursement Arrangement, you will be responsible for the full cost of coverage. You will receive more information on how to pay for coverage at retirement.

Dental and Vision Coverage

You will be able to shop and choose among different dental and vision coverage options through Via Benefits.

ELIGIBILITY FOR THE HEALTH REIMBURSEMENT ARRANGEMENT

To be eligible for the Health Reimbursement Arrangement, you must:

- Be a legacy Kraft Foods employee hired before January 1, 2004 OR a legacy Cadbury employee hired before January 1, 2012; AND
- Have reached age 55 with at least 10 years of service with the Company by December 31, 2019 (or by the day you leave the Company, if earlier).

If you do not meet these eligibility requirements, you will not be eligible for the Health Reimbursement Arrangement.

MEDICAL PLAN ACCOUNTS

Health Reimbursement Account — If you are enrolled in the $1,000 Deductible Plan with the Health Reimbursement Account as an active employee, any funds in your account can only be used to reimburse claims incurred while actively employed. You must submit any claims for expenses incurred while you were an active employee by March 31 of the year following your retirement to be eligible for reimbursement. Any remaining funds in your active account will be forfeited at that point unless you elect COBRA coverage.

Health Savings Account — If you have a Health Savings Account through the Company, upon retirement you may continue to use your funds. However, it will be converted to an individual account with Via Benefits Accounts. You will then be responsible for any account-related fees. Your current account number will remain the same, but you will receive a new debit card. Of course you are free to transfer your Health Savings Account to another Health Savings Account custodian.
## OTHER BENEFIT CONSIDERATIONS

### What Happens to Your Other Benefits at Retirement?

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>ENDS AT RETIREMENT</th>
<th>OPTION TO CONTINUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company-Sponsored Basic Life Insurance</td>
<td>Yes</td>
<td>Yes — can convert active coverage to an individual policy</td>
</tr>
<tr>
<td>Short-Term Disability</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Group Universal Life Insurance</td>
<td>Yes</td>
<td>Yes — can convert active coverage to an individual policy</td>
</tr>
<tr>
<td>Business Travel Accident Insurance</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment Insurance</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Group Legal Services</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSAs)</td>
<td>Yes²</td>
<td>No</td>
</tr>
<tr>
<td>Identity Theft Protection</td>
<td>Yes</td>
<td>Yes — can establish direct payment for coverage with carrier</td>
</tr>
<tr>
<td>Pet Insurance</td>
<td>No</td>
<td>Yes — coverage continues as long as you pay your premium</td>
</tr>
<tr>
<td>Auto and Homeowners Insurance</td>
<td>Yes</td>
<td>Yes — can establish direct payment for coverage with carrier</td>
</tr>
<tr>
<td>Adoption Assistance Program</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Educational Programs</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

¹Benefit/coverage ends the last day of the month of active employment.
²The deadline to file FSA claims is March 31 of the year following your retirement.

Note: You may continue to use the Employee Assistance Program (EAP) for 18 months under COBRA (see page 4).

### RETIREE LIFE INSURANCE FOR LEGACY KRAFT EMPLOYEES

If you are a Legacy Kraft Foods employee, you will be eligible for retiree life insurance coverage only if you are eligible for Company-subsidized retiree medical coverage. You will not be eligible for retiree life insurance coverage if you are not eligible for Company-subsidized retiree medical coverage. If applicable, be sure to keep your beneficiary designations updated.
<table>
<thead>
<tr>
<th>RESOURCE</th>
<th>CONTACT INFORMATION</th>
<th>ASSISTANCE AVAILABLE</th>
</tr>
</thead>
</table>
| MyBenefits Online                            | http://mybenefitsonline.mondelez.com         | • Enroll in pre-65 retiree benefit coverage  
• View your retiree life insurance coverage (if eligible) and manage your beneficiaries on file (pre and post-65 retirees)  
• Update your contact information (e.g., mailing address, phone number) |
|                                              | You will need to register the first time you access the site directly as a retiree (if you haven’t already registered for direct access as an employee). Select the link on the login screen to register and follow the online instructions. You will need to enter the last four digits of your Social Security number, home ZIP code and date of birth to create or reset your User Name and Password. Note: Your User Name cannot be the same as your Employee ID. |                                                                                         |
| Mondelēz International Benefits Center       | 1-800-887-8807 (Option 1 — Benefits; then Option 1 — Health & Welfare Benefits) | • Update your contact information (e.g., mailing address, phone number)  
• Receive personal assistance with pre-65 retiree coverage and life insurance (if eligible) |
| (for active and pre-65 retiree health care coverage) | Monday through Friday, 8 a.m. to 7 p.m. Eastern Time |                                                                                         |
| Via Benefits                                 | my.viabenefits.com/Mondelez 1-866-201-0758  | • Enroll in post-65 retiree health care coverage  
• Speak with a benefit advisor for personal assistance  
• Update your contact information with Via Benefits (e.g., mailing address, phone number) |
| (for post-65 retiree health care coverage)    | Monday through Friday from 8 a.m. to 9 p.m. Eastern Time |                                                                                         |
| Mondelēz International Retirement and Savings Plan Center | www.netbenefits.com/mondelez 1-866-612-4582 | • Access information about your pension plan and/or 401(k) account                      |