



# Important U. S. Benefits Transition Information & Contacts Brochure

Active Salaried & Non-Union Hourly Version



## Introduction

Kraft Foods Group, Inc. (Kraft Foods Group) will be spun-off to shareholders of Kraft Foods Inc. on October 1, 2012. Coincident with the Spin-Off, Kraft Foods, Inc. will be renamed Mondelēz International, Inc. (Mondelēz). This brochure will provide information about the treatment of your U.S. Kraft Foods-sponsored employee benefits and contact information. **Please read this brochure and keep it as a reference document.**

## Which Company Will be Responsible for Your Benefits After the Spin-Off?

- **Active Employees:** Your benefits will be sponsored by the company you are employed by on October 1, 2012 – either Kraft Foods Group or the Mondelēz U.S. operating company, Mondelēz Global LLC (Mondelēz).
- **Inactive Employees:**
  - » **Employees on disability leave:** If you are currently on disability leave, you have been assigned to Kraft Foods Group or Mondelēz based on where your job resided before you went out on disability or where you would most likely return to work if you are able to return to work. Your benefits will be sponsored by the company you were assigned to on October 1, 2012. If you have not been advised of your company assignment, please contact the MyHR Service Center **1-800-KRAFT-HR** (1-800-572-3847), *Option 4*.
  - » **Employees on military leave, family medical leave or any other leave of absence:** You have been assigned to Kraft Foods Group or Mondelēz based on where your job resided before you went on leave. Your benefits will be sponsored by the company you are assigned to on October 1, 2012. If you have not been advised of your company assignment, please contact the MyHR Service Center **1-800-KRAFT-HR** (1-800-572-3847), *Option 4*.

## Movement Between Companies – Benefit Treatment

It is important to note that Kraft Foods Group and Mondelēz will not be related or affiliated after the Spin-Off. In the event that an employee leaves one company and moves to the other company after the Spin-Off, the employee will generally be treated as a new hire for benefit purposes.

- **Kraft Foods Group to Mondelēz:** If you are a Kraft Foods Group employee and you leave Kraft Foods Group after the Spin-Off date to join Mondelēz, you will generally be treated as a new hire.
  - » Your benefits service will not be bridged for pension plan or subsidized retiree medical plan purposes.
  - » Your service may be bridged for PTO/Vacation, Short-Term Disability and Severance plans eligibility only, depending on individual circumstances.
  - » You may be provided with vesting service for prior service with Kraft Foods under the pension and 401(k) Savings Plans, depending on individual circumstances.
- **Mondelēz to Kraft Foods Group:** If you are a Mondelēz employee and you leave Mondelēz after the Spin-Off date to join Kraft Foods Group, you will generally be treated as a new hire.
  - » Your benefits service will not be bridged for the pension plan or subsidized retiree medical plan purposes.
  - » Your service may be bridged for PTO/Vacation, Short-Term Disability and Severance plans eligibility only, depending on individual circumstances.
  - » You may be provided with vesting service for prior Mondelēz or Kraft Foods Group service under the pension and 401(k) Savings Plans, depending on individual circumstances.

# TRANSITION INFORMATION & CONTACTS

## HEALTH & WELFARE PLANS

PLAN OR ITEM	KRAFT FOODS GROUP	MONDELÉZ
<p>Medical and Prescription Drug I.D. Cards (If enrolled in a Kraft Foods-sponsored medical plan)</p>	<ul style="list-style-type: none"> <li>You will continue to use your current Aetna ID card, current Kaiser Permanente ID card or your current HMSA (Health Plan Hawaii) ID card through 2012.</li> </ul>	<ul style="list-style-type: none"> <li>If enrolled in the Kraft Food Medical Plan, you will be issued new Aetna ID cards at the end of September. The new cards should be used for medical, prescription drug and dental services incurred on or after October 1, 2012.</li> <li>If enrolled in the Kaiser Permanente High Deductible Plan or Health Plan Hawaii, you will continue to use your current ID cards through 2012.</li> </ul>
<p>Health Savings Account (HSA) Debit Card</p>	<ul style="list-style-type: none"> <li>If enrolled in the Kraft Foods Medical Plan or Kaiser Permanente High Deductible Plan, you will continue to use your current Aetna Health Savings Account debit card for 2012.</li> </ul>	<ul style="list-style-type: none"> <li>If enrolled in the Kraft Foods Medical Plan or Kaiser Permanente High Deductible Plan, you will continue to use your current Aetna Health Savings Account debit card for 2012.</li> </ul>
<p>Healthy Living Rewards</p>	<ul style="list-style-type: none"> <li>There are no changes to the Healthy Living Rewards Program or the 2012 participation dates.</li> <li>See the 2012 Healthy Living Rewards Policy available on <a href="#">MyBenefits Online</a> – <i>Resource Library/Related Information</i> for complete program information.</li> </ul>	<ul style="list-style-type: none"> <li>There are no changes to the Healthy Living Rewards Program or the 2012 participation dates.</li> <li>See the 2012 Healthy Living Rewards Policy available on <a href="#">MyBenefits Online</a> – <i>Resource Library/Related Information</i> for complete program information.</li> </ul>
<p>Benefits Center Phone Numbers &amp; Websites</p>	<p>The phone number for the Kraft Foods Benefits Center is not changing.</p> <ul style="list-style-type: none"> <li><b>Kraft Foods Benefits Center:</b> <b>1-800-KRAFT-HR</b> (1-800-572-3847) OR <b>1-800-321-7960</b>.</li> </ul> <p>The URL for <a href="#">MyHR Online</a> and for <a href="#">MyBenefits Online</a> is changing.</p> <ul style="list-style-type: none"> <li><a href="https://myhronline.kraftfoods.com">MyHR Online (https://myhronline.kraftfoods.com)</a>. Click on <i>Benefits</i> from <i>Quick Links</i> to access <a href="#">MyBenefits Online</a>.</li> </ul> <p style="text-align: center;">— OR —</p> <ul style="list-style-type: none"> <li>Go directly to <a href="http://mybenefitsonline.kraft.com">MyBenefits Online (http://mybenefitsonline.kraft.com)</a> <b>Important: MyBenefits Online will not be available from September 26, 2012 to October 8, 2012.</b></li> <li>During this time, please call the Kraft Foods Benefits Center in order to complete a transaction or to make a benefit inquiry.</li> <li>Benefits Center representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m. (Central time).</li> </ul>	<p>The phone number for the Benefits Center is changing <b>effective October 1, 2012</b>.</p> <ul style="list-style-type: none"> <li><b>Mondelēz International Benefits Center:</b> <b>1-800-887-8807</b> OR <b>1-800-862-8617</b>.</li> </ul> <p>The URL for <a href="#">MyHR Online</a> is not changing however there is a new URL for <a href="#">MyBenefits Online</a>, which will be effective October 8, 2012.</p> <ul style="list-style-type: none"> <li><a href="https://myhronline.krft.net">MyHR Online (https://myhronline.krft.net)</a>. Click on <i>Benefits</i> from <i>Quick Links</i> to access <a href="#">MyBenefits Online</a>.</li> </ul> <p style="text-align: center;">— OR —</p> <ul style="list-style-type: none"> <li>Go directly to <a href="http://mybenefitsonline.mondelez.com">MyBenefits Online (http://mybenefitsonline.mondelez.com)</a>. <b>Important: MyBenefits Online will not be available from September 26, 2012 to October 8, 2012.</b></li> <li>» <b>From September 26, 2012 to September 30, 2012:</b> Please call the Kraft Foods Benefits Center in order to complete a transaction or make a benefit inquiry.</li> <li>» <b>After September 30, 2012:</b> Please call the Mondelēz International Benefits Center in order to complete a transaction or to make a benefit inquiry.</li> <li>Benefits Center representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m. (Central time).</li> </ul>

# HEALTH & WELFARE PLANS

PLAN OR ITEM	KRAFT FOODS GROUP	MONDELÉZ
<p>Provider Websites and Phone Numbers</p>	<p>You will still be able to access providers through <b>MyBenefits Online</b> or go directly to the provider's website.</p> <p><b>Aetna</b></p> <ul style="list-style-type: none"> <li>• <a href="http://www.aetnanavigator.com">www.aetnanavigator.com</a></li> <li>• There will be no change to your existing user ID and passwords.</li> <li>• <b>1-888-598-1577</b></li> </ul> <p><b>Kaiser Permanente</b></p> <ul style="list-style-type: none"> <li>• <a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a></li> <li>• <b>1-800-464-4000</b></li> </ul> <p><b>Health Plan Hawaii</b></p> <ul style="list-style-type: none"> <li>• <a href="http://www.hmsa.com">www.hmsa.com</a></li> <li>• <b>1-808-948-6372</b></li> </ul> <p><b>Cigna (Group Universal Life)</b></p> <ul style="list-style-type: none"> <li>• You will continue to access the Cigna website directly from <b>MyBenefits Online</b> (under the <i>Resource Library</i>).</li> <li>• <b>1-866-795-9348</b></li> </ul> <p><b>Marsh (Auto and Homeowners Insurance)</b></p> <ul style="list-style-type: none"> <li>• <a href="http://www.personal-plans.com/kraft/auto">www.personal-plans.com/kraft/auto</a></li> <li>• <b>1-866-810-9382</b></li> </ul> <p><b>CNA (Long-Term Care)</b></p> <ul style="list-style-type: none"> <li>• <a href="http://www.cna.com/groupltc">www.cna.com/groupltc</a> (Company password: kraftltc)</li> <li>• <b>1-800-264-1614</b></li> </ul>	<p>You will still be able to access providers through <b>MyBenefits Online</b> or go directly to the provider's website.</p> <p><b>Aetna</b></p> <ul style="list-style-type: none"> <li>• <a href="http://www.aetnanavigator.com">www.aetnanavigator.com</a></li> <li>• There will be no change to your existing user ID and passwords.</li> <li>• <b>IMPORTANT:</b> The first time you go to <b>Aetna</b> from <b>MyBenefits Online</b>, you will be asked to re-authenticate that you accept Single Sign On with Aetna.</li> <li>• New Phone Number: <b>1-855-284-2198</b></li> </ul> <p><b>Kaiser Permanente</b></p> <ul style="list-style-type: none"> <li>• <a href="http://www.kaiserpermanente.org">www.kaiserpermanente.org</a></li> <li>• <b>1-800-464-4000</b></li> </ul> <p><b>Health Plan Hawaii</b></p> <ul style="list-style-type: none"> <li>• <a href="http://www.hmsa.com">www.hmsa.com</a></li> <li>• <b>1-808-948-6372</b></li> </ul> <p><b>Cigna (Group Universal Life)</b></p> <ul style="list-style-type: none"> <li>• You will continue to access the Cigna website directly from <b>MyBenefits Online</b> (under the <i>Resource Library</i>).</li> <li>• New Phone Number: <b>1-800-828-3485</b></li> </ul> <p><b>Marsh (Auto and Homeowners Insurance)</b></p> <ul style="list-style-type: none"> <li>• There is a new website and a new phone number</li> <li>• <a href="http://www.personal-plans.com/mondelez/auto">www.personal-plans.com/mondelez/auto</a></li> <li>• <b>1-800-982-6684</b></li> </ul> <p><b>CNA (Long-Term Care)</b></p> <ul style="list-style-type: none"> <li>• You will utilize the same website <a href="http://www.cna.com/groupltc">www.cna.com/groupltc</a></li> <li>• There will be a new Company password (mondelezltc)</li> <li>• New Phone Number: <b>1-877-777-9072</b></li> </ul>

## MEDICARE CREDITABLE COVERAGE NOTICE

The Medicare Creditable Coverage notice is required by law to be provided annually to all employees and impacted retirees prior to the Medicare D enrollment period. The notice simply confirms that the Kraft Foods Prescription Drug Benefit provides prescription drug coverage that is as good as or better than the Medicare D coverage. This notice will be posted on **MyBenefits Online** for your review on October 14, 2012.

# RETIREMENT PLANS

## THRIFT 401K SAVINGS PLAN & PENSION PLAN (IF APPLICABLE)

PLAN OR ITEM	KRAFT FOODS GROUP	MONDELÉZ
<p>Phone Numbers and Websites</p>	<p>The phone number for the Kraft Foods Retirement &amp; Savings Plan Center is not changing.</p> <ul style="list-style-type: none"> <li>• Kraft Foods Retirement &amp; Savings Plan Center: <b>1-800-KRAFT-HR</b> (1-800-572-3847) OR direct at <b>1-877-208-0782</b>.</li> </ul> <p>The URL for the Kraft Foods Group 401(k) Savings Plan recordkeeper, <b>Fidelity</b>, is not changing.</p> <ul style="list-style-type: none"> <li>• <b>Fidelity</b> NetBenefits: <a href="http://netbenefits.com/kraft">http://netbenefits.com/kraft</a></li> <li>• <b>Fidelity's</b> automated system is available 24 hours a day, seven days a week. Representatives are available from 7:30 a.m. to 7:30 p.m. (Central time), Monday through Friday (excluding holidays).</li> </ul>	<p>The phone number for the Retirement &amp; Savings Plan Center is changing.</p> <ul style="list-style-type: none"> <li>• Mondelēz International Retirement &amp; Savings Plan Center: <b>1-800-887-8807</b> OR direct at <b>1-866-612-4582</b>.</li> </ul> <p>The URL for the Mondelēz International 401(k) Savings Plan recordkeeper, <b>Fidelity</b>, is changing.</p> <ul style="list-style-type: none"> <li>• <b>Fidelity</b> NetBenefits: <a href="http://netbenefits.com/mondelez">http://netbenefits.com/mondelez</a></li> <li>• <b>Fidelity's</b> automated system is available 24 hours a day, seven days a week. Representatives are available from 7:30 a.m. to 7:30 p.m. (Central time), Monday through Friday (excluding holidays).</li> </ul>
<p>Thrift 401(k) Savings Plan Blackout Period</p>	<p>During the period of time below, <b>no</b> transactions involving the Kraft Foods Stock Fund (which will be renamed the Mondelēz International Stock Fund at the Spin-Off) can be conducted:</p> <ul style="list-style-type: none"> <li>• <b>September 28, 2012 through October 3, 2012.</b></li> <li>• In addition, you will be unable to make contributions or fund transfers into or out of the new Kraft Foods Group Stock Fund until the blackout period ends on October 3, 2012.</li> </ul>	<p>During the period of time below, <b>no</b> transactions involving the Kraft Foods Stock Fund (which will be renamed the Mondelēz International Stock Fund at the Spin-Off) can be conducted:</p> <ul style="list-style-type: none"> <li>• <b>September 28, 2012 through October 3, 2012.</b></li> <li>• In addition, you will be unable to make contributions or fund transfers into or out of the new Kraft Foods Group Stock Fund until the blackout period ends on October 3, 2012.</li> </ul>
<p>Thrift 401(k) Savings Plan Treatment of Stock Funds</p>	<ul style="list-style-type: none"> <li>• The Kraft Foods Stock Fund will be renamed the Mondelēz International Stock Fund as of the Spin-Off.</li> <li>• The Mondelēz International Stock Funds will be frozen to new money (contributions and dividend reinvestment) as of the Spin-Off.</li> <li>• A new Kraft Foods Group Stock Fund will be established under the plan following the Spin-Off and will be an active investment fund under the Kraft Foods Group Thrift 401(k) Savings Plan following the Spin-Off.</li> </ul>	<ul style="list-style-type: none"> <li>• The Kraft Foods Stock Fund will be renamed the Mondelēz International Stock Fund after the Spin-Off.</li> <li>• The Mondelēz International Stock Fund will be an active investment fund under the Mondelēz Global 401(k) Savings Plan following the Spin-Off.</li> <li>• The new Kraft Foods Group Stock Fund will be frozen to new money (contributions and dividend reinvestment) as of the Spin-Off.</li> </ul>
<p>Thrift 401(k) Savings Plan Sun-setting of All Frozen Stock Funds</p>	<p><b>As of June 30, 2014, all frozen stock funds will be removed as investment options under the Kraft Foods Group Thrift 401(k) Savings Plan.</b></p> <ul style="list-style-type: none"> <li>• This means that the Mondelēz International Stock Fund, the Altria Stock Fund and the PMI Stock Fund will be removed as investment options as of June 30, 2014.</li> <li>• If you have a balance in any of these frozen stock funds, you can stay invested in these funds until June 30, 2014.</li> <li>• If you have a balance in any of these frozen stock funds, you will be asked to make a new investment election before June 30, 2014, or your money will be invested in the default fund, currently the Target Date Fund with the target retirement year closest to the year you turn age 65. However, you can make investment election changes any time prior to June 30, 2014.</li> </ul>	<p><b>As of June 30, 2014, all frozen stock funds will be removed as investment options under the Mondelēz Global Thrift 401(k) Savings Plan.</b></p> <ul style="list-style-type: none"> <li>• This means that the Kraft Foods Group Stock Fund, the Altria Stock Fund and the PMI Stock Fund will be removed as investment options as of June 30, 2014.</li> <li>• If you have a balance in any of these frozen stock funds, you can stay invested in these funds until June 30, 2014.</li> <li>• If you have a balance in any of these frozen stock funds, you will be asked to make a new investment election before June 30, 2014, or your money will be invested in the default fund, currently the Target Date Fund with the target retirement year closest to the year you turn age 65. However, you can make investment election changes any time prior to June 30, 2014.</li> </ul>

PRESORTED  
FIRST CLASS MAIL  
U.S. POSTAGE  
PALATINE, IL  
PERMIT NO. 7024

Kraft Foods Benefits Center  
P.O. Box 199418  
Dallas, TX 75219



# Important Spin-Off Information: Benefits Transition