



Important U. S. Benefits Transition Information & Contacts Brochure

Active Union



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*.

TRANSITION INFORMATION & CONTACTS

HEALTH & WELFARE PLANS

PLAN OR ITEM	KRAFT FOODS GROUP	MONDELÉZ
<p>Medical, Vision Prescription Drug I.D. Cards (If enrolled in a Kraft Foods-sponsored medical plan)</p>	<ul style="list-style-type: none"> You will continue to use your current BlueCross BlueShield or HMO ID card (if applicable) and/or your Aetna Prescription Drug ID card through 2012. You will receive a new EyeMed ID card to be used for vision services incurred on or after October 1, 2012. 	<ul style="list-style-type: none"> You will be issued new 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. You will receive a new EyeMed ID card to be used for vision services incurred on or after October 1, 2012.
<p>Benefits Center Phone Numbers & Websites</p>	<p>The phone number for the Kraft Foods Benefits Center is not changing.</p> <ul style="list-style-type: none"> Kraft Foods Benefits Center: 1-800-KRAFT-HR (1-800-572-3847) OR 1-800-321-7960. <p>The URL for MyHR Online and for MyBenefits Online is changing.</p> <ul style="list-style-type: none"> MyHR Online (https://myhronline.kraftfoods.com). Click on <i>Benefits</i> from <i>Quick Links</i> to access MyBenefits Online. <p style="text-align: center;">— OR —</p> <ul style="list-style-type: none"> Go directly to MyBenefits Online (http://mybenefitsonline.kraft.com). Important: MyBenefits Online will not be available from September 26, 2012 to October 8, 2012. During this time, please call the Kraft Foods Benefits Center in order to complete a transaction or to make a benefit inquiry. Benefits Center representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m. (Central time). 	<p>The phone number for the Benefits Center is changing effective October 1, 2012.</p> <ul style="list-style-type: none"> Mondelēz International Benefits Center: 1-800-887-8807 OR 1-800-862-8617. <p>The URL for MyHR Online is not changing; however there is a new URL for MyBenefits Online, which will be effective October 8, 2012.</p> <ul style="list-style-type: none"> MyHR Online (https://myhronline.krfft.net). Click on <i>Benefits</i> from <i>Quick Links</i> to access MyBenefits Online. <p style="text-align: center;">— OR —</p> <ul style="list-style-type: none"> Go directly to MyBenefits Online (http://mybenefitsonline.mondelez.com). Important: MyBenefits Online will not be available from September 26, 2012 to October 8, 2012. » From September 26, 2012 to September 30, 2012: Please call the Kraft Foods Benefits Center in order to complete a transaction or make a benefit inquiry. » After September 30, 2012: Please call the Mondelēz International Benefits Center in order to complete a transaction or to make a benefit inquiry. Benefits Center representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m. (Central time).

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 MyBenefits Online or go directly to the provider's website.</p> <p>BlueCross BlueShield of Illinois</p> <ul style="list-style-type: none"> • www.bcbsil.com • 1-866-776-4538 <p>Aetna Prescription Plan</p> <ul style="list-style-type: none"> • www.aetnavigators.com • 1-877-352-8742 <p>Magellan Employee Assistance Program</p> <ul style="list-style-type: none"> • www.MagellanHealth.com/member • 1-800-479-9591 <p>Kaiser Permanente</p> <ul style="list-style-type: none"> • www.kaiserpermanente.org • 1-800-464-4000 <p>Physicians Plus</p> <ul style="list-style-type: none"> • www.pplusic.com • 1-800-545-5015 <p>UnitedHealthcare</p> <ul style="list-style-type: none"> • www.uhcrivervalley.com • 1-800-747-1446 <p>Cigna (Group Universal Life)</p> <ul style="list-style-type: none"> • You will be continue to access the Cigna website directly from MyBenefits Online (under the <i>Resource Library</i>). • 1-866-795-9348 <p>Marsh (Auto and Homeowners Insurance)</p> <ul style="list-style-type: none"> • www.personal-plans.com/kraft/auto • 1-866-810-9382 <p>CNA (Long-Term Care)</p> <ul style="list-style-type: none"> • www.cna.com/groupltc (Company password: kraftltc) • 1-800-264-1614 	<p>You will still be able to access providers through MyBenefits Online or go directly to the provider's website.</p> <p>BlueCross BlueShield of Illinois</p> <ul style="list-style-type: none"> • www.bcbsil.com • 1-877-238-5948 <p>Aetna Prescription Plan</p> <ul style="list-style-type: none"> • www.aetnavigators.com • 1-877-352-8742 <p>Magellan Employee Assistance Program</p> <ul style="list-style-type: none"> • www.MagellanHealth.com/member • New Phone Number: 1-800-327-4581 <p>Kaiser Permanente Northwest</p> <ul style="list-style-type: none"> • www.kaiserpermanente.org • 1-800-813-2000 <p>Pacific Care of Oregon (United Healthcare)</p> <ul style="list-style-type: none"> • www.uhctest.com • 1-800-624-8822 <p>Paramount Health Care</p> <ul style="list-style-type: none"> • www.paramounthealthcare.com • 1-800-462-3589 <p>Cigna (Group Universal Life)</p> <ul style="list-style-type: none"> • You will be continue to access the Cigna website directly from MyBenefits Online (under the <i>Resource Library</i>). • New Phone Number: 1-800-828-3485 <p>Marsh (Auto and Homeowners Insurance)</p> <ul style="list-style-type: none"> • There is a new website and a new phone number • www.personal-plans.com/mondelez/auto • 1-800-982-6684 <p>CNA (Long-Term Care)</p> <ul style="list-style-type: none"> • You will utilize the same website www.cna.com/groupltc • There will be a new Company password (mondelezltc) • New Phone Number: 1-877-777-9072

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

TIP 401K SAVINGS PLAN & PENSION PLAN (IF APPLICABLE)

PLAN OR ITEM	KRAFT FOODS GROUP	MONDELÉZ
Phone Numbers and Websites	<p>The phone number for the Kraft Foods Retirement & Savings Plan Center is not changing.</p> <ul style="list-style-type: none"> • Kraft Foods Retirement & Savings Plan Center: 1-800-KRAFT-HR (1-800-572-3847) OR direct at 1-877-208-0782. <p>The URL for the Kraft Foods Group 401(k) Savings Plan recordkeeper, Fidelity, is not changing.</p> <ul style="list-style-type: none"> • Fidelity NetBenefits: http://netbenefits.com/kraft • Fidelity's 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). 	<p>The phone number for the Retirement & Savings Plan Center is changing.</p> <ul style="list-style-type: none"> • Mondelēz International Retirement & Savings Plan Center: 1-800-887-8807 OR direct at 1-866-612-4582. <p>The URL for the Mondelēz International 401(k) Savings Plan recordkeeper, Fidelity, is changing.</p> <ul style="list-style-type: none"> • Fidelity NetBenefits: http://netbenefits.com/mondelez • Fidelity's 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).
TIP 401(k) Savings Plan Blackout Period	<p>During the period of time below, no 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"> • September 28, 2012 through October 3, 2012. • 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. 	<p>During the period of time below, no 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"> • September 28, 2012 through October 3, 2012. • 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.
TIP 401(k) Savings Plan Treatment of Stock Funds	<ul style="list-style-type: none"> • The Kraft Foods Stock Fund will be renamed the Mondelēz International Stock Fund as of the Spin-Off. • The Mondelēz International Stock Funds will be frozen to new money (contributions and dividend reinvestment) as of the Spin-Off. • 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 TIP 401(k) Savings Plan following the Spin-Off. 	<ul style="list-style-type: none"> • The Kraft Foods Stock Fund will be renamed the Mondelēz International Stock Fund as of the Spin-Off. • The Mondelēz International Stock Fund will be an active investment fund under the Mondelēz Global TIP 401(k) Savings Plan following the Spin-Off. • The new Kraft Foods Group Stock Fund will be frozen to new money (contributions and dividend reinvestment) as of the Spin-Off.
TIP 401(k) Savings Plan Sun-setting of all Frozen Stock Funds	<p>As of June 30, 2014, all frozen stock funds will be removed as an investment option under the Kraft Foods Group TIP 401(k) Savings Plan.</p> <ul style="list-style-type: none"> • 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. • If you have a balance in any of these frozen stock funds, you can stay invested in these funds until June 30, 2014. • 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. 	<p>As of June 30, 2014, all frozen stock funds will be removed as an investment option under the Mondelēz Global TIP 401(k) Savings Plan.</p> <ul style="list-style-type: none"> • 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. • If you have a balance in any of these frozen stock funds, you can stay invested in these funds until June 30, 2014. • 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.

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