



Secure. Affordable. Modern. Health Care.

September 18, 2021

Kroger wants to provide secure and affordable health care benefits for the life of your contract. As a reminder, your health care benefits over the last few years have been anything but stable. Despite the company's required contributions, your benefits were significantly reduced in May 2019. Kroger presented a Last, Best and Final Offer to Local 455, which includes health care through a company-administered plan, bringing stability, security, and predictability to your benefits now and in the future.

Our offer below is for all associates in the Lake Charles, Sulphur, and Alexandria clerks and meat clerks' contracts hired before January 1, 2022. Here are some highlights of our company health care plan proposal. The complete plan design is available on www.KrogerHoustonCBA.com.

*Weekly associate contributions include Medical, RX, Dental, and Vision

Associate Contributions Weekly*	Proposed Company Plan	
Associate	\$9.00 (2022) / \$10.00 (2023)	
Associate + Spouse	\$39.00 (2022) / \$42.00 (2023)	
Associate + Child(ren)	\$15.00 (2022) / \$16.00 (2023)	
Associate + Family	\$46.00 (2022) / \$49.00 (2023)	
Plan Design (In-Network)		
Preventive Coverage	100%	
Coinsurance - Company	80%	
Coinsurance - Associate	20%	
Annual Deductible Single/Family	\$550/\$1,100	
Out-of-Pocket Max Single/Family	\$8,150/\$16,300	
Annual/Lifetime Max Benefit	Unlimited	
Eligibility - avg hours per week	1/1/22	1/1/2023
Employee only	25 hrs/wk	27 hrs/wk
Employee + Spouse Employee + Child (ren)	30+ hrs/wk	No change
Employee + Spouse + Child(ren)	36 hrs/wk	No change
Stability Period <i>Once qualified, participants are guaranteed health care coverage for 12 months, regardless of many hours are worked during that time period.</i>	12 months	