



2022 Benefits



Newsletter Focusing on Open Enrollment for **Houston Associates** on the Kroger Health Care Plan

Welcome to Kroger Health Care

Thank you for your hard work creating an outstanding shopping experience for customers each day.

On January 1, 2021, your health care benefits moved to a Kroger-administered health care plan.

In the coming weeks, you will be enrolling for your 2022 health care benefits through the Kroger-administered plan, which will be effective January 1, 2022.

Open Enrollment is November 1 – 19 for health care coverage starting January 1, 2022. To enroll or learn more, click the Benefit Connect Online Quick Link on FEED.Kroger.com.

Open Enrollment Through Kroger Total Rewards

You'll be receiving information on the open enrollment process in mid-October from Kroger Total Rewards. This information will be mailed directly to your home.

Please review this newsletter carefully. Employee eligibility, deductibles and weekly contributions have changed slightly. As a reminder, these changes were all outlined in the Last, Best, and Final offer that we implemented last year. If you have questions, please review the FAQs provided on the back.

Again, thank you for your continued hard work and for taking care of our customers and each other.

FEED YOUR FUTURE

Your Kroger benefits package is designed to Feed Your Future with plans that support your physical, emotional and financial well-being. No matter where you are in your life, you'll find plans that meet your needs.



STAY INFORMED

As always you can visit KrogerHoustonCBA.com for up-to-date information on your current benefits under the Kroger Health Care Plan. Refer any questions to your Store Leader or email your questions to askhouston@kroger.com.

2022 Health Care Plan Eligibility* for those hired before 1/1/2021

Eligibility - avg hours per week	1/1/22
Employee only	25 hrs/wk
Employee + Spouse	36+ hrs/wk
Employee + Child(ren)	30+ hrs/wk
Employee + Spouse + Child(ren)	36 hrs/wk

*Includes 12-month Stability Period - Once qualified, participants are guaranteed health care coverage for 12 months, regardless of how many hours are worked during that time period.

To learn more about your Total Rewards and enroll starting November 1, click the Benefit Connect Online Quick Link on FEED.Kroger.com.



For those hired before 1/1/2021

		Health Care Contributions
		2022
Weekly	Associate	\$9.00
	Associate + Spouse	\$39.00
	Associate + Children	\$15.00
	Associate + Family	\$46.00

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

*Your In-Network, Out-of-Pocket Maximums are aligned with the Affordable Care Act.

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	

Prescription Plan		
	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



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

FAQs: Kroger Health Care Plan

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

If you do not enroll for the Kroger Health Care plan, you will not have health care coverage in 2022. We don't want to see that happen, so take action and enroll in your benefits! Open Enrollment starts November 1 and closes on November 19.

Who should I contact if I have questions about the Kroger Health Care plan?

Contact the Kroger Benefits Service Center (KBSC) at 1-877-373-3397 or KrogerBenefits@Kroger.com. Representatives are available seven (7) days a week from 9 a.m. to 7 p.m. CST.

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

This summary provides an overview of Kroger Houston's Last, Best, and Final Offer health care plan design. The Last, Best and Final Offer's health care plan design will prevail over any discrepancies between this summary and the actual offer.