











## Secure. Affordable. Modern. Healthcare.

Health care benefits are important to you. They are important to the company, too. That's why we provide these benefits to you as a valued associate. Our health care proposal addresses the following:

1. **Provides secure, affordable health care benefits for associates for the life of the contract**
2. **Improves benefit options for our associates with cutting edge plan features, which lead to better health outcomes**
3. **Leverages the size and scale of the Kroger Family of Companies to reduce costs**
4. **Provides transparency and efficiency in the administration of benefits**

Our proposal includes providing your benefits through a company-administered plan. You can find more information about our health care proposal at [www.krogermemphiscba.com](http://www.krogermemphiscba.com).

	Company-administered plan	Memphis Trust Fund plan
<b>Offers secure and stable benefits</b>	 You will know exactly what your benefits and costs will be through the contract term; <b>all future benefits and costs will still be negotiated with the union. The company can't change the benefits unless there is a new CBA</b>	 Since the number of participants is smaller for the Memphis Fund, plan costs are less predictable.
<b>Improves your benefit options, leading to better health outcomes</b>	 Quality Clinical Programs, Centers of Excellence, Kroger dedicated customer support, Patient Advocates, and medical concierges connect you to the best care providers	 Lacks the health care innovation and programs provided in the company-administered plan. It's hard to add programs without leveraging the size and scale of the Kroger Family of Companies.
<b>Leverage the size and scale of the Kroger Family of Companies</b>	 Leverages more than 75,000 Kroger associates to get cost effective administration of various benefit programs	 Costly administration and overhead – compared to the company plan – due to the small number of participants with limited benefit programs
<b>Provides transparency and standardization</b>	 <ul style="list-style-type: none"> <li>• State of the art <b>online open enrollment process</b></li> <li>• Easy and secure connection to a website for benefits information on your computer or mobile device</li> </ul>	 <ul style="list-style-type: none"> <li>• Outdated enrollment processes</li> <li>• Fragmented access to benefit information</li> </ul>