

## Cash

Your "cash" compensation is the most visible component of your total compensation because it is what you see in your paycheck. Cash is what the Company pays you to perform your job. It includes your salary or regular pay, overtime pay (if applicable), vacation pay, holiday pay and bonus (if applicable).

## Benefits

Kroger contributes over \$1.2 billion a year to Health and Welfare Funds on behalf of our union associates to provide for health benefits. The value shown here represents the year-to-date contribution the company made on your behalf to cover benefits that may include health care, dental, sickness and accident pay, or life insurance once you become eligible.

Associates who are eligible members of a collective bargaining unit generally contribute less for health care than employees working at competing companies, according to national surveys. If you met the eligibility requirements, you had the opportunity to enroll in benefit coverage under your Health and Welfare plan. The chart above also references the year-to-date amount you have contributed for your elected health insurance coverage.

If you would like to know more about your health and welfare benefits, please contact your Human Resources Department.

\*You may be participating in a Health and Welfare Fund that has a unique funding arrangement. The contributions shown here may not reflect the actual value of your benefits. Please contact your Human Resources Department if you have any questions.

## Retirement Plans and Social Security

If you are age 21 and have completed 90 days of service, you are eligible to participate in The Kroger Co Savings Plan. This plan allows you to save up to 75% of your eligible compensation each year for your retirement (Please note: if you earned over \$120,000 during 2018, you can save up to 7% of your eligible compensation). The contributions are deducted from your pay before taxes and are invested in investment options you choose from a comprehensive selection of investment options offered by the plan.

Consider enrolling in the plan if you are eligible and are not currently participating in the plan. It's easy to enroll! Visit [www.benefits.ml.com](http://www.benefits.ml.com) or call 1-800-257-6437 for more information.

Effective 1/1/2019, Kroger allows all associates eligible to contribute to a 401k plan to elect Roth Contributions to their 401k plans. The sum of the 401k contributions PLUS the Roth Contributions cannot exceed the IRS maximum limit annually. For 2019, that amount is \$19,000 and \$25,000 for those age 50 and over during 2019.

The Pension amount represents the contribution the company made to the Pension Fund on your behalf while a member of the bargaining unit. This money provides retirement benefits to you and your eligible dependents. If you have questions about this benefit or about your current benefit in the company-sponsored pension plan, please contact your local Fund Office. If there is no amount listed, you are not currently eligible for company contributions in to the Pension Fund.

Kroger contributes to Social Security on your behalf for retirement income. For a free, official estimate of your future Social Security Benefit, you can go online at [www.ssa.org](http://www.ssa.org) or call 1-800-772-1213 to request your Social Security Statement with Your Estimated Benefits.

## Associate Perks and Discounts

As an associate of the Kroger Family of Companies, you get to enjoy a wide range of savings and discounts exclusive to Kroger associates. These include education discounts, wireless phones & services, computers, Apple products and accessories, Fred Meyer Jewelry, and much more! Visit [feed.kroger.com](http://feed.kroger.com) to learn more about these exclusive discounts.

The Kroger Company has recently partnered with Perkspot, which is a one-stop-shop for hundreds of great deals. Simply register online by using your email address to gain access to hundreds of discounts such as travel, sporting events, movies, restaurants, electronics, clothes, and more. Visit [kroger.perkspot.com](http://kroger.perkspot.com) to begin saving!

As an added benefit, the Kroger Stock Exchange allows you to invest in shares of Kroger common stock through convenient payroll deductions without the brokerage charges normally associated with purchasing stock. Consider enrolling in The Kroger Stock Exchange if you have not already done so. Contact your local Human Resources Department or visit [www.computershare.com/employee/us](http://www.computershare.com/employee/us).