2026 ANNUAL ENROLLMENT

OCTOBER 22 TO NOVEMBER 7, 2025

U.S. Health and Welfare Coverages Overview for Nonunion Employees

Presentation Delivered October 7 and October 16, 2025

Mondelēz International

SNACKING MADE RIGHT

AGENDA

1. 2026 Annual Enrollment Overview
2. What’s New for 2026
3. Key Considerations
4. Making Your 2026 Elections
5. Next Steps
6. Q&A

OVERVIEW OF 2026 ANNUAL ENROLLMENT

- **October 22 – November 7, 2025**
- **Passive Enrollment:**
  - Your current coverage elections will roll over to 2026
  - **One exception:** Your HSA or FSA contribution election will reset to $0 on January 1 (be sure to make a 2026 HSA/FSA election if you want to contribute)

- **2026 Coverage Changes:**
  - Medical and prescription drug (Rx)
  - Life Insurance, including a new carrier—MetLife
  - HSA and FSA contribution limit increases
- **2026 Cost Changes:**
  - Cost increases to medical, dental, and Optional Life Insurance coverages
  - Cost decreases for Long-Term Disability (LTD) and Identity Theft Protection

2026 ANNUAL ENROLLMENT IS HERE ...

And it's "Stacked With Goodness"—including lots of resources to help you understand your coverage options, compare costs, and make confident choices for the year ahead.

WHAT'S NEW FOR 2026

HEALTH

Medical Coverage Changes

- **Why?** To maintain the sustainability of the Mondelēz Global Medical Plan (Medical Plan)
- **Deductible Increases:** For the $500 Deductible and $2,000 Deductible coverage options ($3,500 Deductible option will remain the same)
- **New Names as a Result of These Changes:**
  - $500 Deductible option will be called the $750 Deductible option
  - $2,000 Deductible option will be called the $2,250 Deductible option

You can find more information about these updates on **Benefits Made Right**.

HEALTH

Medical Coverage Changes

- **Snapshot:** How deductibles will change for 2026

	2025		NEW for 2026	
Deductibles	$500 Deductible Option		$750 Deductible Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	$500	$1,000	$750	$1,500
Family	$1,000	$2,000	$1,500	$3,000

	2025		NEW for 2026	
Deductibles	$2,000 Deductible Option		$2,250 Deductible Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	$2,000	$4,000	$2,250	$4,500
Family	$4,000	$8,000	$4,500	$9,000

For in-network services, the individual deductibles for Employee Only coverage will increase by $250 (family deductible will increase by $500)

	2025		SAME for 2026	
Deductibles	$3,500 Deductible Option		$3,500 Deductible Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	$3,500	$7,000	$3,500	$7,000
Family	$7,000	$14,000	$7,000	$14,000

HEALTH

Medical Coverage Changes

- **Out-of-Pocket Maximum Increases:** For the $500 Deductible and $2,000 Deductible coverage options ($3,500 Deductible option will remain the same)

	2025		NEW for 2026	
Out-of-Pocket Maximums*	$500 Deductible Option		$750 Deductible Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	$3,000	$6,000	$3,250	$6,500
Family	$6,000	$12,000	$6,500	$13,000
* Includes deductible				

	2025		NEW for 2026	
Out-of-Pocket Maximums*	$2,000 Deductible Option		$2,250 Deductible Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	$4,000	$8,000	$4,250	$8,500
Family	$8,000	$16,000	$8,500	$17,000
* Includes deductible				

For in-network services, the individual out-of-pocket maximum for Employee Only coverage will increase by $250 (family deductible will increase by $500)

	2025		SAME for 2026	
Out-of-Pocket Maximums*	$3,500 Deductible Option		$3,500 Deductible Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	$7,000	$14,000	$7,000	$14,000
Family	$14,000	$28,000	$14,000	$28,000
* Includes deductible				

HEALTH

Rx Coverage Changes

- **New for the $750 Deductible Option:** You'll first need to meet your Medical Plan deductible
- **Copay and Min/Max Coinsurance Limit Increases:** First increases since 2018, applicable across all three Medical Plan coverage options

	2025	NEW for 2026
When the Medical Plan Begins to Pay:	**$500 Deductible:** Immediately **$2,000 and $3,500 Deductible:** After you satisfy your deductible	**All Coverage Options:** After you satisfy your deductible
Retail Pharmacy (up to a 30-day supply)		
Non-Preventive Drugs	**You Pay**	**You Pay**
Generic Drugs	$10 copay	$15 copay
Preferred Brand Drugs	30% (after $25 min/$75 max copay)	30% (after $35 min/$85 max copay)
Non-Preferred Brand Drugs	40% (after $50 min/$100 max copay)	40% (after $60 min/$110 max copay)
Mail Order or CVS Retail Pharmacy (up to a 90-day supply)		
Non-Preventive Drugs	**You Pay**	**You Pay**
Generic Drugs	$25 copay	$37.50 copay
Preferred Brand Drugs	30% (after $62.50 min/$187.50 max copay)	30% (after $87.50 min/$212.50 max copay)
Non-Preferred Brand Drugs	40% (after $125 min/$250 max copay)	40% (after $150 min/$275 max copay)
Note: Out-of-network prescription drug services aren't covered		

Life Insurance Changes

- **New Carrier:**
  - **MetLife will replace Securian** for all Life and Accidental Death and Dismemberment (AD&D) coverages
  - **Your current coverage elections and named beneficiaries will automatically remain on file**—unless you make changes during Annual Enrollment

- **Increase in Coverage Maximum for Optional Life Insurance:** From $2.3 to $5 million
- **Special Enrollment Opportunity for Optional Life Insurance:** EOI waived for:
  - **You:** If you're not currently enrolled and you're electing coverage of one times annual base pay; or you're increasing coverage by one times annual base pay
  - **Your spouse/domestic partner:** If they're not currently enrolled and you're electing $10,000 in coverage; or you're increasing their coverage by $10,000

You can find more information about these updates on **Benefits Made Right**.

MONEY

IRS Contribution Limit Increases

You can save more for 2026 before-tax:

- **HSA Contribution Limit Increase ($2,250 or $3,500 Deductible Options)**
  - **$4,400** (if you elect medical coverage for yourself only)
  - **$8,750** (if you enroll at least one other family member for medical coverage)
- **FSA Contribution Limit Increases**
  - **Health Care FSA:** $3,300 (even if the IRS announces an increase later this year)
  - **Dependent Day Care FSA:** IRS has increased to $7,500 for 2026 ($3,750 if married and filing separately)

You can find more information about these updates on **Benefits Made Right**.

OTHER THINGS TO KNOW

- **Cost Increases for the Following Coverages:**
  - Medical
  - Dental
  - Optional Life Insurance
- **Be Sure To:** Review your 2026 options and costs on **MyBenefits Online**
- **Remember:** If you don't take action by November 7, your current 2025 coverage elections will carry over to 2026 at the option's 2026 cost

Beginning October 22, you'll be able to review the 2026 coverage options available to you as well as their 2026 cost on **MyBenefits Online**. Be sure to look closely at your 2026 costs before you make your 2026 coverage elections.

- **Cost Decreases for the Following Coverages:**
  - Long-Term Disability (LTD)
  - Identity Theft Protection
- **Be Sure To:** Consider these coverages for 2026
- **Remember:** If you decide to add or increase LTD coverage, EOI will be required

KEY CONSIDERATIONS

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ANNUAL ENROLLMENT

This is a Passive Enrollment: Most year-end 2025 coverage elections will carry over to 2026.

Exception: Your 2025 HSA and FSA contribution elections will reset to $0 on January 1, 2026.

Required: You need to make a 2026 contribution election to contribute to an HSA or FSA beginning in January.

COVERAGES AND COSTS

Medical Coverage: Certain medical coverage options are changing, with higher deductibles and out-of-pocket maximums.

Rx: Your coverage is changing across all three Medical Plan options.

Costs: For certain coverages, your costs are increasing (medical, dental, and Optional Life Insurance); while your costs for others are decreasing (LTD and Identity Theft Protection).

Visit Benefits Made Right and MyBenefits Online: For 2026 coverage and cost details.

LIFE INSURANCE

New Carrier: Change from Securian to MetLife.

Increased Maximum: Optional Life Insurance maximum is increasing to $5 million.

Special Enrollment Opportunity: For this Annual Enrollment only, in certain instances, you don't have to provide EOI for Optional Life Insurance coverages.

MAKING YOUR 2026 ELECTIONS

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How to make your 2026 coverage elections: October 22 to November 7, 2025

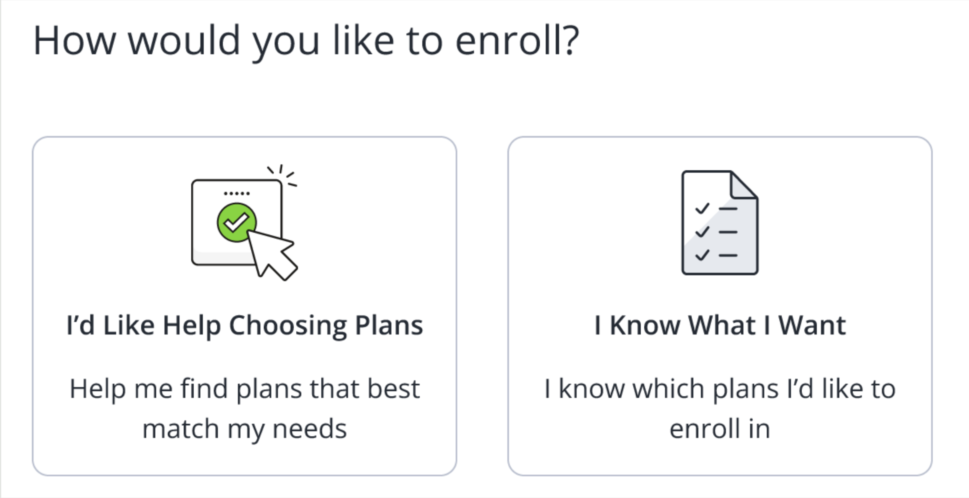
1. **MyBenefits Online** at www.mdlzmybenefitsonline.com.
2. **MyChoice Benefits App:** This mobile version of **MyBenefits Online** lets you make elections on-the-go.
3. **Mondelēz International Benefits Center:** Provides you with phone support through a MDLZ-dedicated call center.

MAKING YOUR 2026 ELECTIONS

Your decision-support tools available on **MyBenefits Online**

"I'd Like Help Choosing Plans" Tool

- Answer a few questions (your answers are completely confidential)
- Get suggested coverage options to best fit your unique coverage needs



Ask Sofia

- Your 24/7 virtual benefits assistant
- Available on **MyBenefits Online** at www.mdlzmybenefitsonline.com
- Available on the **MyChoice benefits app**
- Helps with your enrollment and 2026 coverage-related questions

Verify in-network providers

You can use your carrier's website or app to find in-network providers. Be sure to confirm with your provider at the point of service that they're still in-network, as networks can change.

NEXT STEPS

YOUR CHECKLIST

Your 2026 Annual Enrollment checklist

1 UNDERSTAND YOUR OPTIONS

- Review the 2026 Annual Enrollment information you've received to-date and look for more information throughout October and November
- Review your coverage information on **Benefits Made Right**
- Beginning October 22, view your 2026 coverage options and costs on **MyBenefits Online**

2 USE THE TOOLS

- Find the coverages that will best fit your unique coverage needs for 2026 with the help of our **decision-support tool on MyBenefits Online**
- Use the carrier's website or app to find in-network providers
- Questions? Ask Sofia 24/7, or call **1-800-887-8807** (Option 1 – Benefits; Option 1 – Health & Welfare Benefits)
- During Annual Enrollment, representatives will be available Monday through Friday, 7:00 a.m. to 7:00 p.m. (Central Time)

3 MAKE YOUR 2026 ELECTIONS

- Beginning October 22, visit **MyBenefits Online** to view your 2026 options, costs, and make your 2026 coverage elections
- Be prepared if enrolling new dependents
- Review and update (if necessary) your named beneficiaries on **MyBenefits Online**

YOUR RESOURCES

Your resources are "Stacked With Goodness" to help you during 2026 Annual Enrollment

BENEFITS MADE RIGHT

- Your go-to resource for benefit and well-being information
- Offers details about 2026 Annual Enrollment
- Highlights what's new for 2026
- Access at: BenefitsMadeRight.com

EMPLOYEE MEETINGS

- October 7 and October 16 (virtual)
- Provide key information about upcoming changes, actions to take, things to consider, and resources available
- Offer you the chance to ask questions
- Access recording on: BenefitsMadeRight.com

MYBENEFITS ONLINE

- View your 2026 coverage options, costs, and make your elections beginning October 22
- Get coverage recommendations with the "I'd Like Help Choosing a Plan" tool
- Confirm your preferred providers are in-network
- By November 7, 2025, make your 2026 coverage elections
- Access directly at: www.mdlzmybenefitsonline.com

BENEFITS CENTER

- Provides additional coverage and enrollment support through the **Mondelēz International Benefits Center at 1-800-887-8807** (Option 1 – Benefits; Option 1 – Health & Welfare Benefits)
- During Annual Enrollment, representatives will be available Monday through Friday, 7:00 a.m. to 7:00 p.m. (Central Time)

QUESTIONS & ANSWERS