

# Kroger Offers You

# MORE



As a member of The Kroger Co.'s family of great stores, you'll enjoy a wide range of benefits, no matter your job. Every associate is important, and we offer competitive pay, comprehensive benefits and special perks. So check out what's in store!

Our customers enjoy our everyday low prices, but you get even more. We help you and your family save money with discounts and special offers that are only available to Kroger associates.

## MORE Savings



### Everyday grocery discounts

Depending on your location, you can receive discounts on Corporate Brand items.



### Coupons & offers by mail

Special offers by mail give you exclusive great savings.



### Kroger Personal Finance

Kroger Personal Finance is the financial services partner for the Kroger family of stores. KPF provides special offers to our associates while also serving customers' needs with products like Rewards Visa credit cards, reloadable debit cards, gift cards, in-store money services and financial services.



### Online floral gifts

Save 10% on all flowers and gifts at [www.kroger.com](http://www.kroger.com).

### Fine jewelry for less

Save 20% on jewelry from Fred Meyer Jewelers online or in stores.



### Wireless telephone discounts

Receive associates-only rates with national service providers.



### Deals on home computers & technical support

Enjoy discounts on home computers, software and technical support from Apple, HP, Dell, Lenovo and Sarcom.



### Apple Products and Accessories

The Apple Employee Purchase Program (EPP) gives you preferred pricing on Apple products and accessories, plus additional perks.



### Special rates on insurance from MetLife

Depending on your position and location, you may receive associate discounts on auto and home insurance.



### Special prices from Ford Motor Co.

Associates, retirees and spouses qualify for special auto deals.



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## GREAT Benefits



Our benefits package is extensive and competitive. Depending on your position or location, you may be eligible for the following benefits:

- Medical coverage
- Health savings account plans
- Health coaching/screenings
- Prescription drug coverage
- Dental coverage
- Vision coverage
- Retirement benefit plan
- 401(k) savings plan
- Kroger stock options & awards
- Adoption benefits
- Basic & voluntary life insurance
- Dependent life insurance
- Personal accident insurance
- Short-term/long-term disability
- Long-term care insurance
- Flexible spending accounts
- Paid vacation
- Group auto & home insurance
- Group legal insurance
- Subsidized parking or bus fare

## About the Company

More than 339,000 Kroger associates serve our customers in more than 2,400 supermarkets and multi-department stores in 31 states. We have two dozen local banners, including Kroger, City Market, Dillons, Jay C, Food 4 Less, Fred Meyer, Fry's, King Soopers, QFC, Ralphs and Smith's. Our associates also serve customers in 791 convenience stores, 348 fine jewelry stores and 1,090 supermarket fuel centers.

Kroger operates 39 U.S. food processing plants that produce breads, dairy products, meat and thousands of grocery items for customers. In 2011, Kroger was recognized by Forbes magazine as the most generous company in America.



## MORE for your life



### Career opportunities

Enjoy all the ways you can learn new skills, view job openings on CareerBuilder, apply online and advance your career.



### Tuition assistance

In some locations, Kroger offers tuition reimbursement to support continuing education.



### Kroger Scholars

Children of eligible Kroger associates can apply online for one-time \$1,000 scholarships through Scholarship America.



### Volunteer activities

Join a Kroger team & support your favorite community group or cause.



### Help us do our part

Support a broad range of company sustainability initiatives.



### Helping Hands Fund

Offers financial assistance to eligible associates facing unexpected hardship or emergencies.



### Employee Assistance Program

Free counseling and referrals for family services, health and wellness, emotional well-being and daily living.

