



2019
BENEFITS GUIDE



CREW, KM & SM

For Plan Year 2019

Legal Statement

This guide provides highlights of Chipotle's Crew, KM & SM employee benefit plans and programs. Coverage under any Chipotle employee benefit plan or program is subject to the rules, conditions, and restrictions that apply pursuant to the governing plan documents, including the summary plan descriptions (SPDs) and any applicable insurance policy or certificate. Chipotle reserves the right to interpret the plans' eligibility provisions. For complete details, you must review the governing plan documents on the Benefits Hub, <https://benefits.unburritable.net>. This guide provides new information about Chipotle's Crew, KM & SM employee benefit plans and programs for 2019 and is a summary of material modification (SMM). Specifically, it provides changes to the following plans effective as of January 1, 2019:

- Chipotle Mexican Grill, Inc. 401(k) Plan — Plan Number 002
- Chipotle Health and Welfare Plan for Crew, Kitchen Managers and Service Managers — Plan Number 506

This enrollment guide constitutes a Summary of Material Modifications (SMM) to the Summary Plan Description (SPD). It is meant to supplement and/or replace certain information in the SPD, so retain it for future information, along with your SPD. If any information in this guide or the SPD conflicts with the detailed plan documents, including insurance policies, such plan documents and insurance policies will govern. Chipotle reserves the right to amend, suspend, or terminate these plans at any time.

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Health Plans / Dental / Vision

Getting the benefits you want is easy.

Eligibility & Enrollment

Eligibility*

The health plan(s) and dental/vision benefits are available to all eligible Crew, KM & SM employees and their:

- **Legal or common law spouse** (notarized certification required)
- **Domestic partner** (notarized agreement required)
- **Children** – Dependent children will be eligible for coverage until the end of the month in which they reach age 26, regardless of access to other coverage. This applies even if your child is married, attends school full-time or lives with you, or is not your tax dependent.

*Proof of eligibility may be required at any time during the year. Chipotle is required by law to collect the Social Security Number of each person enrolled in our Medical plan - including your covered dependents. Please make sure you include the SSN (National ID) and Date of Birth for all of your covered dependents when you complete your benefits enrollment.

All Crew, KM & SM employees and their dependents are eligible for the Preventive Plus Health plan, the dental plan, and the vision plan, regardless of the number of hours you work per week. Crew regularly working 30 or more hours per week for the last 12 months (as determined by Chipotle), Kitchen Managers, and Service Managers are eligible to participate in the Hourly PPO Plan and cover their eligible dependents.

Your Health Plan Options

Plans	Type of Employee	
	All Crew, KM & SM Employees	KM, SM and PPO-Eligible Crew
Preventive Plus Plan	✓	✓
A plan from the online marketplace through GetInsured	✓	✓*
Hourly PPO Plan		✓**
Dental	✓	✓
Vision	✓	✓

* If you're a PPO-eligible employee, you can enroll in a plan from the online marketplace, but you won't be eligible for federal tax credits. That's because Chipotle offers coverage that meets health care reform requirements for minimum value and affordability.

** If your stability period expired mid-year and you have worked less than an average of 30 hours per week, you may no longer be eligible for the Hourly PPO Plan.

Health Plans / Dental / Vision (continued)

Enrolling for the First Time?	<p>If you're new to Chipotle, have recently been designated as PPO-eligible by Chipotle or have received your initial promotion to KM or SM, be sure to enroll within 30 days of your hire date, date you're designated as PPO-eligible or promotion date.</p> <p>Otherwise, your next opportunity to enroll will be the next open enrollment period or after you have a qualified life event.</p>
Renewing Chipotle Coverage During Open Enrollment?	<p>To make elections or changes to your health, dental or vision benefits, be sure to enroll during open enrollment.</p> <p>Enroll through Workday at wd5.myworkday.com/chipotle</p> <ul style="list-style-type: none">-Username: EEID including leading zeros-Password: Existing Workday password <p>To reset your password, use the Forgot Password link from the Workday login screen or contact the Employee Service Center via email at peoplesupport@chipotle.com.</p> <p>New costs will be seen on your first paycheck in January.</p>
Making Changes During the Year?	<p>If you have a qualified life event (birth or adoption of a child, marriage, divorce, change in hourly schedule affecting your health plan eligibility or loss of other coverage), you can make related benefit changes within 30 days of the qualified life event.</p> <p>Submit changes in Workday via the Benefits Worklet.</p>

After You Enroll

If you enroll in a health or dental/vision plan for the first time, ID cards will be mailed to your home address as listed in Workday. You may update your home address via the Personal Information worklet in Workday. You may also download an ID card by registering at www.anthem.com for medical benefits, www.deltadental.com for dental benefits or www.eyemedvisioncare.com for vision benefits.

When Coverage Begins

For new hires, those recently designated as PPO-eligible or promoted to a KM or SM, benefits begin the first of the month after 30 days of employment or your federally mandated measurement date in the eligible employment category. (Example: Hired March 15, benefits effective May 1.) If you make elections during Open Enrollment, benefits will be effective the following January 1.

When Coverage Ends

Coverage ends for you at midnight on the last day of the month of termination. It ends for your dependents at midnight on the last day of the month after they (or you) no longer meet the eligibility requirements or at the end of your stability period if you do not meet the 30-hour minimum requirement.

2019 Health and Dental / Vision Costs

Health

Preventive Plus Plan (All Crew, KM & SM employees)

Bi-Weekly Employee Contributions	
Employee Only	\$21.49
Employee + Spouse/DP	\$31.35
Employee + Child(ren)	\$31.35
Employee + Family	\$42.52

Hourly PPO Plan (Employees designated as PPO-eligible* by Chipotle)

Bi-Weekly Employee Contributions	
Employee Only	\$42.46
Employee + Spouse/DP	\$139.16
Employee + Child(ren)	\$128.65
Employee + Family	\$204.63

* Crew regularly working 30 or more hours per week for the last 12 months (as determined by Chipotle), Facilities Maintenance Apprentices, Kitchen Managers and Service Managers

Dental

Per Pay Period

	Bi-Weekly Employee Contributions
Employee Only	\$2.91
Employee + Spouse/DP	\$5.94
Employee + Child(ren)	\$7.79
Employee + Family	\$11.53

Vision

Per Pay Period

	Bi-Weekly Employee Contributions
Employee Only	\$1.66
Employee + Spouse/DP	\$3.15
Employee + Child(ren)	\$3.32
Employee + Family	\$4.87

Health Plan Details

Preventive Plus Plan

All eligible Crew, KM & SM employees can participate in the Preventive Plus plan, regardless of the number of hours worked, and can cover their eligible dependents.

Take Action

Preventive Plus Health Plan		
Covered Doctors	Anthem Blue Cross network doctors only; no coverage is provided for out-of-network doctors	
Covered Expenses	You pay:	Then, the Plan pays:
Preventive care	Nothing	100%
Doctor's office visits and home visits (up to 3 per person per year for all types of visits combined)		
• Primary Care Physician	\$30	100%
• Specialist	\$40	100%
Urgent care (up to 2 per person per year)	\$75	100%
Outpatient behavioral health care (up to 3 visits per person per year for all types of care combined)	\$30	100%
Outpatient substance abuse care (up to 3 visits per person per year for all types of care combined)	\$30	100%
Prescription Drugs (Generic only)	\$10	100%

Health Plan Options

If you're not eligible for the Hourly PPO, you have two other options for health care coverage – the Preventive Plus Plan or a plan you purchase from the online marketplace through GetInsured. (You can only be covered under one option.) If you're not eligible for the Hourly PPO and you purchase coverage through GetInsured, you may be eligible for federal tax credits, which will reduce your monthly premiums. You can get free assistance through GetInsured, described below. (The assistance is free; there is a cost for the coverage.) Open Enrollment for Public Exchanges for 2019 runs from **November 1, 2018 to December 15, 2018.**

Important! If you're eligible for the Hourly PPO, you won't be eligible for federal tax credits. That's because Chipotle offers coverage that meets health care reform requirements for minimum value and affordability.

GetInsured

www.insurance.MercerMarketplace.com
(800) 713-2859

- Review your plan options
- Understand what tax credits are available for you (if any)
- Research and enroll in a comprehensive health insurance plan that meets the needs of you and your family. Licensed customer service agents are available to assist you.

Health Plan Details (continued)

Hourly PPO Plan

PPO-eligible employees can participate in the Hourly PPO plan and cover their dependents. You're PPO-eligible if you are a Crew member regularly working 30 or more hours per week for the last 12 months (as determined by Chipotle), a Kitchen Manager or a Service Manager.

Hourly PPO Health Plan		
Covered Doctors	Any provider; however, you pay less when you use Anthem Blue Cross network doctors	
Annual Deductible (Amount you pay each year before the plan starts to share expenses)	In-Network	Out-of-Network
• Individual	\$2,700	\$5,400
• Family	\$5,400	\$10,800
Annual Out-of-Pocket Maximum (The most you will pay each year for covered expenses. After you pay this amount, the plan will pay 100% for your care.)		
• Individual	\$6,200	\$12,400
• Family	\$12,400	\$24,800
Covered Expenses	After deductible, you pay:	After deductible, you pay: ¹
Preventive Care	100% covered. You do not pay a deductible or any portion of the cost.	50%
Doctor's office visits and home visits		
• PCP	30%	50%
• Specialist	30%	50%
Prescription drugs	30%	50%
Maternity Care	30%	50%
Diagnostic lab tests and X-rays	30%	50%
Urgent Care	30%	50%
Emergency Room	30%	50%
Inpatient Hospital Stay	30%	50%
Outpatient Surgery	30%	50%
Outpatient substance abuse care	30%	50%
Outpatient behavioral health care	30%	50%

¹ Out-of-network expenses are subject to limits at 125% of Medicare reimbursement. You pay the deductible and coinsurance and any amount above this level.

Anthem's Enrollment Resources

Visit enrollment.anthem.com/ChipotleHourly for details about your Anthem benefits, see cost comparisons of the plans, get help finding a doctor, and more.

Health Plan Resources

Anthem offers several resources to help you manage your health care and stay healthy. These programs are free and available to you and your covered dependents when you enroll in a Chipotle health plan.

Anthem.com

Log on to www.Anthem.com to set up a personalized profile for you and your covered dependents. Then, take advantage of the online tools and resources to help you:

For All Covered Employees and Dependents	
Manage Your Health Care	Access your medical coverage and review your claims. See the actual cost of services.
24-Hour Nurse Line	Call (800) 700-9184 any time when you have health questions or concerns.
For Hourly PPO Plan Participants only	
Future Moms Maternity Program	Register at Anthem.com for the Future Moms program and get your pregnancy off to the right start. Get 24/7 toll-free access to a registered nurse who will answer your questions and discuss any pregnancy-related issues with you, and <i>Your Pregnancy Week by Week</i> book and educational materials that will help you handle any unexpected events.

And, Don't Forget to Use Preventive Care!

Preventive care helps identify potential health risks early when they are easier and less costly to treat.

1. **Use a network doctor.** Find one using the *Find a Doctor* tool on the Anthem website.
2. **Know what's covered.** Network preventive care services, such as physical examinations, related laboratory and X-rays, Pap tests, mammograms, prostate and colorectal screenings (including colonoscopy), and immunizations excluding travel vaccines, are fully covered, with no cost to you (subject to certain age-appropriate and frequency guidelines). To see what else is covered, visit www.Anthem.com.

LiveHealth Online

Your visits to the doctor can be easier than ever. With LiveHealth Online, you'll be able to talk to a doctor right away, any time of the day or night. See a doctor or Psychologist with a smartphone or tablet using the free LiveHealth Online app, or a computer with a webcam. Go to www.livehealthonline.com or call (855) 603-7985.

Set up an account	Fill out a confidential health summary that the doctor can review each time you request a visit. Talk to a doctor and pay just \$49.
Talk with a doctor¹	Use the code CHIPOTLEHOURLY or your ID card when you register your account and speak with a doctor confidentially.
Save your visits	During your appointment, you can see the notes your doctor is making, and get a summary of your visit at the end of the call.

¹ Certain states have limitations on available services.

Dental

Chipotle offers dental through Delta Dental to all Crew, KM & SM employees.

Take Action

	In-Network	Out-of-Network*
Annual Benefit Maximum - (Calendar Year) • Per insured person	\$500	\$500
Annual Deductible - (Calendar Year) • Individual/Family	\$50/\$150	\$50/\$150
Deductible Waived for Diagnostic and Preventive Services	Yes	Yes
Dental Services	In-Network After deductible, you pay:	Out-of-Network After deductible, you pay:
Diagnostic and Preventive Services Including: • Periodic oral exam • Teeth cleaning (prophylaxis) • Bitewing and Intraoral X-rays	Nothing. 100% covered. You don't pay a deductible or any portion of the cost.	50% after deductible
Basic Services (6 month waiting period) • Fillings	50% after deductible	50% after deductible
Endodontics and Periodontics (6 month waiting period) • Root canal • Scaling and root planing	50% after deductible	50% after deductible
Oral Surgery (6 month waiting period)	50% after deductible	50% after deductible
Major Services • Crowns • Prosthodontics • Prosthetic Repairs/Adjustments	Not covered	
Orthodontic Services (up to age 19) (6 month waiting period)	You pay 50% (\$1,000 lifetime benefit maximum)	

* Delta Dental Networks. You can get care from any dentist you choose in the network, but you save more when you use dentists in the PPO network. To find a network dentist near you, visit www.deltadentalco.com.

Vision

Take Action

Chipotle offers vision through EyeMed to all Crew, KM & SM employees.

	In-Network* You pay	Out-of-Network* You Pay
Routine Eye Exam • Once every 12 months	\$20 copay	All charges above \$35 allowance
Eyeglass Frames • Once every 24 months	Nothing up to the \$120 allowance (then you get a 20% discount on any remaining balance)	All charges above \$45 allowance
Eyeglass Lenses (Standard) • Once every 12 months (instead of contact lenses)		
- Standard plastic single vision lenses (1 pair)	\$20 copay	All charges above \$25 allowance
- Standard plastic bifocal lenses (1 pair)	\$20 copay	All charges above \$40 allowance
- Standard plastic trifocal lenses (1 pair)	\$20 copay	All charges above \$55 allowance
Lens Options		
• Transitions Lenses	\$0 copay	All charges above \$5 allowance
• Standard Polycarbonate		
- Adults	\$40 copay	Not covered
- Children under 19	\$0 copay	All charges above \$5 allowance
• Standard scratch coating	\$0 copay	All charges above \$5 allowance
Contact Lenses (instead of eyeglass lenses) • Once every 12 months		
- Standard Contact Lens Fit and Follow-up	Up to \$40 copay	Not covered
- Elective Conventional Lenses	Nothing up to \$130 allowance, (then you get a 15% discount on any remaining balance)	All charges above \$80 allowance
- Elective Disposable Lenses	Nothing up to \$130 allowance	All charges above \$80 allowance
- Non-Elective Contact Lenses	\$0. Covered in full	All charges above \$210 allowance
Amplification Hearing Health Care		
• Exams	40% discount	
• Hearing Aids	Low price guarantee on discounted hearing aids	Not covered

***EyeMed Network.** EyeMed's provider network is comprised of more than 50,000 providers and provider locations nationwide, offering a generous mix of independent practitioners and retail locations including LensCrafters®, Pearle Vision®, Sears OpticalSM, Target Optical® and JCPenney® Optical stores. To find a network vision provider near you, visit www.eyemed.com.

401 (k)

The Chipotle Mexican Grill, Inc. 401(k) plan is a great way to save for the future

1

Enroll early

You can enroll as soon as you receive your enrollment materials. These materials — including information about your investment options — will arrive at your home within 30 days of becoming eligible for the plan.

To be eligible:

- 18 years of age or older.
- Completed 30 days of employment.

When you enroll, you'll need to:

Decide how much to save. You can save 1% to 50% of your eligible pay, up to the IRS limits (\$19,000 in 2019). If you're age 50 or older, you can contribute an additional \$6,000. Your contributions are made through convenient payroll deductions.

Tax savings. If you enroll in the Traditional 401(k) plan, your contributions are taken pre-tax, so you pay less in taxes today while saving for the future. If you enroll in the Roth plan, contributions are made post-tax, meaning your dollars grow tax-deferred, and if you hold the account for at least five years, and don't withdraw the money until at least age 59 1/2, you won't owe any taxes on your earnings. You may also defer your investments by enrolling in both plans.

Choose your investments. The 401(k) plan offers a wide range of investment fund choices so you can choose a mix that's right for you. The online tools available at www.trsrretire.com will help you map out a plan for retirement.

2

Get the match

Chipotle helps your savings grow by providing a matching contribution on the first 5% of compensation you contribute to the plan per pay period. As long as you are contributing to the 401(k) plan and after you have completed one year of uninterrupted employment, worked at least 1,000 hours during that year, and reached age 18, you get:

- A dollar-for-dollar match on the first 3% of compensation you contribute and
- 50 cents on the dollar for the next 2% of compensation you contribute

The Chipotle matching contribution will begin on the first paycheck of the month following the month you become eligible or the month you meet the eligibility requirements listed above and can be seen on www.trsrretire.com. If you enroll in both the Traditional and Roth plans - Chipotle will match your Traditional contributions first and then the Roth up to a total match on 5% of your contributions.

Here's how it works: Let's say you earn \$18,000 annually and contribute at least 5% of your compensation to the Plan. Chipotle will match 100% of the first 3% you contribute — \$540 (3% x \$18,000) — and half of the next 2% you contribute — half of \$360 (2% x \$18,000).

That's \$720 in free money (\$540 + \$180) from Chipotle!

Enroll in the plan as soon as you are eligible at www.trsrretire.com or call (800) 755-5801.

You are 100% vested (or own) all of the contributions you and Chipotle make to your account. It is important to know that loans can be made against a 401(k) account but must be paid back with interest. Taxes on contributions and earnings are dependent on your enrollment and deferral strategy. For additional distribution information, review the Summary Plan Document for the 401(k) plan on the Benefits Hub, <https://benefits.unburritable.net>.

Life and Disability Insurance

Chipotle offers Basic Life and Short-Term Disability coverage for KM/SM employees at no cost to you.

Plan	Purpose	Benefits
Basic Life Insurance	Pays a benefit to your beneficiary upon your death	\$15,000
Short-Term Disability	Replaces part of your pay if you are unable to work for more than 14 consecutive days due to a pregnancy, illness or non-work related injury.	\$250/week for a maximum of 11 weeks as long as you remain disabled.

To request a Leave of Absence, visit Workday or contact the Employee Service Center at (877) 625-1919 to learn more.

- Deductions for medical, dental, and vision benefits may be deducted from the benefit check you receive from The Hartford unless you direct Chipotle not to by calling the Employee Service Center.
- In some states, employees are eligible for a State Disability Benefit. The disability benefits offered through Chipotle may supplement your state benefit.
- Employees are automatically enrolled in Basic Life and Disability coverage upon hire or promotion to KM/SM position. Coverage generally begins the first of the month after 30 days of active employment in a KM/SM position.
- Worker's Compensation may cover you if your illness or injury is work-related.
- To file a claim, call the Hartford at (800) 898-2458 and reference policy number 681352.

Paid Time Off

Paid Vacation

Chipotle offers paid vacation to all Crew, KM & SM's according to the waiting periods and accrual methods outlined below.

Vacation Accrual for Crew Members

Crew who have completed one (1) year of uninterrupted employment with Chipotle are eligible to begin accruing vacation time up to a maximum of forty (40) hours per calendar year. Your rate of accrual is 0.019 hours of vacation per hour worked each week, up to forty (40) hours in a week. After you have worked forty (40) hours in a week, you stop accruing vacation for that week. You may view your available vacation balance via the Time Off worklet in Workday.

Vacation Accrual for Kitchen Managers and Service Managers

Upon your promotion to Kitchen Manager or Service Manager, you are eligible to accrue paid vacation at the following accrual rate, based on your length of uninterrupted employment with Chipotle, times the number of bi-weekly pay periods you work up to the maximum number of vacation hours listed below. You may view your available vacation balance via the Time Off worklet in Workday.

Years of Uninterrupted Employment	Hours of Vacation Accrued per Bi-Weekly Pay Period ("Accrual Rate")	Maximum Number of Vacation Hours You Can Accrue Per Calendar Year
Date of hire - Year 3	1.54	40
Year 4 - Year 8	3.08	80
Year 9+	4.62	120

Additional Details

- Vacation is provided for the purpose of rest and relaxation and you are encouraged to use vacation during the calendar year in which it accrues.
- Any accrued vacation that is not used by December 31st of each calendar year is deemed not earned and is forfeited without pay. If you work in a jurisdiction with a paid leave or vacation law, Chipotle will comply with all applicable requirements of that law.
- Chipotle does not allow pay in lieu of vacation time under any circumstances, except upon termination of employment. If your employment is terminated, for any reason, you will be paid for any accrued, unused vacation.
- If your employment ends and you've used more vacation days than you've accrued, any vacation that has been advanced to you but not yet earned may be deducted from your final paycheck, subject to and to the extent permitted by applicable law.
- To request time off, please speak with your manager and submit a vacation request in Workday as far in advance as possible. Requests will be approved based on staffing needs and requirements.

Paid Time Off (continued)

Sick Time

Crew, KM & SM employees are eligible to use up to twenty-four (24) hours of sick time per year. On January 1 of each year, all Crew, KM & SM employees will be granted the full sick time allotment of twenty-four (24) hours. New employees hired during the calendar year will be granted the full sick time allotment of twenty-four (24) hours when they are hired, and on January 1 of each following year.

There are several jurisdictions that have mandated sick leave laws that are different from our standard policy. If you work in a location with a sick leave law, you will accrue and may use sick time based on hours worked, as defined by the sick leave law applicable to you. For additional information on these laws please reference your restaurant's Labor Law Poster or contact the Employee Service Center at p: 877-625-1919 x Benefits.

Sick time may only be used for an employee's personal illness/injury or medical and dental appointments, and any other purposes for which sick time is required to be made available by applicable law. Because sick time is designed to provide benefits only to existing employees who temporarily are required to miss work, unused sick time is not payable upon termination of employment for any reason. In addition, any sick time that is not used by the end of the calendar year will be forfeited without pay unless you work in a jurisdiction with a paid sick leave law which mandates sick time balances be rolled over into subsequent calendar years. Unless otherwise required by law, if your employment is terminated and then you are re-hired by Chipotle, you will not be able to use sick time that accrued before your employment was terminated.

To use sick time, you must enter your sick time into Workday under Time Off and your sick time must be approved by your manager, unless otherwise required by law.

All employees who have experienced vomiting and/or diarrhea at home or at work must be immediately excluded from work and the Manager on Duty must immediately notify the SSR department at (303) 222-5968. You must also notify your field leader.

Paid Parental Leave

KM/SM employees are provided with paid parental leave following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care. The purpose of paid parental leave is to enable the employee to care for and bond with a newborn or a newly adopted or newly placed child. This policy may run concurrently with Family and Medical Leave Act (FMLA) leave, as applicable.

Eligibility

KM/SM employees must meet one of the following criteria:

- Have given birth to a child.
- Be a spouse or committed partner (including same-sex spouse, common law spouse or domestic partner) of a woman who has given birth to a child.
- Have adopted a child or been placed with a foster child (in either case, the child must be age 17 or younger).

Paid Time Off (continued)

Paid Leave Amounts

- Birth moms will receive 5 days of paid leave and may apply for Short Term Disability which covers a flat benefit amount of \$250/week. See Disability Benefits Page 13 for additional information.
- Non-Birth Spouses and partners will receive 5 day of paid leave.
- Each day of paid parental leave is compensated at 100 percent of the employee's regular, straight-time daily pay, up to a maximum of 8 hours per day where applicable.
- In addition to the benefits provided for in this policy, Chipotle will also provide additional paid leave in accordance with any federal, state or local law applicable to parental/newborn leave.

Requesting Parental Leave

- Approved paid parental leave must be initially requested within 30 days of the birth or adoption of a child and may be taken at any time during the 12-week period immediately following the birth, adoption or placement of a child with the employee.
- To arrange payment for paid parental leave proof of birth or pregnancy must be emailed to benefits@chipotle.com. Proof of birth or pregnancy can be anything that includes the parent's names, and baby's due date/baby's date of birth, excluding Social Security cards. Contact the employee service by calling (877) 625-1919 x People Support if you have additional questions.
- You are expected to discuss your parental leave in advance with your manager so they may plan for your time off and are responsible for entering your leave of absence request into Workday.

Educational Assistance

Chipotle is committed to helping you advance your education and earn your degree. We've partnered with Guild Education to support employees like you in achieving your education goals and have made it easier than ever to balance a career and education. Learn more at guildeducation.com/chipotle

The Benefits

- **Tuition Assistance*:** Attend any accredited university or college and you may be reimbursed up to \$5,250 per year from Chipotle.
- **Financial Support:** Access to financial aid advisors who may help you qualify for up to \$5,920 in federal financial aid.
- **More Benefits:** Employees interested in attending an online college through a Guild university partner will also receive tuition discounts, up to 44 college credits for your on-the-job training at Chipotle, a personal education coach and access to exclusive degrees in Business Management and Hospitality designed specifically around Chipotle employee's schedules

Who's Eligible?

- All Chipotle employees, regardless of position or years of service, may be eligible for up to \$5,920 in federal financial aid and Guild's discounts at all of Guild's university partners.
- Crew who have 12 months of continuous employment, in addition to all KM & SM employees rated ME/3 or better, are eligible for up to \$5,250 in Chipotle Tuition Assistance.

Course Criteria

Before registering for any course, you need to attend a financial advising session with a Guild Education advisor, complete a financial aid application, and submit a pre-approval form. Visit guildeducation.com/chipotle or call (720) 709-2871 to learn more and begin the approval process. Courses eligible for Tuition Assistance from Chipotle need to be part of a program beginning, leading towards, or completing an undergraduate or graduate degree.

Where the Course is Taken?

To qualify for Tuition Assistance, all courses need to be taken at a:

- Two or four year public or private college or university that is accredited by the Department of Education Business, technical or vocational school.
- Graduate or post-graduate school that is accredited by the Department of Education.

Eligible Charges

Eligible expenses include tuition, registration, university and lab fees, books and specific supplies. Reimbursement will be calculated according to the receipts accompanying the request submission. Eligible charges will be fully reviewed and are subject to final approval by Guild and Chipotle.

How to Obtain Reimbursement

Reimbursement for eligible costs can be obtained by submitting a Tuition Assistance request at guildeducation.com/Chipotle. Request for reimbursement with all accurate and complete documentation must be received within 60 days of course completion.

To review the full plan eligibility details, visit the Benefits Hub, <https://benefits.unburritable.net>.

*Tuition Reimbursement paid to employees in the states of NJ or PA may be subject to applicable state income tax. Please contact the Employee Service Center for additional information.

Discounts

Your One-Stop-Shop for Savings and Discounts - PerkSpot

As a valued member of our team here at Chipotle, we're happy to offer you our PerkSpot Employee Discount Program. You're just a point and click away from finding great savings from national and local merchants and service providers you're sure to recognize.

Looking for two tickets to tonight's game? Want to see if you can get a discount on cell phone service? Maybe you'd like to surprise someone you love with flowers or a special gift? PerkSpot is your spot to shop and to save on these items and so many more.

This service costs you nothing, and since offers are changing daily — it can save you a lot. Chipotle's PerkSpot site just requires a simple and safe signup. Go to **www.Chipotle.PerkSpot.com** and select "Create Account" to complete the easy registration process. Once you have logged into PerkSpot, you can browse by brand, search for individual discounts, or -select your savings from the available categories.

Here are some examples of the discounts you may find!

Banking Discounts

Cell Phone Discounts

Discounts are available on personal cell phones with plans through multiple providers.

Computer Discounts

Save money on computers and laptops from Dell, IBM, HP, Apple. Shop online for the best deals and always shop around.

Credit Union

Corporate America Family Credit Union offers a variety of services to meet your needs:

- High-yield savings accounts (regular share, money market, share certificates, and IRAs)
- Low-rate loan (new and used vehicles loans, mortgages, and home equity loans)
- Checking accounts
- Holiday savings with direct deposit

Entertainment Discounts

Enjoy discounts on theme park admissions, theater attractions, movie tickets, rental cars, and more, including:

- Passes to Disneyland, Walt Disney World, Sea World, Universal Studios, and more
- Theater attractions in New York, Southern Florida, and California
- Limited city productions of Cirque du Soleil

Floral Discount

Save 20% on all regularly priced floral and gift items with From You Flowers. Choose from over 2,000 exquisite items with hand delivered same-day service.

Ford Partner Recognition Program

Get discounts on Ford products, including Lincoln-Mercury.

Benefits Glossary

As you learn about and use your benefits, it helps to know the terminology.

Insurance Terms

Coinsurance

A percentage of the cost that you pay for a covered service. Coinsurance applies under the Hourly PPO Health Plan and the Dental Plan.

Copay

Usually a flat fee you pay when covered services are provided. Copays apply under the Preventive Plus Health Plan and the Vision Plan.

Deductible

The amount of money you pay before the plan begins paying for benefits. There is a deductible under the Hourly PPO Health Plan and the Dental Plan.

Emergency

In most cases, an emergency is an unforeseen event that causes an injury or illness that unless treated quickly could cause loss of life or limb (hand, arm, leg, etc.).

Health Savings Account (HSA)

A savings account you can open at your local bank if you enroll in the Hourly PPO Health Plan to pay for medical and dental deductibles and coinsurance and for vision plan copays.

Inpatient

A person who is treated by a medical professional for an illness/accident, that requires at least one overnight stay in a hospital.

Network

A group of doctors, hospitals, dentists, pharmacies or vision providers who agree to charge a discounted rate for goods and services provided.

Outpatient

A person who is treated by a medical professional for an illness or accident that does not require an overnight stay.

Qualified Dependents

Legally married spouse, common law spouse (with completed notarized certificate of common law), domestic partner (with completed notarized agreement of domestic partnership), children under the age of 26 or any age if mentally/physically incapable of self-support.

Reimbursement

Payment is made to the provider by the employee and the employee submits a claim. The insurance company writes a check to the employee for the covered service up to any copay or coinsurance level. The insurance company's check is the reimbursement.

Stability Period

For Crew, KM & SM members, a 12-month measurement period will determine the average number of hours you work. If you are determined to work 30 or more hours per week on average, then this means you will be eligible for the Hourly PPO plan. If enrolled, coverage will last for 12 months (following a short administrative period). This 12 months of coverage, known as the stability period, typically coincides with the calendar year. However, in the case of new hires, this stability period will start between 13 and 14 months after your hire date.

401(k) Terms

Rollover

If you leave the Company, any money you have in 401(k) can be transferred to another qualified retirement account. Contact our 401(k) administrator for help on completing necessary documents.

Contacts

Health Plans

Anthem

(855) 653-4066

www.anthem.com

24-Hour Nurse Line

(800) 700-9184

Dental

Delta Dental

(800) 610-0201

www.deltadentalco.com

Vision

EyeMed

(866) 723-0514

www.eyemedvisioncare.com

Retirement Plan 401(k)

Transamerica Retirement Solutions

(800) 755-5801

www.trsrretire.com

Discounts

www.chipotle.perkspot.com

Tuition Reimbursement and Educational Assistance

(720) 709-2871

www.guilddeducation.com/chipotle

Chipotle Employee Service Center

(877) 625-1919 x Benefits

peoplesupport@chipotle.com

