



SUMMARY ANNUAL REPORT FOR CHIPOTLE HEALTH AND WELFARE PLAN FOR HOURLY EMPLOYEES

This is a summary of the annual report of the Chipotle Health And Welfare Plan For Hourly Employees (Employer Identification Number 84-1219301, Plan Number 506) for the plan year 01/01/2017 through 12/31/2017. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Chipotle Mexican Grill, Inc. has committed itself to pay certain prescription drug, and health claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Delta Dental of Colorado and Rocky Mountain Hospital and Medical Service, Inc. to pay certain vision, and dental claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2017 were \$1,026,248.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2017, the premiums paid under such "experience-rated" contracts were \$673,054 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$409,241.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call Chipotle Mexican Grill, Inc., the plan administrator, at 610 Newport Center Drive, Suite 1400, Newport Beach, CA 92660, or 877-625-1919.

You also have the legally protected right to examine the annual report at the main office of the plan: 610 Newport Center Drive, Suite 1400, Newport Beach, CA 92660, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.