

# 2019 Open Enrollment

November 19 – December 3

**reNEW**

BENEFITS



# It's Time to Renew Your Benefits

Air Liquide is committed to offering benefits that help you and your family accomplish your physical, financial and emotional well-being goals. We aim to provide programs and resources specially designed to help you achieve a more powerful you. To better support you, we have renewed many of our benefits for 2019 by adding, increasing and accelerating coverage to reflect our values.

Open Enrollment (November 19 – December 3) is your annual opportunity to review your benefits and make changes. Review this guide to learn about all the benefits we have to offer, then enroll for benefits that have been specially designed for you.

**Let's Get Started**



# Four Steps to Renewing Your Benefits

1

## Know What's New

**We're adding these benefits** to our suite of offerings in 2019:

- A new medical plan (page 5)
- Fertility benefits and support for family building through Progyny
- Care for gender dysphoria, with additional coverage for mental health, hormonal therapy and surgical therapy
- Perks at Work discount vendor
- Student loan assistance through CommonBond, which includes student loan refinancing services

**We're increasing these benefits** to better support your financial and emotional well-being:

- Vacation available to anyone with less than five years of service
- Adoption assistance reimbursement
- Tuition assistance for undergraduate studies

**We're accelerating the eligibility requirement** for Short-Term Disability coverage, so you have access to it if you need to take time off work:

- A 67% company-paid benefit is now available at one year of service

2

## Decide Who to Cover

- You
- Your spouse or domestic partner
- Your children, stepchildren and domestic partner's children up to age 26 (or any age, if they're unable to care for themselves)

You'll need to verify the eligibility of any dependents you cover. Make sure you have the Social Security number and birth date of any dependent you would like to cover.

3

## Check Out Your Choices

**Review all of your options and decide which benefits are best for you.**

- Medical
- Savings and spending accounts
- Dental
- Vision
- Income protection
- Voluntary benefits
- Vacation sell

4

## Enroll Online

- Go to [www.airliquidehealthbenefits.com](http://www.airliquidehealthbenefits.com) and enter your user ID and password to log in
- Once logged in, select **Enroll Now**, and the site will walk you through the election process
- At the end, you'll review and **submit your elections**
- Make sure you've provided the required dependent information and made your beneficiary designations
- **Confirm receipt** of the spousal surcharge notification

When you receive it in late December, review your confirmation statement from the Air Liquide Benefits Center to ensure your elections for 2019 are correct.

If you need to make a correction, call **1-800-964-8826** to talk with an Air Liquide Benefits Center representative from 8 a.m. – 8 p.m. ET, Monday through Friday.

Benefits Open Enrollment is November 19 – December 3. Enroll or make changes at [www.airliquidehealthbenefits.com](http://www.airliquidehealthbenefits.com).

## Want to keep your 2018 benefits in 2019?

If you would like to keep your 2018 benefits the same in 2019, you only need to re-enroll in certain benefits, such as a Health Savings Account (HSA), a Flexible Spending Account (FSA), or vacation sell; these elections will not roll over. If this is your first time enrolling and you want to buy-up Short-Term or Long-Term Disability Insurance, you'll also need to enroll. Once enrolled, this coverage rolls over from year to year, but you must initially enroll during Open Enrollment.



# Medical

Air Liquide offers several medical plans to protect you and your family:

**The Choice Value Plan, Choice Savings Plan and Standard PPO** are available throughout the U.S.

With these plans you pay less for care when you go in-network.

**The Select ACO** is available in Houston and Dallas, and **Kaiser HMOs** are offered in Northern California and Southern California.

**Explore Your Options —  
Which Plan Is Best for You?**



# The Plans



## The Choice Value Plan is for you...

if you are in good health, don't expect to see your doctor outside of preventive care and feel over-insured in your current plan.

The Choice Value Plan comes with an HSA to which you can contribute. You can also earn Air Liquide contributions by completing wellness activities. This new plan provides the same coverage as the Choice Savings Plan and will appeal to those who want to pay the lowest in monthly premiums in exchange for the highest deductibles and out-of-pocket maximums.

### The Choice Value Plan offers:

- The peace of mind that comes with knowing you are **not over-insured** but have coverage available if you need it
- **The lowest monthly premiums** of all Air Liquide medical plans in return for our highest deductible
- The ability to **contribute to an HSA**
- Access to a large network of providers and the **ability to go out-of-network** for care

 **Renew tax savings with an HSA**



## The Choice Savings Plan is for you...

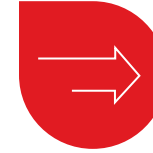
if you want a lower deductible in return for a higher paycheck contribution and a HSA contribution from Air Liquide.

The Choice Savings Plan comes with an HSA to which Air Liquide and you can contribute, so your overall health care costs can be even lower. Air Liquide seeds your HSA with \$500 if you have employee only coverage or \$1,000 if you have family coverage. You can double Air Liquide's contribution by completing wellness tasks for an additional \$500 if you have employee only coverage or \$1,000 if you have family coverage.

### The Choice Savings Plan offers:

- **Lower monthly premiums** in return for a high deductible
- Eligibility to receive **HSA contributions** from Air Liquide and the ability to make HSA contributions that can lower your out-of-pocket expenses
- Access to a large network of providers and the **ability to go out-of-network** for care

 **Renew tax savings with an HSA**



## The Standard PPO Plan is for you...

if you prefer to have lower deductibles and out-of-pocket maximum exposure in return for higher paycheck contributions.

While you can't have an HSA with this plan, you can contribute to a Health Care FSA that you can use to pay eligible expenses in 2019.

### The Standard PPO Plan offers:

- **Higher monthly premiums** in return for a lower deductible
- **A set copay** for primary care, specialist visits and prescriptions
- The ability to contribute to a **Health Care FSA**
- Access to a large network of providers and the **ability to go out-of-network** for care

 **Renew tax savings with a Health Care FSA**

# The Plans



Only if you live  
in Houston or Dallas

## The Select Accountable Care Organization (ACO) Plan is for you...

if you live in Houston or Dallas and prefer access to coverage through a dedicated health care system.

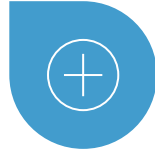
Budgeting is easier with the Select ACO Plan because your health care costs are more evenly spread throughout the year and there's no deductible to meet. When you receive care, you are charged a copay. And, you can contribute to a Health Care FSA that you can use to pay for eligible expenses in 2019.

### The Select ACO Plan offers:

- **Higher monthly premiums** than the Choice Value Plan and Choice Savings Plan in return for copays and no deductible
- **Care coordinated by a Primary Care Physician** in a dedicated health care system
- **No coverage for out-of-network** care
- The ability to contribute to a **Health Care FSA**



Renew tax savings with a Health Care FSA



Only if you live  
in California

## The Kaiser HMO Plan is for you...

if you live in Northern California or Southern California and prefer access to coverage through a dedicated health care system.

Budgeting is easier with the Kaiser HMO Plan because your health care costs are more evenly spread throughout the year. In addition to having the lowest out-of-pocket maximum of all Air Liquide medical plans, the Kaiser HMO Plan has no deductible. You are charged a copay when you receive care. And, you can contribute to a Health Care FSA that you can use to pay for 2019 eligible expenses.

### The Kaiser HMO Plan offers:

- **Higher monthly premiums** than other Air Liquide medical plans in return for the lowest out-of-pocket maximum, copays and no deductible
- **Access to coverage** through a dedicated health care system
- **No coverage for out-of-network** care
- The ability to contribute to a **Health Care FSA**



Renew tax savings with a Health Care FSA





# A Closer Look

While all plans cover annual physicals, flu shots, routine screenings and other preventive care at 100% with no deductible when you use in-network providers, they differ in:



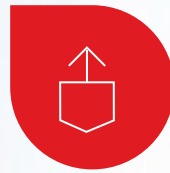
## Monthly Rates

How much you contribute toward the cost of coverage each month



## Deductibles

How much you pay out-of-pocket before the plan begins sharing the cost for covered services



## Out-of-Pocket Maximums

How much you pay out-of-pocket before the plan pays 100% of covered services



## Covered Services

How much the plan pays for office visits and services



## Covered Care

Whether the plan covers both in- and out-of-network care, or just in-network care



# Your Monthly Cost for Coverage

		Choice Value Plan	Choice Savings Plan	Standard PPO	Select ACO	Kaiser HMO	Kaiser HMO
		The U.S.			Houston & Dallas	Northern California	Southern California
Non-Tobacco User	Employee Only	\$31.94	\$63.10	\$232.72	\$173.19	\$314.52	\$327.53
	Employee + Spouse	\$70.26	\$137.98	\$469.62	\$344.65	\$389.86	\$394.34
	Employee + Child	\$57.48	\$114.40	\$376.22	\$274.83	\$389.86	\$394.34
	Employee + Children	\$57.48	\$114.40	\$376.22	\$274.83	\$471.41	\$521.82
	Employee + Family	\$95.81	\$185.13	\$604.54	\$438.74	\$471.41	\$521.82
	Spousal Surcharge	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Tobacco User	Employee Only	\$81.94	\$113.10	\$282.72	\$223.19	\$364.52	\$377.53
	Employee + Spouse	\$120.26	\$187.98	\$519.62	\$394.65	\$439.86	\$444.34
	Employee + Child	\$107.48	\$164.40	\$426.22	\$324.83	\$439.86	\$444.34
	Employee + Children	\$107.48	\$164.40	\$426.22	\$324.83	\$521.41	\$571.82
	Employee + Family	\$145.81	\$235.13	\$654.54	\$488.74	\$521.41	\$571.82
	Spousal Surcharge	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00



## Spousal Surcharge

If your spouse has access to employer-provided medical coverage and is enrolled in an Air Liquide medical plan, you will pay an additional \$1,200 per year (\$100 per month) in contributions for your spouse's coverage.



# What You Pay for Care

		Choice Value Plan		Choice Savings Plan		Standard PPO		Select ACO	Kaiser HMO	Kaiser HMO	
		The U.S.							Houston & Dallas	Northern California	Southern California
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only			
Deductible	Individual	\$3,000	\$9,000	\$1,500	\$4,500	\$750	\$2,250	None	None	None	
	Family	\$6,000	\$18,000	\$3,000	\$9,000	\$1,500	\$4,500	None	None	None	
Out-of-Pocket Maximum	Individual	\$6,000	\$18,000	\$3,650	\$10,200	\$3,650	\$9,750	\$6,600	\$1,500	\$1,500	
	Family	\$12,000	\$36,000	\$7,300	\$20,400	\$7,300	\$19,500	\$13,200	\$3,000	\$3,000	
HSA or Health Care FSA	Employee + Family	HSA with no company contribution		HSA with company contribution of \$500 (individual) or \$1,000 (family)		Health Care FSA		Health Care FSA	Health Care FSA	Health Care FSA	
Office Visits	Primary Care	30% after deductible	50% after deductible	20% after deductible	40% after deductible	\$15 copay	40% after deductible	\$15 copay	\$20 copay	\$20 copay	
	Specialist	30% after deductible	50% after deductible	20% after deductible	40% after deductible	\$30 copay	40% after deductible	\$30 copay	\$20 copay	\$20 copay	
Services	Preventive Care	\$0	30% after deductible	\$0	20% after deductible	\$0	20% after deductible	\$0	\$0	\$0	
	Urgent Care	30% after deductible	50% after deductible	20% after deductible	40% after deductible	\$40 copay	40% after deductible	\$50 copay	\$20 copay	\$20 copay	
	Emergency Care	30% after deductible	30% after deductible	20% after deductible	20% after deductible	20% after deductible + \$200 copay	20% after deductible + \$200 copay	\$150 copay	\$50 copay	\$50 copay	
	Inpatient Care	30% after deductible	50% after deductible	20% after deductible	40% after deductible	20% after deductible + \$300 copay	40% after deductible + \$300 copay	\$250 copay	\$500 copay	\$500 copay	
	Outpatient Care	30% after deductible	50% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$0	\$20 copay	\$20 copay	

# What You Pay for Prescriptions

		Choice Value Plan	Choice Savings Plan	Standard PPO	Select ACO	Kaiser HMO	Kaiser HMO
		The U.S.			Houston & Dallas	Northern California	Southern California
Retail	Generic	30% after deductible	20% after deductible	\$10 copay	\$10 copay	\$10 copay	\$10 copay
	Formulary Brand	30% after deductible	20% after deductible	30% after deductible (\$30 minimum/\$75 maximum)	30% after deductible (\$30 minimum/\$75 maximum)	\$20 copay	\$20 copay
	Non-Formulary Brand	30% after deductible	20% after deductible	40% after deductible (\$60 minimum/\$125 maximum)	40% after deductible (\$60 minimum/\$125 maximum)	\$20 copay	\$20 copay
Mail-order	Generic	30% after deductible	20% after deductible	\$25 copay	\$25 copay	\$20 copay	\$20 copay
	Formulary Brand	30% after deductible	20% after deductible	30% after deductible (\$70 minimum/\$175 maximum)	30% after deductible (\$70 minimum/\$175 maximum)	\$40 copay	\$40 copay
	Non-Formulary Brand	30% after deductible	20% after deductible	40% after deductible (\$140 minimum/\$295 maximum)	40% after deductible (\$140 minimum/\$295 maximum)	\$40 copay	\$40 copay

## How to get your prescriptions filled

You can get your prescriptions filled at your local pharmacy or through the mail. As with other medical services, it's always to your advantage to use a network provider. And, because CVS Caremark is our pharmacy benefit administrator, you'll receive in-network benefits when you get your prescriptions filled at CVS, Walgreens and other in-network retail pharmacies, as well as mail-order services. **It's important to note that having a 90-day prescription filled through retail or mail-order is only available through CVS Caremark.**

Contact CVS Caremark to find an in-network pharmacy or to price a medication at [www.caremark.com](http://www.caremark.com) or 1-866-341-8530.

### Formulary Brand:

A medication that is included on the formulary — a list of what specific medications are covered by your plan and at what cost. You can view the formulary at <https://goo.gl/M3uc6x>.

### Non-Formulary Brand:

A medication that is not included on your plan's formulary and will cost more than a formulary brand.



# How the Plans Work

	1 Get Air Liquide Money	2 Contribute Your Money	3 Pay for Care	4 Share Costs	5 Air Liquide Pays 100%
<b>Choice Value Plan</b>	Complete Healthy Elements activities to earn money directly into your HSA.	You contribute to your HSA.	Use your HSA or pay out-of-pocket until you reach your deductible.	Once you reach your deductible, coinsurance kicks in, which means you share in the cost of care with Air Liquide.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.
<b>Choice Savings Plan</b>	Air Liquide automatically contributes money into your HSA. Complete Healthy Elements activities to get more HSA dollars.	Make additional HSA contributions on top of Air Liquide's HSA contribution.	Use your HSA or pay out-of-pocket until you reach your deductible.	Once you reach your deductible, coinsurance kicks in, which means you share in the cost of care with Air Liquide.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.
<b>Standard PPO Plan</b>	No FSA contribution from Air Liquide.	You contribute to your Health Care FSA.	Use your Health Care FSA or pay out-of-pocket until you reach your deductible.	Once you reach your deductible, coinsurance kicks in, which means you share in the cost of care with Air Liquide.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.
<b>Select ACO Plan</b>	No FSA contribution from Air Liquide.	You contribute to your Health Care FSA.	Use your Health Care FSA or pay out-of-pocket until you reach your out-of-pocket maximum.	Use your Health Care FSA or pay out-of-pocket until you reach your out-of-pocket maximum.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.
<b>Kaiser HMO Plans</b>	No FSA contribution from Air Liquide.	You contribute to your Health Care FSA.	Use your Health Care FSA or pay out-of-pocket until you reach your out-of-pocket maximum.	Use your Health Care FSA or pay out-of-pocket until you reach your out-of-pocket maximum.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.

**All employees are eligible to complete Healthy Elements wellness activities and get free money!**  
Learn more on page 23.

# Spending Accounts

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You can use HSAs and FSAs to pay eligible health care and dependent care expenses with tax-free dollars.

	<b>HSA</b> Must be enrolled in the Choice Value Plan or Choice Savings Plan.	<b>Health Care FSA</b> Must be enrolled in an Air Liquide medical plan.	<b>Limited Use Health Care FSA<sup>1</sup></b> Must be enrolled in the Choice Value Plan or Choice Savings Plan.	<b>Dependent Care FSA</b> No plan required.
<b>Money from Air Liquide</b>	<b>\$500</b> (individual); <b>\$1,000</b> (family) Only if you are enrolled in the Choice Savings Plan.	<b>No</b>	<b>No</b>	<b>No</b>
<b>The Basics</b>	You own the account and the money stays with you when you retire or leave Air Liquide.	Use it or lose it! The money in this account doesn't roll over year to year and you must spend it in 2019.	Use it or lose it! The money in this account doesn't roll over year to year and you must spend it in 2019.	Use it or lose it! The money in this account doesn't roll over year to year and you must spend it in 2019.
<b>The Uses</b>	Medical, dental and vision expenses	Medical, dental and vision expenses	Dental and vision expenses	Dependent care expenses
<b>The Limits</b>	<b>\$3,500</b> (individual) <sup>2</sup> <b>\$7,000</b> (family) <sup>2</sup>	<b>\$2,700</b>	<b>\$2,700</b>	<b>\$5,000<sup>3</sup></b>
<b>Investment Options</b>	<b>Yes</b> Account balances over \$1,000 can be invested to earn tax-free interest and be used tax free.	<b>No</b>	<b>No</b>	<b>No</b>
<b>Worth Noting</b>	Earn up to <b>\$500</b> (individual); <b>\$1,000</b> (family) by completing Healthy Elements.	Your entire contribution amount is credited to your account and is available to use January 1.	Your entire contribution amount is credited to your account and is available to use January 1.	You pay out of pocket and request reimbursement for eligible expenses.

<sup>1</sup> Available if you are enrolled in the Choice Value Plan or Choice Savings Plan, though you must spend the money in this account in 2019 or you lose it.

<sup>2</sup> If you're age 55+ in 2019, you can make an additional \$1,000 catch-up contribution to your HSA.

<sup>3</sup> \$2,500 if married and filing a separate federal tax return.



# Save With an HSA

## Health Savings Account (HSA)

**Both the Choice Value Plan and the Choice Savings Plan come with the ability to contribute to an HSA.** If you elect the Choice Savings Plan, Air Liquide will also contribute to your HSA. HSAs provide a tax-free way to pay your share of health care expenses (deductibles and coinsurance). And, once you have an HSA account balance over \$1,000, you can invest it for tomorrow and watch it grow tax-free with investment earnings.

Visit <https://www.mypayflex.com/> for information about investing your HSA.

### How the HSA Works

#### Air Liquide 2019 Contribution

Only if you are enrolled in the Choice Savings Plan



#### Your Personal 2019 Contribution

Contributions are taken out of your paycheck tax-free (federal)



#### Healthy Elements Incentive

Earn money for your HSA when you complete wellness activities



#### Interest and Investment Returns

Earnings are also tax-free (though not guaranteed)



#### Tax-Free Account Growth and Savings

### Do the Math!

Doing the math is the best way to see how the Choice Value Plan and Choice Savings Plan works with an HSA to save you money. Visit <https://goo.gl/gA7kig> to use the Aetna HealthFund® HSA Savings Calculation Tool and discover your savings opportunities and tax advantages associated with an HSA.

### Enrolled in Medicare?

If you are age 65+, elect the Choice Value Plan or the Choice Savings Plan and have not enrolled in Medicare Parts A, B, C or D, you may contribute to your HSA.

If you have enrolled in Medicare and elect one of these HSA-eligible plans, you should consult with your tax or legal advisor to discuss your specific situation and how contributing to an HSA may impact your taxes. Further information can also be found at:

[www.irs.gov/pub/irs-pdf/p969.pdf](http://www.irs.gov/pub/irs-pdf/p969.pdf).



# Save With an FSA

## Health Care Flexible Spending Account (FSA)

**The Health Care FSA is available to everyone.** You can contribute up to \$2,700 in 2019 to a Health Care FSA if you choose to enroll during Open Enrollment. The money in your Health Care FSA does not roll over year to year. You must spend it in the calendar year that you contribute.

### With the Health Care FSA:

- You can set aside **pre-tax dollars (federal) to pay for out-of-pocket medical, dental, vision and prescription expenses**, such as copays and coinsurance
- Your entire contribution amount is credited to your account and is **available to use January 1 or within 15 days of enrollment if you are a new employee**

### Remember:

You must enroll in order to make Health Care FSA contributions in 2019. Your current election won't roll over to next year.

### Limited Use Health Care FSA

If you enroll in the **Choice Value Plan** or **Choice Savings Plan** you are allowed to contribute to a Limited Use Health Care FSA for eligible dental and vision expenses. While permissible, contributions may be better placed in an HSA where they have the same tax-advantages and no "use it in 2019 or lose it" rule.

## Dependent Care Flexible Spending Account (FSA)

**You are eligible to open a Dependent Care FSA if you have eligible dependents.**

You can contribute a minimum of \$500 to a maximum of \$5,000 a year. If you are married and file separate tax returns, the most you can contribute is \$2,500.

The money in your Dependent Care FSA does not roll over from year to year; you must spend it in the calendar year that you contribute. With the Dependent Care FSA, you don't have to pay taxes on the money you use to pay for eligible expenses such as dependent day care and elder care programs that allow you to work.

### With a Dependent Care FSA you can:

- **Set aside pre-tax dollars (federal) to reimburse yourself for out-of-pocket day-care expenses** for dependents under age 13, elderly dependents or dependents of any age if they qualify as disabled.
- Use funds that are currently in your account. You can **be reimbursed for expenses you incur between January 1 – December 31, 2019.**
- **Submit claims for reimbursement** of 2019 expenses through March 31, 2020.

### Remember:

You must enroll in order to make Dependent Care FSA contributions in 2019. Your current election won't roll over to next year.





# Dental

You can get coverage for you and your family through the **Dental PPO** or the **Cigna Dental HMO**. Both plans pay for a wide range of services, including preventive, restorative and orthodontic.

	Dental PPO	Cigna Dental HMO
Deductible	<b>\$50</b> (Individual); <b>\$100</b> (Family)	<p>Cigna Dental HMO pays benefits according to the patient charge schedule. You can view it at <a href="https://goo.gl/QhyvWc">https://goo.gl/QhyvWc</a></p> <p>You must use providers assigned by Cigna Dental HMO in order to receive plan benefits.</p>
Preventive Care	<b>100%</b>	
Restorative and Major Dental Care	After you meet the deductible, the plan pays <b>100%, 80% or 50%</b> of reasonable and customary charges, depending on the service	
Orthodontia Lifetime Maximum (Per Person)	<b>\$1,000</b>	
Annual Maximum (Per Person)	<b>\$1,500</b>	
Monthly Rates	<b>\$24.44</b> (employee only) <b>\$40.14</b> (employee + spouse) <b>\$40.15</b> (employee + children) <b>\$59.78</b> (employee + family)	<b>\$8.38</b> (employee only) <b>\$15.53</b> (employee + spouse) <b>\$15.54</b> (employee + children) <b>\$23.82</b> (employee + family)



# Vision

You can elect vision coverage for you and your family. While you can go to an in-network or out-of-network provider for vision services, staying in-network is always less expensive.

	In-Network	Out-of-Network
Annual eye exams	<b>\$10</b> copay	Up to <b>\$37</b>
Glasses — Frames	Up to <b>\$200</b> annually	Up to <b>\$98</b> annually
Glasses — Single Vision Lenses	<b>100%</b>	Up to <b>\$32</b> annually
Contact Lenses (In Lieu of Glasses)	Up to <b>\$200</b> annually	Up to <b>\$100</b> annually
Monthly Rates	<b>\$10.08</b> (employee only) <b>\$21.67</b> (employee + spouse) <b>\$16.31</b> (employee + children) <b>\$29.73</b> (employee + family)	<b>\$10.08</b> (employee only) <b>\$21.67</b> (employee + spouse) <b>\$16.31</b> (employee + children) <b>\$29.73</b> (employee + family)



# Vacation Sell

The vacation sell feature allows you to sell one or two days each year in exchange for a benefit credit. You can only elect to sell vacation days during Open Enrollment. The value of the days you elect to sell is paid throughout the course of the year on a per paycheck basis. If you terminate employment during the year, you forfeit the balance of the benefit payment.





# Income Protection

Life can be full of surprises. It's important to be prepared when things don't go according to plan. That's why Air Liquide provides **Short-Term Disability (STD)**, **Long-Term Disability (LTD)**, **Basic Life**, **Accidental Death & Dismemberment (AD&D)** and **Business Travel Accident (BTA)** coverage at no cost to you. Want more? Air Liquide offers additional coverage at reasonable rates.



## Short-Term Disability Insurance

Air Liquide provides STD coverage that replaces a portion of your income during the initial weeks of a disability due to work-related and non-work-related illness, injury or pregnancy. Benefits are based on your completed years of service, and you can purchase additional coverage (buy-up) during Open Enrollment. The cost of buy-up coverage is based on your pay.

Years of Service	Company-Paid Benefit	Buy-Up Additional Coverage
Up to 1 year	N/A	Up to <b>67%</b> of pay
1 to 4 years	<b>67%</b> of pay	Up to <b>90%</b> of pay
5+ years	<b>90%</b> of pay	N/A

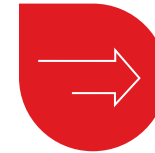


## Long-Term Disability Insurance

LTD coverage provides a monthly benefit to replace a portion of your income if you are disabled due to illness or injury for an extended period of time.

**Air Liquide provides company-paid basic LTD coverage that replaces 50% of your monthly base pay up to \$10,000 per month.**

You may elect and pay for enhanced coverage (buy-up), which replaces up to 67% of your monthly base pay (up to \$10,000 per month). The cost of buy-up coverage is based on your pay. Evidence of insurability may be required.



## Life Insurance

Air Liquide provides company-paid basic Life Insurance coverage of 1 time your base annual earnings (up to a maximum of \$2 million combined with supplemental life insurance).

You can elect and pay for supplemental coverage for yourself, your spouse and your dependent children. The cost of your supplemental coverage is based on your age, the amount of coverage you elect and whether or not you use tobacco. The cost of supplemental coverage can be found at [www.airliquidehealthbenefits.com](http://www.airliquidehealthbenefits.com).

Evidence of insurability is required for your coverage over \$750,000 and your spouse's coverage over \$50,000.

# Protect What's Yours



## Accidental Death & Dismemberment Insurance

**AD&D Insurance provides** benefits beyond those provided by LTD Insurance and Life Insurance coverage for losses due to accidents resulting in paralysis, loss of a limb, speech, hearing or sight, brain damage, coma or death. **Air Liquide provides company-paid basic AD&D Insurance coverage equal to your base annual earnings.**

You may elect and pay for supplemental coverage for yourself, your spouse and your dependent children. The cost of supplemental coverage can be found at [www.airliquidehealthbenefits.com](http://www.airliquidehealthbenefits.com).

## Survivor Income

You can also elect and pay for Survivor Income benefits, which pay a percentage of your income to your designated survivor upon your death. The cost of coverage can be found at [www.airliquidehealthbenefits.com](http://www.airliquidehealthbenefits.com).

Learn more at [www.alhrconnect.info/life-add](http://www.alhrconnect.info/life-add).



## Business Travel Accident Insurance

**Air Liquide provides BTA coverage equal to five times your base annual earnings up to \$750,000.**



# Add-Ons

You have the opportunity to purchase coverage for voluntary benefits at reasonable rates through Air Liquide. These programs and services are always available to help you.



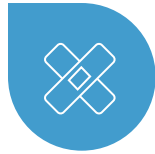
## Critical Illness Insurance

### What is it?

This coverage pays you a benefit if you are hospitalized due to a critical illness. The benefit amount varies by illness and recurrence of the condition.

### What do I pay?

You'll pay the monthly premium through paycheck deductions, and you must enroll during Open Enrollment. You can get the details in the MetLife Critical Illness Cost and Benefit Summary at [www.alhrconnect.info/voluntary-benefits](http://www.alhrconnect.info/voluntary-benefits).



## Personal Accident Insurance

### What is it?

This coverage pays you a set benefit amount if you are injured. The benefit amount varies by the type and severity of the injury. This coverage is available for you, your spouse and your dependent children.

### What do I pay?

You'll pay the monthly premium through paycheck deductions, and you must enroll during Open Enrollment. You can get the details in the MetLife Group Accident Cost and Benefit Summary at [www.alhrconnect.info/voluntary-benefits](http://www.alhrconnect.info/voluntary-benefits).



## Hyatt Legal Plan

### What is it?

This coverage provides access to a variety of legal services from Hyatt Legal Plans. Covered services include telephone or office consultations and legal representation from a network attorney during covered trials.

### What do I pay?

You'll pay the monthly premium of \$16.50 through paycheck deductions, and you must enroll during Open Enrollment. You can get the details at [www.alhrconnect.info/voluntary-benefits](http://www.alhrconnect.info/voluntary-benefits) or [www.legalplans.com](http://www.legalplans.com).



## Home and Auto Insurance

### What is it?

This coverage provides auto and home insurance at discounted rates through MetLife. You can also get coverage for personal excess liability, boats, condos, motorhomes, recreational vehicles and renter's insurance.

### What do I pay?

You'll pay the discounted monthly premium. Visit [www.metlife.com/mybenefits.com](http://www.metlife.com/mybenefits.com) or call **1-800-438-6388** for the details.



# 401(k) Savings Plan

## Build for the Future

Air Liquide provides a 401(k) Savings Plan to help you save for retirement. Though no action is required at this time, Open Enrollment is a good time to consider whether you are contributing enough to the plan to reach your retirement savings goal.

### Enhanced Savings Plan

This plan allows eligible employees to save 1% to 75% of their eligible salary before taxes up to a maximum contribution of \$19,000 for 2019 (\$25,000 if age 50 or older). Air Liquide not only matches 100% of the first 4% you contribute, we will also make a contribution to your account based on your years of service:

Years of Service	Company Profit Sharing Service-Based Contribution
1 to 4 years	3%
5 to 9 years	4%
10+ years	5%

### Air Liquide & Airgas 401(k) and Supplemental Savings Plans

The Air Liquide & Airgas 401(k) Plan matches 100% of 2.5% if you contribute at least 5% of your eligible salary. This plan allows eligible employees to save 1% to 75% of their eligible salary.

The Supplemental Savings Plan matches 1.5% up to the IRS compensation limits, then 4% on remaining pay plus Company Profit Sharing as outlined in the Enhanced Savings Plan.

You decide how you want to invest the money in your account. For more information go to [www.rps.troweprice.com](http://www.rps.troweprice.com).



# Wellness Benefits

You only have one life to live, so live it well. Your health and well-being are important, not only to you and your loved ones but also to Air Liquide. It's why we offer you a choice of health care plans and a variety of wellness programs. But they can't help if you don't use them.

Take advantage of all the free programs, tools and resources to improve or maintain your health:

**Healthy Elements**

**Smoking Cessation**

**Air Liquide Advocacy Team**

**Custom Care Management Program**

**Nurseline**

**Best Doctors**

**Teladoc®**

**Weight Watchers**

**Employee Assistance Program (EAP)**

**Active & Fit Direct™**



# Be Well



## Healthy Elements

Chief among Air Liquide's many programs and services to help you get well and stay is our wellness program, **Healthy Elements**. The cornerstone of Healthy Elements is the completion of a biometric screening and online health assessment for which you earn a financial incentive. These activities are incentivized because they are designed to help you evaluate and understand your health risks, so you can make healthy choices and proactively get the care you need.

### 2019 Healthy Elements incentives

Your Medical Plan	Your Incentive	How to get yours
Choice Value Plan or Choice Savings Plan	<b>\$500</b> (Individual); <b>\$1,000</b> (Family)	Receive Wellness Contribution to your HSA when you (or you and your spouse or domestic partner, if he or she is enrolled in the plan) complete your Healthy Elements biometric screening and online health assessment
Standard PPO, Select ACO, Kaiser HMO or no Air Liquide medical plan	<b>\$500</b> (Employee)	Receive your incentive as a taxable cash payment when you complete your Healthy Elements biometric screening and online health assessment

### Not Enrolled in Air Liquide Medical Coverage?

**You can still get a \$500 taxable cash payment when you complete the Healthy Elements activities.** That's because a biometric screening and online health assessment can give you a picture of your overall health, so you can take steps now to prevent or treat a chronic condition, such as high blood pressure. And, they can help you identify factors and lifestyle behaviors that might be putting your health at risk.

### You Still Have Time to Get Your 2018 Healthy Elements Wellness Incentive

You have until November 15, 2018, to earn your wellness incentive for completing your biometric screening and online health assessment. You can also participate in wellness challenges to earn Above and Beyond points. Visit the Air Liquide Healthy Elements Wellness Portal at <https://al.livehealthier.com> for information on wellness challenges, scheduling your biometric screening and taking the online health assessment.

### New Wellness Provider for 2019

Asset Health will be the new wellness provider in 2019. You can access Asset Health by creating a profile when you log in to [www.assethealth.com/airliquide](http://www.assethealth.com/airliquide) or calling **1-855-444-1255**.

December 31, 2018, will be the last day you can access the Air Liquide Healthy Elements Wellness Portal through <https://al.livehealthier.com> or **1-855-688-6587**.



# Be Well



## Smoking Cessation

For tobacco-users enrolled in Air Liquide medical coverage, enroll in the coaching program and complete six Tobacco Cessation coaching sessions to receive up to a \$600 Non-Tobacco Use Premium Credit. When you've successfully completed the program, you will receive a paycheck contribution of \$50 per month. If you have any other coverage level, all of your covered dependents must be tobacco-free to receive the monthly credit.

Effective January 1, 2019, Asset Health will be our new wellness provider. Be on the lookout for information on the new program in early 2019.

Enroll online or over the phone with the Healthy Elements Team:

- Online: [www.assethealth.com/airliquide](http://www.assethealth.com/airliquide)
- Phone: **1-855-444-1255**



## Air Liquide Advocacy Team

They aren't superheroes — they aren't even former special-forces soldiers. They are a group of Air Liquide Benefits Center representatives with extensive health care experience who are here to empower you. When you need help with a claim they spring to action, bringing their research and experience to help resolve your issue.

If you have a problem and no one else can help, call your Advocacy Team at **1-800-964-8826** or visit <https://alight.com/advocacy> for help addressing health-related claim and access issues.



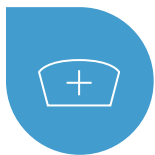
## Custom Care Management Unit

Your health is important. But navigating the twists and turns of the health care maze can take the focus off your health — leaving you frustrated. With the Custom Care Management Unit, you have help in your corner. You'll get one-on-one attention from your own health care advocate nurse — someone to help you work better with your doctor, help you get the follow-up care you need and more.

If you have an ongoing condition or end up in the hospital, you don't have to figure out next steps. We'll call you. You'll also build a lasting relationship of trust with one health care advocate nurse who knows your case best, so they can act on your health needs quickly — and with your interests in mind.

Visit [www.aetna.com](http://www.aetna.com) or call **1-866-449-6495** to find out more about Aetna's Custom Care Management Unit.

# Be Well



## Nurseline

Get answers to your health questions day and night, 24/7. Access NurseLine online at [www.aetna.com](http://www.aetna.com) or call **1-800-556-1555** to chat with a registered nurse, understand your treatment options, ask medical questions, discuss appropriate medical care and get help preparing for a doctor's visit.



## Weight Watchers

Weight Watchers is now a continuous wellness program at Air Liquide, offering opportunities for participation at work and through local community meetings.



## Best Doctors

Imagine having "America's Medical Dream Team" taking care of you. We give you access to the best medical minds in the world through Best Doctors. This free and confidential service provides expert medical reviews to help you make confident medical decisions about conditions, procedures and treatments. Visit [www.bestdoctors.com/members](http://www.bestdoctors.com/members) or call **1-866-904-0910** for help finding a new doctor in the Aetna network who is also in the Best Doctors network.



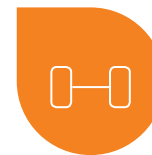
## Employee Assistance Program

Aetna's Employee Assistance Program (EAP) is a confidential resource to help you and your immediate family members manage a wide range of personal circumstances. Through the EAP, you and your family members are eligible for up to five counseling sessions per issue per year with licensed network professionals at no cost. Counseling sessions are available face to face, by phone or by televideo. The EAP also gives you unlimited access to phone and web-based resources. Call Aetna Resources for Living at **1-888-238-6232** or visit [www.mylifevalues.com](http://www.mylifevalues.com) (User Name: Air Liquide Password: eap).



## Teladoc®

Teladoc is a convenient and affordable option for a variety of medical services, including general medical (up to \$40), dermatology (up to \$75) and behavioral health (up to \$160). Visit [www.teladoc.com/Aetna](http://www.teladoc.com/Aetna) or call **1-855-835-2362**.



## Active & Fit Direct™

The Active & Fit Direct gym membership program provides access to participating fitness centers across the country for \$25 a month (initial payment includes an enrollment fee of \$25 in addition to your \$25 monthly fee for the current month, as well as a \$25 monthly fee for the last month, plus applicable taxes). You, your spouse and adult dependents are eligible to participate.

# Good to Know

## What If You Need to Make a Change During the Year?

You can only make changes outside of the Open Enrollment period if you experience a qualified life event, such as:

- Birth, adoption or placement for adoption
- Marriage
- Divorce, legal separation or annulment
- Death of a dependent
- Change in employment status of your spouse

You must make any changes within 30 days of your qualified life event. To make a qualified life event change during the year, go online to [www.airliquidehealthbenefits.com](http://www.airliquidehealthbenefits.com) or call **1-800-964-8826** to talk with an Air Liquide Benefits Center representative from 8 a.m. – 8 p.m. ET, Monday through Friday. If you miss this window, you will have to wait until you experience another qualified life event or the next Open Enrollment period to make changes.

### International SOS

Air Liquide makes International SOS medical and security services available to you when you travel for business. International SOS is available in more than 1,000 locations in 90 countries. If you find yourself in need of their services, call International SOS:

U.S.: **+1-215-942-8226**  
 Paris: **+33-0-155-633-155**  
 Singapore: **+65-6338-7800**

## New to Air Liquide?

### Welcome Aboard!

As you're settling in, remember you must make your benefit elections within 30 days of your date of hire.

### New Hire Benefits Enrollment

See the information to the right on How to Set Up Your Benefits Center Account. When you're finished setting up your account, you'll be ready to make your elections for these benefits:

- Medical
- Dental
- Vision
- Short-Term Disability Buy-Up
- Long-Term Disability Buy-Up
- Supplemental Life Insurance
- Supplemental AD&D Insurance
- Survivor Income
- Critical Illness Insurance
- Personal Accident Insurance
- Hyatt Legal Plan
- Home and Auto Insurance

You'll also need to enroll and elect a contribution amount if you wish to have a:

- HSA
- Health Care FSA
- Dependent Care FSA

And, if you want to sell vacation, you'll have to make that election during Open Enrollment.

## How to Set Up Your Benefits Center Account

You'll need to create a user name and password by following the steps below:

- Go to [www.airliquidehealthbenefits.com](http://www.airliquidehealthbenefits.com)
- Choose First-Time User
- Enter your last name, date of birth, ZIP code and the last four digits of your Social Security number
- Create a user name, then create and confirm your password
- Select and answer five security questions to help the system verify your identity if you forget your password or user name in the future





# Resources

Benefit Administrator or Service Provider	Contact Information
<b>Above &amp; Beyond</b> Your one-stop shop for all recognition, service award and retirement award program information	<a href="https://alaboveandbeyond.performnet.com">https://alaboveandbeyond.performnet.com</a> <a href="mailto:alaboveandbeyond@biworldwide.com">alaboveandbeyond@biworldwide.com</a>
<b>Aetna</b> <ul style="list-style-type: none"> <li>Choice Value Plan</li> <li>Choice Savings Plan</li> <li>Standard PPO Plan</li> <li>Select ACO Plans (Houston and Dallas)</li> </ul>	<a href="http://www.aetna.com">www.aetna.com</a> 1-866-449-6495
<b>Aetna — Select ACO Plan</b> (Dallas)	<a href="http://goo.gl/GWfFQn">http://goo.gl/GWfFQn</a> <a href="http://goo.gl/CHeA90">http://goo.gl/CHeA90</a>
<b>Aetna — Select ACO Plan</b> (Houston)	<a href="http://goo.gl/GWfFQn">http://goo.gl/GWfFQn</a> <a href="http://goo.gl/Siq03S">http://goo.gl/Siq03S</a>
<b>Aetna Custom Care Management Unit</b>	<a href="http://www.aetna.com">www.aetna.com</a> 1-866-449-6495
<b>Air Liquide Advocacy Team</b> Your health care advocates	<a href="https://alight.com/advocacy">https://alight.com/advocacy</a> 1-800-964-8826
<b>Air Liquide Benefits Center</b> General questions about health benefits	<a href="http://www.airliquidehealthbenefits.com">www.airliquidehealthbenefits.com</a> 1-800-964-8826 Representatives available 8 a.m. – 8 p.m. ET, Monday through Friday.
<b>Air Liquide Pension Services (ALPS)</b>	<a href="https://airliquide.pensionpath.com">https://airliquide.pensionpath.com</a> 1-877-465-2577
<b>Axiom</b> Injury case management/occupational health	<a href="http://www.axiomllc.com">www.axiomllc.com</a> 1-877-502-9466

Benefit Administrator or Service Provider	Contact Information
<b>Best Doctors</b>	<a href="https://bestdoctors.com/members">https://bestdoctors.com/members</a> 1-866-904-0910
<b>Cigna Dental</b> Dental Plan administrator	<a href="http://www.cigna.com">www.cigna.com</a> 1-800-244-6224
<b>Common Bond</b>	<a href="https://cbpartner.co/airliquide">https://cbpartner.co/airliquide</a> 1-800-975-7812
<b>CVS Caremark</b>	<a href="http://www.caremark.com">www.caremark.com</a> 1-866-341-8530
<b>Employee Assistance Program (EAP)</b> Aetna Resources for Living	<a href="http://www.mylifevalues.com">www.mylifevalues.com</a> User Name: Air Liquide Password: eap 1-888-238-6232
<b>Gallagher Bassett</b> Workers' Compensation claims manager	<a href="http://www.mygbclaim.com">www.mygbclaim.com</a>
<b>Healthy Elements</b> Wellness program	<a href="https://al.livehealthier.com">https://al.livehealthier.com</a> 1-855-688-6587 Ends December 31, 2018 <a href="http://www.assethealth.com/airliquide">www.assethealth.com/airliquide</a> 1-855-444-1255 Starts early 2019
<b>HR Connect</b> Health & Welfare, Wellness and Retirement program information	<a href="http://www.alhrconnect.info">www.alhrconnect.info</a>

# Resources

Benefit Administrator or Service Provider	Contact Information
Hyatt Legal Plans	<a href="http://www.legalplans.com">www.legalplans.com</a> 1-800-821-6400
International SOS	<a href="http://www.internationalsos.com">www.internationalsos.com</a> U.S.: +1-215-942-8226 Paris: +33-0-155-633-155 Singapore: +65-6338-7800
Kaiser HMO Plan (California)	<a href="http://www.kp.org">www.kp.org</a> 1-503-813-2000 or 1-800-813-2000
Medicare	<a href="http://www.ssa.gov/medicare">www.ssa.gov/medicare</a> 1-800-MEDICARE 1-800-633-4227
MetLife — AD&D Customer service	<a href="https://www.metlife.com">https://www.metlife.com</a> 1-800-638-6420
MetLife — Home & Auto	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a> 1-800-438-6388
MetLife — Leave of Absence <ul style="list-style-type: none"> <li>• Short-Term Disability (STD)</li> <li>• Long-Term Disability (LTD)</li> <li>• Family Medical Leave Act (FMLA)</li> <li>• Paid Parental Leave (PPL)</li> </ul>	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a> 1-877-638-8262
MetLife — Transitions Solution Line For supplemental plans and life benefit conversion	<a href="https://mybenefits.metlife.com">https://mybenefits.metlife.com</a> 1-877-275-6387
MetLife — Travel Assistance	<a href="http://webcorp.axa-assistance.com">http://webcorp.axa-assistance.com</a> Login: axa Password: travelassist 1-800-454-3679

Benefit Administrator or Service Provider	Contact Information
NurseLine	<a href="http://www.aetna.com">www.aetna.com</a> 1-800-556-1555
Payflex Health Savings Account (HSA)	<a href="https://www.mypayflex.com/">https://www.mypayflex.com/</a> 1-888-678-8242
Perks at Work	<a href="http://www.perksatwork.com">www.perksatwork.com</a> <a href="mailto:support@nextjump.com">support@nextjump.com</a>
Progyny	<a href="https://progyny.com">https://progyny.com</a> <a href="mailto:info@progyny.com">info@progyny.com</a> 1-212-888-3124
Smoking Cessation Program	<a href="https://al.livehealthier.com">https://al.livehealthier.com</a> 1-855-688-6587 Ends December 31, 2018 <a href="http://www.assethealth.com/airliquide">www.assethealth.com/airliquide</a> 1-855-444-1255 Starts early 2019
SSDC Services Corporation Social Security Disability	<a href="http://www.ssdcservices.com">www.ssdcservices.com</a> 1-800-374-9950, extension 390
Superior Vision (National Plan) Vision care provider	<a href="http://www.superiorvision.com">www.superiorvision.com</a> 1-800-507-3800
T. Rowe Price	<a href="http://www.rps.troweprice.com">www.rps.troweprice.com</a> 1-800-922-9945
Teladoc Telephonic medical services by board-certified doctors available 24/7, \$40 copay, \$75 dermatology, \$160 behavioral health	<a href="http://www.teladoc.com/Aetna">www.teladoc.com/Aetna</a> 1-855-835-2362
Your Spending Account <ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Dependent Care FSA</li> </ul>	<a href="http://www.airliquidehealthbenefits.com">www.airliquidehealthbenefits.com</a> 1-800-964-8826

# Legal Notices

## Annual Open Enrollment Legally Required Notices

Air Liquide is required by ERISA, Employee Retirement Income Security Act, to provide benefit notices upon enrollment and re-enrollment of company-sponsored health plans. These notices are available online at **[www.alhrconnect.info](http://www.alhrconnect.info)**. You can also request a paper version free of charge by contacting the Air Liquide Benefits Center at **1-800-964-8826**.

## Affordable Care Act: Health Insurance Marketplace Notice

Air Liquide is also required to provide a notice to employees of coverage options available through the Health Insurance Marketplace.

Visit **[www.alhrconnect.info](http://www.alhrconnect.info)** for more information.

## Summary of Benefits and Coverage Available

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in case of illness or injury. Air Liquide offers a wide range of benefits for eligible employees and their eligible family members. Choosing a health coverage plan is an important decision. To help you make an informed choice, the plan makes available a Summary of Benefits and Coverage, which summarizes important information about all health coverage plans in a standard format to help you compare your options. A Summary of Benefits and Coverage for the Choice Value Plan + HSA, Choice Savings Plan + HSA, Select ACO (where available), Standard PPO and Kaiser HMO plans can be accessed online at **[www.alhrconnect.info](http://www.alhrconnect.info)**. You can also request a paper copy free of charge by contacting the Air Liquide Benefits Center at **1-800-964-8826**.

The information in this communication does not represent a complete description of the Air Liquide benefits. It is provided, however, to help you learn about the plans for 2019 and what to consider before the Open Enrollment period. The information constitutes a Summary of Material Modifications.

This information does not take the place of legal documents that govern the various benefit plans, such as the plan documents and your Summary Plan Descriptions (SPDs). Air Liquide reserves the right to make any changes to any of these plans at any time. No benefit plan is ever considered a guarantee of continued employment or benefits. Receiving this information, and enrolling in benefits, is not a guarantee of future or continued employment.





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## BENEFITS

For additional details about 2019 benefit changes and plan information referenced in this guide, visit [www.alhrconnect.info](http://www.alhrconnect.info).