

GE benefits

An overview of benefits for newly hired employees Effective January 1, 2016

Imagination at work

For Salary Core/5A employees hired after 1/1/2016

GE benefits



Please consult <u>the applicable Plan document</u> and *Your Benefits Handbook* for benefits details.

If you reside in certain Milwaukee, WI areas, Erie county, PA or California, and enroll in Option 2 Select, some of the information in this presentation may not pertain to you. For more details, please visit ge.com/healthahead/healthchoice/option2select.



GE benefits

GE Health Choice Includes Pharmacy and Behavioral Health Coverage

GE dental and vision care options GE insurance and disability benefits



Using your plan

You pay 100% of health care costs with a few exceptions until you reach your deductible, then you pay 20% and GE pays 80% (in-network). Once you've met your deductible and coinsurance maximum, GE pays 100% of remaining eligible expenses in-network. Here's a closer look:

Your deductible

The dollar amount you'll need to spend before most benefit payments begin. You'll pay most health costs until the amount is reached.

Your deductible is made up of eligible medical, pharmacy and behavioral health claims for you and your covered dependents.

Dental, vision, over-the-counter purchases, and non-covered services do not count toward your deductible.

Your co-insurance maximum

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Once your deductible is met, co-insurance begins.

Co-insurance means you pay 20% of the cost and GE pays 80% (in-network).

The amount of co-insurance you pay is capped. Your co-insurance maximum is the most you will pay each year for covered benefits after your deductible <u>in network</u>.

Your out-of-pocket maximum

After you reach your out-ofpocket maximum (your deductible plus co-insurance maximum) GE pays 100% of covered expenses in-network.



Your health care plan options

	Option 1	Option 2	Option 3			
Payroll contributions	Highest	Lower	Lowest			
Deductible and co- insurance maximum	Lowest	Higher	Highest			
Savings accounts	GE-credited HRA Employee-funded FSA .	GE-credited HRA Employee-funded FSA	Employee-funded HSA Employee- funded LPFSA (dental and vision only)			
Summary	You pay the most in payroll contributions, but you have the lowest deductible .	You pay less in payroll contributions than in Option 1, but your deductible is higher .	You pay the least in payroll contributions but have the highest deductible .			

All options include prescription drug and behavioral health benefits



Similar coverage for all three options

All three plan options offer:

- Preventive screenings at no cost to you, in-network
- Savings accounts to help you pay for medical expenses
- With a few exceptions,-benefits that start after your deductible
 - 20% in-network co-insurance, after you meet your deductible
 - 40% out-of-network co-insurance, after you meet your deductible*
 - Applies to medical expenses (including Behavioral Health) after your deductible

*Additional out-of-network provider billed charges may apply



Preventive screenings and services at no cost Covered at 100% in-network, not subject to deductible

Some preventive screenings include:

- Cancer screenings: cervical, breast, prostate and colon
- Adult wellness physicals, well-child care, immunizations
- Hepatitis B screening for adults and adolescents who are at higher risk for infection and pregnant women.

Women's preventive screenings include:

- Prenatal care office visits
- Breast Cancer Susceptibility Gene (BRCA) Genetic Testing and Counseling, when medically appropriate
- Routine gynecological exams
- Prescribed generic contraceptives, contraceptive counseling and devices when deemed medically necessary by the prescription drug administrator



Savings accounts: Options 1 and 2 Help to pay your share of eligible health care expenses

Health Reimbursement Account (HRA)

- Credit between \$500 and \$1,000
- Credit is tax-free
- Unused credits roll over to following year
- If you switch to Option 3, waive coverage or if you don't retire directly from GE, the balance in your account will be forfeited
- Can't be used for dental/vision

Key point:

• GE funds the HRA

Health Care Flexible Spending Account (FSA)

- Pre-tax contributions from your paycheck
- Contribute up to \$2,500; full amount available on January 1
- Can carry over up to \$500 a year, anything above \$500 will be forfeited
- Includes dental and vision
- Reimbursements will come from FSA funds first, then HRA.



The GE Pharmacy Card For GE Medical Plan Options 1 and 2

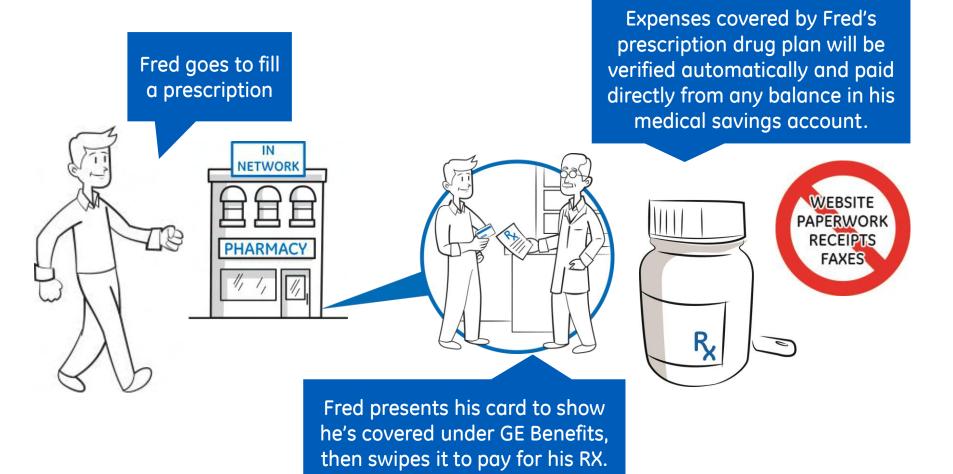
- Combines pharmacy ID and HRA into one debit card
- Fewer cards to manage
- Easier for you and your dependents
- Debit card for pharmacy and Rx use only
- FSA funds withdraw first, then HRA





How to use your new card

Here's how a typical pharmacy visit will work





Savings accounts: Option 3 Help to pay your share of eligible health care expenses

Health Savings Account (HSA)

- Bank account you open and contribute to and save money tax-free
- You can open an account through your health plan administrator's partner bank or on your own
- Subject to IRS rules
- Contributions to HSA (not pre-funded)
 - Up to \$3,350 annually for single coverage
 - Up to \$6,750 annually for 2 or more persons
- Additional \$1,000 annually if 55 or older
- Account earns interest; investment options are available
- Can be used for eligible medical, dental and vision expenses

Key points

- You own your HSA even if you change health plans or jobs—your HSA will follow you
- Unused funds rollover into next year

Limited Purpose FSA (LPFSA)

- used only for dental and vision
- Contribute up to \$2,500, full amount available January 1
- Can carry over up to \$500 a year, anything above \$500 will be forfeited
- Auto-reimbursement or Pick & Process election available during Annual Enrollment

NOTE: States can choose to follow the federal tax guidelines or establish their own. Consult a financial advisor or State Department of Revenue for applicable tax information.



Medical contributions: Full-time 2016*

	Annual Payroll Contribution (b)			Annual Deductible				Annual Co-insurance Maximum ^{ta}										
Annual Salary Range (a)	0	otion 1	0	ption 2	Ор	otion 3	0	ption 1	O	otion 2	O	otion 3	Op	otion 1	O	otion 2	Op	tion 3
1-Person																		
Up to \$24,999	\$	859	\$	339	\$	34	\$	800	\$	1,200	\$	1,600	\$	500	\$	1,500	\$	2,000
\$25,000-\$37,499	\$	1,016	\$	496	\$	35	\$	800	\$	1,200	\$	1,600	\$	500	\$	1,500	\$	2,000
\$37,500-\$49,999	\$	1,110	\$	746	\$	58	\$	800	\$	1,200	\$	1,600	\$	1,000	\$	1,500	\$	2,000
\$50,000-\$74,999	\$	1,392	\$	1,028	\$	255	\$	800	\$	1,200	\$	1,600	\$	1,750	\$	2,250	\$	2,750
\$75,000-\$99,999	\$	1,737	\$	1,373	\$	540	\$	800	\$	1,200	\$	1,600	\$	1,750	\$	2,250	\$	2,750
\$100,000-\$149,999	\$	2,175	\$	1,811	\$	954	\$	800	\$	1,200	\$	1,600	\$	2,500	\$	3,000	\$	3,500
\$150,000 or more	\$	2,896	\$	2,532	\$	1,544	\$	800	\$	1,200	\$	1,600	\$	2,500	\$	3,000	\$	3,500
2-Persons																		
Up to \$24,999	\$	1,718	\$	678	\$	121	\$	1,600	\$	2,400	\$	3,200	\$	750	\$	2,250	\$	3,000
\$25,000-\$37,499	\$	2,032	\$	992	\$	121	\$	1,600	\$	2,400	\$	3,200	\$	750	\$	2,250	\$	3,000
\$37,500-\$49,999	\$	2,220	\$	1,492	\$	155	\$	1,600	\$	2,400	\$	3,200	\$	1,500	\$	2,250	\$	3,000
\$50,000-\$74,999	\$	2,784	\$	2,056	\$	511	\$	1,600	\$	2,400	\$	3,200	\$	2,625	\$	3,375	\$	4,125
\$75,000-\$99,999	\$	3,473	\$	2,745	\$	1,081	\$	1,600	\$	2,400	\$	3,200	\$	2,625	\$	3,375	\$	4,125
\$100,000-\$149,999	\$	4,351	\$	3,623	\$	1,907	\$	1,600	\$	2,400	\$	3,200	\$	3,750	\$	4,500	\$	5,250
\$150,000 or more	\$	5,792	\$	5,064	\$	3,088	\$	1,600	\$	2,400	\$	3,200	\$	3,750	\$	4,500	\$	5,250
3-or-More Persons																		
Up to \$24,999	\$	2,164	\$	864	\$	240	\$	2,000	\$	3,000	\$	4,000	\$	1,000	\$	3,000	\$	4,000
\$25,000-\$37,499	\$	2,559	\$	1,259	\$	240	\$	2,000	\$	3,000	\$	4,000	\$	1,000	\$	3,000	\$	4,000
\$37,500-\$49,999	\$	2,798	\$	1,888	\$	270	\$	2,000	\$	3,000	\$	4,000	\$	2,000	\$	3,000	\$	4,000
\$50,000-\$74,999	\$	3,499	\$	2,590	\$	653	\$	2,000	\$	3,000	\$	4,000	\$	3,500	\$	4,500	\$	5,500
\$75,000-\$99,999	\$	4,365	\$	3,455	\$	1,371	\$	2,000	\$	3,000	\$	4,000	\$	3,500	\$	4,500	\$	5,500
\$100,000-\$149,999	\$	5,455	\$	4,544	\$	2,403	\$	2,000	\$	3,000	\$	4,000	\$	5,000	\$	6,000	\$	7,000
\$150,000 or more	\$	7,260	\$	6,350	\$	3,880	\$	2,000	\$	3,000	\$	4,000	\$	5,000	\$	6,000	\$	7,000

Deductible + Co-insurance Maximum = Out-of-Pocket Maximum

(a) Pay is Normal Straight Time Annual Earnings, it may also include a portion of commissions and other variable compensation.

(b) Contribution amounts are for non-tobacco users. Tobacco users pay an additional \$652.00 In payroll contributions.

(c) In accordance with new requirements under the Affordable Care Act (ACA), in 2016 no individual family member can pay more out-of-packet than \$6,850 (Options 1 & 2)

or \$6,550 (Option 3), or the combined family out-of-pocket maximum for the plan option in which they are enrolled, whichever is less. Once the combined family

out-of-pocket maximum is met, the plan will pay 100% of eligible expenses for the remainder of the year (including for a family member who has not met the individual out-of-pocket maximum).

* State surcharges will apply to residents in Idaho, Maine, Michigan, New York and Vermont.



Prescription drug coverage

With a few exceptions, benefits start after your deductible.

Only those prescriptions filled at a network retail pharmacy or CVS Caremark mail order count toward your deductible. Drugs provided by your physician in their office may be subject to the deductible and co-insurance.

Prescription drug coverage after your deductible							
Generic	Brand name						
Retail: \$12 co-pay (30 day supply)	Retail: 30% co-insurance (30 day supply)						
Mail order: \$24 co-pay (up to a 90 day supply) Prior authorization and brand/ generic drug differences apply	Mail order: 20% co-insurance (up to a 90 day supply)						

CVS Pharmacies offer certain generic prescriptions at low prices: \$4 for a 30-day supply at retail pharmacy and \$10 for a 90-day supply through mail order



Behavioral health coverage

Employee Assistance Program (EAP)

- Personal, confidential assessment, counseling and referral services
- Contact Health Coach from GE at 1-866-272-6007, Option 1, 24-hours-a-day, 7-days a week

Behavioral Health and Substance Abuse Treatment Network

- Network of psychiatrists, psychologists, certified addiction counselors, social workers, hospitals and treatment centers
- Contact Health Coach from GE at 1-866-272-6007, Option 1, 24-hours-a-day, 7-days a week for approval and referral
- In-patient hospitalizations covered at 80% after deductible has been met (in-network)
- Centers of Excellence benefit for substance abuse available



GE Vision Care options

Provides a broad range of services to maintain healthy eyesight

GE Vision Basic Option

- Provided at no cost. All eligible full-time employees enrolled in Options 1, 2 or 3 are automatically enrolled.
- Provides a schedule of benefits for eye exams, corrective prescription lenses and eyeglass frames, and low vision services.

GE Vision Plus Option

- Participants must pay a premium, and eligible employees can choose to enroll in this plan.
- Provides a schedule of benefits for eye exams, corrective prescription lenses, eyeglass frames, low vision services, and laser vision surgery.

Need to check a provider before making your GE vision election?

- 1. Go to davisvision.com
- 2. Click the Members tab and select Open Enrollment
- 3. Control Code: 7540 –Basic 7541 –Plus
- 4. Select Find a Provider



GE Dental Care options

Provides a broad range of services to maintain healthy teeth and gums

Choose from two GE Dental Care Options

GE Dental Schedule Option:

- Eligible full-time employees are automatically enrolled at no cost.
- Most benefits paid according to a schedule

GE Dental Premium Option:

- Eligible employees can choose to enroll in this plan.
- Participants must pay a premium
- Benefits are paid as a percentage of reasonable and customary <u>charges</u>

Employee and dependents must be enrolled in the same option. Find a participating dentist at <u>metlife.com/dental</u>. Select PDP network



Vision and dental: Weekly contribution rates

Plan	One Person	Two Person	Three Plus Person				
GE Vision Basic Option	No member contributions required						
	Must be enrolled in GE Health Choice						
Vision Plus Option	\$1.84	\$3.68	\$5.52				
GE Dental Schedule Option	No member contributions required						
GE Dental Premium Option	\$3.22	\$6.44	\$9.66				
Part-time GE Dental Schedule Option	\$2.01	\$4.02	\$6.02				
Part Time GE Dental Premium Option	\$5.23	\$10.46	\$15.69				



GE Insurance Plans

	Plan	Carrier	Coverage	Method of payment		
Company Provided	GE Life Insurance	MetLife	2.5 times pay (max \$12.5M)	No contributions required		
Company Provided	GE Accidental Death or Dismemberment	MetLife	1 times pay 2 times pay if work-related	No contributions required		
	A Plus Term	MetLife	Up to 10 times pay (max \$10M)	Payroll deductions		
E	A Plus GUL	MetLife	Up to 10 times pay (max \$10M)	Payroll deductions		
pay-all plan	Dependent Life	MetLife	Spouse up to \$100K Child up to \$10K	Payroll deductions		
	Employee Personal Accident	MetLife	Up to 5 times pay (\$2M max)	Payroll deductions		
Employee	Dependent Personal Accident	MetLife	Spouse up to \$250K Child up to \$50K	Payroll deductions		
	Personal Excess Liability	Electric Insurance Company	5 options -\$1M to \$5M	Payroll deductions or payment to the carrier		



Disability insurance Salaried non-exempt employees

GE Salary Continuation Program (SCP)

Employees must notify the GE Disability Benefits & Leave Center (DBLC) when they will be absent from work for more than seven (7) consecutive calendar days. Failure to do so will reduce employee Extended Illness Payments by half until the call is made.

Personal Illness Payments provide 100% of your pay for remaining illness days in a rolling 12-month period, subject to management approval.

Extended Illness Payments begin after Personal Illness payments are exhausted and pay the higher of:

- 50% of pay;
- 60% of pay up to \$850/week

(Note: A Business may approve payments of 100% of pay, depending on performance and/or length of service)

Provides a minimum weekly benefit of \$375, prorated for parttime work.

SCP coverage is provided at no cost to you, except in certain states with additional state-mandated disability coverage.

GE Long Term Disability Income Plan (LTDI)

Eligible employees can enroll within 63 days of their first day of work and will pay the full cost of coverage. If employees do not elect or waive coverage, they will be enrolled in the 50% coverage option automatically.

LTDI begins after Salary Continuation Program (SCP) payments are exhausted - or 26 weeks of total disability.

Benefits are based on employees' coverage options (50%, 60% or 70%), reduced by other income sources (e.g. Social Security Disability Insurance, Disability Pension, Workers Compensation).

LTDI provides a guaranteed minimum benefit of \$200, \$250 or \$300 per month, based on the option elected by employees.

Contact the GE Disability Benefits & Leave Center by calling 1-800-392-0789, option 1.



Disability insurance – for exempt employees Under the permissive approach to paid time off, effective April 1, 2016

GE Salary Continuation Program (SCP)

Employees must notify the GE Disability Benefits & Leave Center (DBLC) when they will be absent from work for more than seven (7) consecutive calendar days. Failure to do so will reduce employee Extended Illness Payments by half.

Extended Illness Payments begin on the eighth (8th) consecutive calendar day of disability. (Note: Employees will be paid under the permissive approach for the first seven (7) calendar days of the disability qualifying absence.)

Extended Illness Payments pay the higher of:

- 50% of pay;
- 60% of pay up to \$850/week, for up to 26 weeks

(Note: A Business may approve payments of 100% of pay, depending on performance and/or length of service)

Provides a minimum weekly benefit is \$375, prorated for parttime work.

SCP coverage is provided at no cost to you, except in certain states with additional state-mandated disability coverage.

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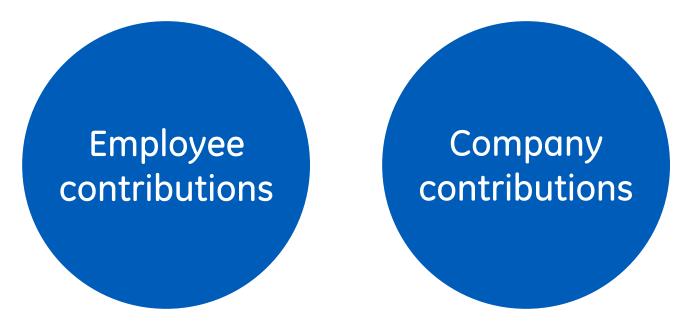
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Contact the GE Disability Benefits & Leave Center by calling 1-800-392-0789, option 1.



GE Retirement Savings Plan (RSP)





Plan description

The RSP is a savings plan sponsored by General Electric Company that provides employees with an opportunity to save for retirement.

Through the RSP, GE is focused on helping employees manage a significant financial goal, their retirement savings. It has a number of features that can help employees prepare for retirement including an educational program, *My Retirement – Getting There* which was designed to raise employee awareness of the need to save for retirement and available resources.

Employee contributions*

- Employees may choose a contribution amount of 1%–30%** of their eligible pay in whole percentages to be deducted each pay period
 - Pre-tax contributions reduce taxable income now;
 - After-tax contributions allow employees to make certain in-service withdrawals that they cannot make with pre-tax savings; and/or
 - Roth contributions are deducted after tax, but future earnings can be distributed free of federal income taxes, as long as the distributions are qualified.
- Employees can save more with catch-up contributions starting in the year they turn 50.
- Visit OneHR.ge.com > Retirement to access the planning tool: So How Much Can You Save? (www.SoHowMuchCanYouSave.com)

*All contributions follow the same investment elections **Certain restrictions may apply

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Plan description

Company Matching Contributions

• The Company matches 50% of the employee's own contributions (excluding catch-up) up to 7% or 8% of pay (depending on hire date). Note: catch-up contributions are not matched

Company Retirement Contributions (CRCs)*

- A CRC equal to 3% of eligible pay is automatically contributed to RSP accounts beginning with the eligible employee's first pay date and deposited each pay period...just like Company Matching Contributions
- Employees are vested immediately in their RSP contributions as well as in Company Matching Contributions; CRCs generally vest once the employee has earned 3 years of RSP service starting from their hire date; vesting means participants have the right to these contributions, even if they leave the Company and all affiliates

* Employee contributions to the RSP are not required. If the employee doesn't make an investment election, he/she will be electing to invest in the Target Retirement Date Fund (TRDF) consistent with their age.



Plan description

Investment elections

- Employees can mix their own investments by selecting from 15 investment options or choose a Pre-Mixed track from a series of 13 Target Retirement Date Funds (TRDFs).
- Visit OneHR.ge.com > Retirement (or JoinGE.com for newly hired or acquired employees) to access So What's Your Mix? (<u>www.SoWhatsYourMix.com</u>)

When an employee makes an investment election, it applies to all contributions, including CRCs



Enrollment

Effective January 1, 2014, salaried and hourly non-union new hires, rehires, newly acquired and transfers from non-participating affiliates who are eligible to receive CRCs, are enrolled automatically. Effective January 1, 2016, similarly situated hourly union employees will be enrolled automatically.

Automatic enrollment includes all salaried and hourly employees who have not made an affirmative employee contribution election.

- Contribution amount: 8% (non-union); 2% (union)
- Company Match: 50% of contribution amount
- Contribution type: Pre-tax
- Investment fund: the Target Retirement Date Fund consistent with employee's age
- Timing: 30 days following notification date

Employees who want to avoid waiting 30 days for automatic enrollment can confirm their election and this affirmative election will apply in accordance with normal plan rules. At any time, employees can change their investment election or contribution amount (including to 0%).

Go to OneHR.ge.com > Retirement > My GE RSP or call the GE RSP Service Center from 8:30 a.m. to 8:30 p.m., Eastern time, Monday through Friday.



Managing your account

Contributing and investing

- Increase or decrease contribution percentage with each paycheck
- Stop or resume deductions with each paycheck
- Change investment choices for future payroll contributions, Company Match and CRCs at any time

Switching/rebalancing

- Change the way their existing RSP balance is invested
- Make up to 12 exchanges per calendar quarter (subject to excessive trading rules)
- Reallocate investment balance among desired investment options using the rebalancing tool; choose manual or automatic rebalance (counts as one exchange)



Tools and resources

GE and Fidelity offer numerous tools to help employees reach their financial and retirement savings goals:

GE

- www.SoHowMuchCanYouSave.com: Employees can estimate the potential impact to their RSP account balance by assuming increased savings amounts and changing other factors
- **www.SoWhatsYourMix.com:** Information about all investment choices, plus videos and interactive modules, to help employees choose a diversified investment mix that fits their situation; this site is also available on JoinGE.com for newly hired and acquired employees

Fidelity

- **Portfolio Review**: If employees choose the Mix-Your-Own investment track (see the So What's Your Mix Web site), they can compare their investment mix to a model portfolio
- **Retirement Quick Check**: Employees can set a retirement savings goal, check their progress toward that goal, and get links to other tools that can help them improve their retirement readiness
- **Retirement Income Planner**: Employees can create a detailed retirement income plan with budget spreadsheets and expense estimates
- Phone consultations: Contact the GE RSP Service Center at 1-877-55-GE-RSP (1-877-554-3777) to help get started

Visit OneHR.ge.com > Retirement > My GE RSP to access Fidelity's tools. Access GE's Web sites directly.

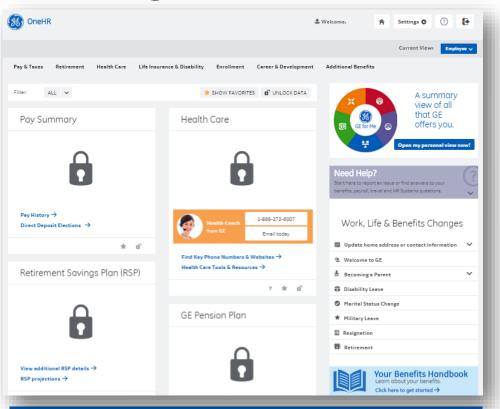


GE benefits resources





OneHR.ge.com



First time to the site? Click 'Sign up Now!' to register for the site. You will need a valid PIN to complete the registration process.

General

What you see is personalized for you.

Top menu

Provides access to links and information for payroll, health care, retirement, enrollments and more.

Cards

Provides quick, personalized key benefits and payroll information right at your fingertips.

Right navigation menu

Provides access to various important resources such as Welcome to GE checklist, *Your Benefits Handbook*, GE Volunteers, and more.



GE for Me on OneHR

75+ different programs and resources, now in one view!

A gateway to comprehensive, personalized information on work, rewards, and staying connected.

- Displays annualized view of your compensation and awards information;
- Displays full suite of benefits available to you along with your choices;
- All your links in one place so you can easily take action;
- Real-time access and print feature;
- Accessible on mobile and tablet.

Head to OneHR.ge.com and click GE for Me





Vacation and personal time off

To help employees balance their work and personal lives, the Company offers paid time off to eligible employees

Exempt employees – professional band (PB) and above:

• Permissive approach to paid time off*: Employees take the time off they need for relaxation, to attend to personal business, and for incidental illness, in coordination with their manager.

Salaried non-exempt employees:

- Vacation Generally two to six weeks each year based on years of continuous service.
- Personal illness Generally up to 20 days for a full-time employee per rolling calendar year when out for your own illness or injury
- **Personal business** Generally up to 5 days for a full-time employee per rolling calendar year

* The permissive approach to paid time off does not apply to Senior Professional Band and below employees of GE Appliances and does not apply to Lead Professional Band and below employees of GE Asset Management as these Businesses are expected to cease to participate in GE Benefits during 2016 due to business transactions..

See Your Benefits Handbook or OneHR.ge.com for more information



Vacation and personal time off

To help employees balance their work and personal lives, the Company offers paid time off to eligible employees

Exempt and salaried non-exempt employees:

- Holidays: up to 12 days each year, which vary by location
- **GE Parental Leave:** GE Paid Parental Leave (PPL): up to six weeks of paid time off for new parents resulting from birth or adoption. GE Extended Parental Leave (EPL): up to an additional 4 weeks of unpaid time off for parents (with the ability to substitute other paid time off to be paid during this time).
- **Death in the family:** up to 5 days off to attend the funeral and take care of matters related to the death of a covered family member
- Jury duty: pay for time served
- **Military duty:** GE military differential pay for up to 21 days annually for annual training and for up to 35 months for U.S. military reserves or National Guard employees called to active duty.

See Your Benefits Handbook or OneHR.ge.com for more information



Important web resources



OneHR.ge.com

Your personalized pay and benefits Web site; includes a link to MY GE RSP.

www.ge.com/healthahead

A comprehensive Web site for GE Medical Benefits ranging from how to locate the right doctor to tips on managing cost.

www.SoWhatsYourMix.com

Your RSP Web site. Learn about Target Retirement Date Funds (TRDFs) and all the RSP investment options.



Important contacts

GE Benefits Center

1-800-252-5259 Answers to questions about eligibility, enrollment, cost, and other GE benefits information

GE Payroll Center

1-800-315-1082 Help with your pay, direct deposit, and more

GE RSP Service Center

1-877-554-3777 OneHR.ge.com > Retirement > My GE RSP

GE Disability Benefits & Leave Center

1-800-392-0789 (Option 1) OneHR.ge.com > Life Insurance & Disability

CVS Caremark

1-800-509-9891 www.cvscaremark.com

Dental Care Options

1-888-529-8474 www.metlife.com/dental

Vision Care

1-800-433-9375 www.davisvision.com

WageWorks

1-888-303-3006 For questions regarding your debit card for FSA or HRA accounts – www.wageworks.com/ge

Health Coach from GE

1-866-272-6007

Free service that assists you in: finding quality doctors, understanding your treatment options, and providing other resources to live a healthier lifestyle.

Medical Care Options

Number is on the back of your medical ID card Answers to questions on claims, billing, ID card requests, and other related inquiries. Go to OneHrR.ge.com > Health Care, or call the number on the back of your medical ID card.





Appendix



Key terms for you to know

Payroll contributions

- The amount deducted from your paycheck for the health care plan you select
- Working Spouse contributions and tobacco surcharge may apply

Deductible

• The amount you need to pay each year for eligible health care expenses before most benefit payments begin

Co-insurance

- The amount you pay for eligible health care expenses after you reach your deductible
- In-network services are generally covered at 80%. In most cases you pay the remaining 20%

Co-insurance maximum

• The maximum amount you pay each year for eligible health care expenses after your deductible

Out-of-pocket maximum

- Your deductible plus your co-insurance maximum
- Once you meet your out-of-pocket maximum in a given year, GE pays 100% of eligible health care expenses

Savings accounts

- Accounts to help you pay for your share of eligible health care expenses.
 - Health Reimbursement Account (HRA): Tax-free account credited_by GE
 - Flexible Spending Account (FSA): Account opened on your behalf by GE that you fund through pre-tax payroll deductions
 - Health Savings Account (HSA): Bank account that you open and contribute to with tax-free money
 - Limited Purpose Flexible Spending Account (LPFSA): Same as FSA, but can be used only for dental/vision expenses
 - Dependent Day Care Flexible Spending Account: (DCFSA): An account you fund that can be used to pay for childcare or adult care for a qualified dependent

Network

• Doctors, hospitals, pharmacies and other health care providers who meet quality standards and have agreed to accept negotiated rates



Savings account comparison

	Option 1 and Option 2		Option 3	
	HRA	HC FSA	HSA	LP FSA
Action To Take	Elect Option 1 or 2	Annual election during enrollment or enroll as a new hire	Elect Option 3; then Open an account • Optum, PayFlex, BenefitWallet; or • Your own bank	Annual election during enrollment or enroll as a new hire
Contribution	\$500–\$1,000 deposited on January 1	Up to \$2,500 Full amount available 1/1 Can change only with a qualifying event (family status change)	Single: up to \$3,350 Two +: up to \$6,750 Over 55: + \$1,000 Optum, PayFlex, BenefitWallet, HealthEquity • Pre tax payroll contributions • Can change anytime Your own bank • You decide how/when	Up to \$2,500 Full amount available 1/1 Can change only with a qualifying event (family status change)
Tax benefits	Tax-free account	Pre-tax payroll deduction	Money goes in tax-free	Pre-tax payroll deduction
Medical expenses	Yes	Yes	Yes	No
Dental and vision expenses	No	Yes	Yes	Yes
Maintenance fees	None	None	Depends on bank	None
If you don't use it	Rolls over to next year	Can carry over up to \$500 per year	Rolls over to next year	Can carry over up to \$500 per/year
If you leave GE	Balance forfeited	Balance forfeited	Account stays with you	Balance forfeited



Preventive screenings and services at no cost to you Covered at 100% in-network, not subject to deductible

Pediatric Prevention through age 21

Well Child Care visits

Screening tests:

- Newborn Hearing
- Annual vision
- Developmental (condition restrictions apply)
- Major depressive disorder screening

Women's Preventive Care

Contraception – Sterilization procedures

Prescribed generic contraceptives and contraceptive counseling, over-the-counter drugs, non-oral brand contraceptives without a generic equivalent, and oral brand drugs when deemed medically necessary by the prescription drug administrator

Breast feeding supplies (breast pump), support and lactation counseling

Prenatal care office visits

FDA approved contraception devices – including Insertion/removal

Breast cancer preventive medication for women with increased risk. Includes Tamoxifen Low dose aspirin for those at risk for preeclampsia

Age, gender, condition and medical necessity restrictions may apply. Contact your benefit administrator for details

Annual Adult Physicals and Annual Routine Gynecological Care

Physical Examinations

Routine Gynecologic Examinations

Primary Preventive Counseling

Electrocardiogram

Obesity Screening

Osteoporosis Screening

Abdominal Aortic Aneurysm Screening

Immunizations and tobacco cessation

Influenza (i.e., H1N1) DTaP (Diphtheria, tetanus, pertussis) Hepatitis A Hepatitis **B** Hib (Haemophilus Influenzae Type b) Human Papilloma-virus (HPV) Meningococcal Conjugate (MCV) or Polysaccharide (MPSV) MMR (Measles, mumps and rubella) Pneumococcal polysaccharide (PPSV) Polio Rotavirus (RV) Tetanus Varicella (Chickenpox) Zoster (Shingles) Counseling for tobacco use and prescribed generic (including OTC) tobacco cessation products for adults. Chantix included

Cancer Screenings

women.

Breast Cancer: Mammography Cervical Cancer: Laboratory Testing Colon Cancer: Colonoscopy, Sigmoidoscopy and associated laboratory tests, e.g. biopsy Prostate Cancer: Digital Rectal Exam and Antigen (PSA) test Breast Cancer Susceptibility Gene (BRCA) Counseling Breast Cancer Susceptibility Gene (BRCA) Genetic Testing, when medically appropriate Annual lung cancer screening for age 55 – 80 who have smoked for over 30 years Blood/urine and other laboratory tests to screen for the following: Rh Incompatibility Lipid Disorder - Cholesterol, lipoprotein, and trialycerides Bacteruria (For pregnant women only) Chlamydial Infection Gonorrhea HIV Syphilis Infection **HPV** Detection Diabetes Type II Iron Deficiency Anemia Sickle Cell Disease Lead Hepatitis C virus screenings for adults born in US from 1945–1965 and those at high risk. Hepatitis B screening for adults and adolescents who are at higher risk for infection and pregnant



Health Coach from GE

Dedicated nurses, supported by doctors

- Find high quality providers and facilities
- Learn about your diagnosis and treatment options
- Call 24/7 for urgent after-hours care questions and options

Benefit and claims support

- Understand your plan, financial responsibilities and coverage
- Resolve claim issues, both simple and complex
- Single point of contact between your medical carrier and provider

A free, confidential and voluntary resource for plan members

Call Health Coach from GE at 1-866-272-6007 Option 2, or via secure email on *OneHR.ge.com*. Available 24/7 for urgent after-hours care questions and options.



GE Vision Care options

Comparison	GE Vision Basic Option 19 and Over Under 19	GE Vision Plus Option All Members
Eye examination (including dilation)	Once every calendar year	Once every calendar year
Spectacle lenses	Once every other calendar year / Once every calendar year	Once every calendar year
Frame	Once every other calendar year / Once every calendar year	Once every calendar year
Contact lenses (in lieu of spectacle lenses)	Once every other calendar year / Once every calendar year	Once every calendar year
IN-NETWORK BENEFITS		
Eye examination (including dilation)	Included	Included
Spectacle lenses: All ranges of prescriptions and sizes	Included	Included
FRAME		
In-Network retail allowance	\$120	\$150
EXCLUSIVE COLLECTION OF FRAMES (IN LIEU OF FRAME AL	LOWANCE)	
Fashion (up to \$100 retail value)	Included	Included
Designer (up to \$160 retail value)	Included	Included
Premier (up to \$195 retail value)	\$25 co-pay	Included
CONTACT LENSES (IN LIEU OF SPECTACLE LENSES)		
Elective allowance up to: Single Vision Bifocal	\$130 \$175	\$200 \$200
FORMULARY WITH FITTING/FOLLOW UP CARE (IN LIEU OF ELECTIVE ALLOWANCE		
Disposable	Included (up to 4 boxes)	Included (up to 8 boxes)
Planned replacement	Included (up to 2 boxes)	Included (up to 4 boxes)
Laser vision surgery	Laser vision discount program participation	Laser vision discount program participation, plus up to \$250 lifetime allowance per eye



GE Dental Care Options

Services	GE Dental Schedule Option	GE Dental Premium Option
Diagnostic and preventive coverage	Benefit schedule (benefits paid up to scheduled amounts)	100% of reasonable and customary fees
Crowns and inlays	Benefit schedule (benefits paid up to scheduled amounts)	80% of reasonable and customary fees
Fillings	Benefit schedule (benefits paid up to scheduled amounts)	100% of reasonable and customary fees
Dentures and fixed bridges	Benefit schedule (benefits paid up to scheduled amounts)	50% of reasonable and customary fees
Benefit maximum for fillings, crowns, inlays, dentures and fixed bridges and dental implants	\$2,500 over two consecutive calendar years	\$2,500 annually
Root canals, gum treatment and oral surgery	80% of reasonable and customary fees	80% of reasonable and customary fees
Dental implants	50% of reasonable and customary fees	50% of reasonable and customary fees
Orthodontia	50% of reasonable and customary fees	50% of reasonable and customary fees
- Lifetime maximum	\$2,500 per child up to age 19	\$2,500 per child up to age 19



Expert Medical Opinion (EMO) Program

1 out of 4 GE members who get a second opinion from a Cleveland Clinic doctor find that their initial diagnosis or treatment plan is not appropriate

Visit eclevelandclinic.org/ge or learn more at ge.com/healthahead/healthcaredecisions



A second opinion through the Cleveland Clinic is confidential and voluntary

- GE pays the entire cost
- Health Coach from GE will help you collect and submit the required medical records

Commonly used for the following services:

- Back surgery
- Joint replacement
- Cancer treatment
- Heart surgery

To learn more or for medical record collection, call Health Coach from GE at 1-866-272-6007



NowClinic® from GE

Exclusively for members in certain states*

Benefits to our members

- Connect with a doctor on the web via secure online chat or phone
- Open 24 hours a day, 7 days a week, no appointment needed
- 2016 \$40 per visit
- Doctors can diagnose and prescribe most drugs**
- All doctors are licensed, credentialed and in-network

Visit <u>myNowClinic.com/GE</u> or search "NowClinic" in your mobile app store

Get help with minor illnesses including:

- Allergies
- Bladder infection Rash
- Bronchitis
- Cough/cold
- Fever
- Insomnia
- Nausea

- Pink eye
- Seasonal flu
 - Sinus infection
 - Sore throat
 - Viral illness

*NowClinic® is not available in Arkansas, Alaska, Louisiana, and Texas at this time (May 2016).

**No controlled substances may be prescribed. Other prescriptions may be available where clinically appropriate and permitted by law and can be transmitted to a CVS Caremark participating pharmacy of your choice.



Coverage for full hip and knee replacements

GE has partnered with four Centers of Excellence to offer services to employees, or their enrolled dependents who need hip or knee replacement surgery, even if they live outside the region.

All facilities are nationally ranked hospitals with a rating of "high performing" or better in Orthopedics according to US News and World Reports Chicago - Northwestern Memorial Hospital Cincinnati - The Christ Hospital Charlotte - Carolina Medical Center New York City - Hospital for Special Surgery

Program benefits include:

- 100% coverage of consultation and surgery costs for Options 1 and 2, not subject to deductible and co-insurance
- 100% coverage, after meeting deductible for Option 3
- Up to a \$2,000 total allowance to use toward eligible travel expenses to and from the appropriate facility, depending on where you live*
- Pre- and post-op care coordination via Health Coach from GE

*Call Health Coach from GE at 1-866-272-6007 to verify if you are eligible for the \$2,000 allowance and to understand expenses that qualify for reimbursement.



CVS Caremark

Find savings and opportunities

- Confidential and proactive messaging tailored to the user
- Refill, check order status, locate pharmacy, cost savings opportunities
- Search for lower-cost medications and delivery options
- Ask a pharmacist
- Available via mobile app and toll-free service number

Learn more at Caremark.com



Tobacco cessation resources

Quitnet Tobacco Cessation Program - <u>www.quitnet.com/ge</u>

- Nicotine Replacement Therapy (NRT)* products are available through QuitNet and delivered to your home at no cost to you. (Nicoderm Patch, Nicorette Gum and Commit Lozenges)
- Provides access to expert resources and online support communities

Your GE medical benefits plan

• Counseling for tobacco use and smoking cessation drugs for adults are covered at 100% in-network. This includes Chantix and other NRT products when prescribed by a physician. For more details, call CVS Caremark at 1-800-509-9891 or visit *Caremark.com*

Health Coach from GE

 Offers lifestyle coaching programs including tobacco cessation coaching. Call 1-866-272-6007 to get started, weekdays from 9 a.m. – 7 p.m., Eastern time.



Targeted, specialty drugs and diabetic supplies

	Options 1 and 2	Option 3
 Specialty drugs: Major illnesses such as Multiple Sclerosis, cancer, Rheumatoid Arthritis Retail: \$90 for 30 days, Mail order: \$270 for up to 90 days Targeted drugs: Diabetes, cholesterol and Nicotrol® management medications \$12 for 30 days, \$24 for up to 90 days 	You do not have to meet your deductible for co-pays to apply for Specialty or Targeted drugs	You have to meet your deductible for co-pays to apply for Specialty or Targeted drugs
Diabetic Supplies	Diabetes supplies are covered at 100%, not subject to deductible	Diabetes supplies are covered at 100% once you have met your deductible



Exclusive Choice retail pharmacy network (ECN)

Retail network to help reduce prescription drug costs for members

- Exclusive Choice Network includes CVS, Walmart, and Sam's Club and select independent pharmacies and is available in all states.*
- You must use an Exclusive Choice Network pharmacy, or mail order for your prescription to be covered
- In many cases, Exclusive Choice Network reduces the amount you pay at the pharmacy
- CVS Caremark website, mobile app and customer service will provide network pharmacies in your area

*The Exclusive Choice retail network in all states except Kansas.



Health Care Hub app

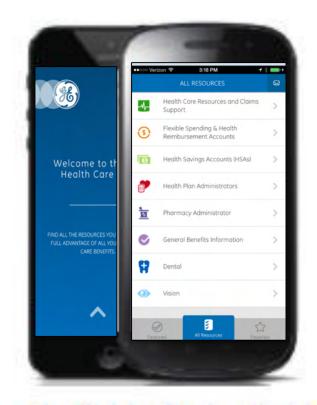
One-stop shop for health care tools and resources

App and desktop website guides you to your:

- Plan administrators ... CVS Caremark, UHC, Aetna, MetLife, etc.
- Key contact information
- Health care websites and apps ... Treatment Cost Calculator, Health Coach from GE, HRA/FSA/HSA resources
- Quick links and detailed plan information on the HealthAhead portal

Key features:

- Email Health Coach from GE and upload documents
- "Favorite" your most used resources
- Click to call functionality



Available for Android and iPsecon (GE Health Care Hub"



This document does not create a contract of employment between the General Electric Company (also reterre individual. This document is not an official plan document or summary plan description and does not provide programs described. Full details are contained in the official plan documents and summary plan descriptions than by a plan amendment. General Electric Company reserves the right and discretion to amend or termination including to eliminate benefits thereunder, at any time, for any reason.



Treatment Cost Calculator (TCC) mobile app

Before you get the care, get the cost

We used employee feedback to design an improved mobile app that helps members:

- Find physicians, hospitals and clinics in their area and compare those providers by quality, cost and location
- Get GPS based turn-by-turn directions
- Click to call a provider
- Search for a medical treatment, service or condition

To add the TCC to a mobile device ... Search for "GE TCC" in the app store for your operating system

Save time and money! Use the TCC mobile app to locate urgent care facilities

Visit treatmentcostcalculator.com/ge



Available for Android and iPhone

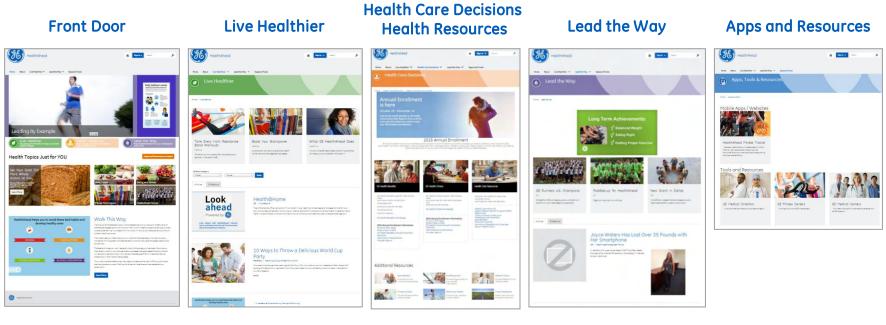






HealthAhead

A one-stop-shop for employees and their families! Externally accessible at healthahead.ge.com



You and your family's journey into HealthAhead begins here Lifestyle and wellness tips and tools to inspire positive, practical changes U.S. benefits related tools and resources (health resources for non-U.S.) Leadership stories to inspire involvement in HealthAhead Information and tools to help educate employees and their family members to make smart health care decisions



Important phone numbers

For questions on your savings accounts, auto-reimbursement or savings account changes for 2016

WageWorks	1-888-303-3006	
Find high quality doctors and treatment options, understand your treatment options, resources to live a healthier lifestyle, and find out more information about EAP and Behavioral Health services		
Health Coach from GE	1-866-272-6007	
GE Health Choice: Verify dependent eligibility, enrollment, empl	oyee contributions and general plan information	
GE Benefits Center	1-800-252-5259	
Drug costs and plan design information		
CVS Caremark	1-800-509-9891	
Treatment Cost Calculator (User support, technical/data quest	ions)	
Product Support Team	1-800-441-5592	
Learn about covered services, doctors and hospital participation and plan design questions		
UnitedHealthcare	1-800-551-2445	
Aetna	1-800-633-0637	
CDPHP	1-877-754-5063	
BCBS of Alabama	1-800-846-6756	
Health Savings Accounts		
PayFlex- Aetna	1-888-678-8242	
Optum Bank – UnitedHealthcare	1-800-791-9361	
BenefitWallet – Blue Cross Blue Shield of Alabama	1-866-274-8494	
BenefitWallet – Capital District Physician Health Plan	1-866-274-8494	



RSP tools and resources

My Retirement - Getting There

My Retirement – Getting There is an RSP educational program designed to raise employee awareness of the need to save for retirement and the resources available to help. This includes:

Educational materials via OneHR.ge.com > Retirement

Quick Guides, personalized Savings Checkup, informational inserts

Company-wide monthly RSP webinars (registration required)

- The Company provides free monthly RSP webinars monthly (60 minutes, followed by live Q&A):
 - Notification emails sent monthly

To register, attend or un-enroll in a session: OneHR.ge.com > Retirement > My GE RSP > 1. My Retirement – Getting There

Employees can learn on their own time

Employees can access pre-recorded RSP retirement planning workshops online from the office or the comfort of their own home. Go to OneHR.ge.com > Retirement > My GE RSP > Library > Workshops > On-Demand: Workshops (from the left-hand navigation bar) > select a session to launch.



RSP tools and resources

1-on-1 employee sessions

Employees can meet 1-on-1 with a Fidelity representative, at no cost, in one of three ways:

- Onsite
 - Registration process for sessions varies by business
- Via phone
 - For any RSP questions, employees may contact the GE RSP Service Center at 1-877-55-GERSP (1-877-554-3777) between 8:30 a.m. and 8:30 p.m., Eastern time, Monday through Friday, on a day when the NYSE is open for trading
- Local Fidelity branch
 - Employees may contact their local Fidelity branch to schedule a 1-on-1 appointment
 - Not all local branches may be familiar with the RSP, but they will still be able to meet with employees to discuss overall planning and retirement questions



Tuition Refund Program

Reimburses for courses that may help improve performance in current job or to prepare for advancement within the Company.

Must be an active **Exempt** or **Non-Exempt non-MSDS*** employee.

* MSDS: a position considered to be manufacture-storedeliver-service.

GE Educational Loan Program

Employees can borrow money to help pay education costs for themselves or their dependent children.

Individual Development Program

Reimburses for courses that may help improve performance in current job or to prepare for advancement within the Company.

Must be an active **Hourly** or **Non-Exempt MSDS*** employee with at least 6 months of continuous service.

GE Emergency and Family Aid Plan

The GE Emergency and Family Aid Plan makes grants available to help employees with immediate financial needs caused by a natural disaster or unexpected personal emergency.



GE Work/Life Connections

Offers confidential counselors, online services, and educational workshops on a full range of personal and job-related issues.

24 hours/day, 365 days/year.

GE Transit and Parking Account Service

Enables employees who use mass transit and/or pay for parking in their commute to save money by paying for those expenses with pre-tax dollars.

GE Adoption Assistance GE Scholarship for LifeMart Surviving Children Program Provides financial assistance to Provides scholarships totaling up A private, online marketplace where employees can save up to to \$20,000 for each eligible reimburse eligible adoption 40% on more than 4 million surviving child of -Company expenses. products and services. employees.



GE Foundation Matching Gifts Program

Supports GE employees and retirees by matching individual contributions of \$25 or more to an eligible non-profit organization.

GE STAR Awards

Provides recognition and financial awards to select children of GE employees and retirees.

GE U.S. Fitness Center Rebate Program

Available to all active GE medical benefit-eligible employees who are assigned to a work location where a GE-sponsored onsite fitness facility is not available.

Provides a rebate toward the cost for non-GEsponsored fitness facilities and/or a series of fitness-related classes when a GE-sponsored onsite fitness facility is not available.



GE Global Rewards Program

Recognizes and rewards accomplishments and contributions that go above and beyond the normal expectations of employees' assignments.

GE Service Awards (U.S. employees)

Employees may receive an award after completing five years of continuous service with the Company, and on each subsequent five year anniversary, thereafter.

GE Survivor Support Program

Offers financial planning for surviving spouses or legal guardians of surviving dependents of employees who die while actively employed or on layoff.

Access to a financial counselor for six months at no cost.

See Your Benefits Handbook for more information.



Benefit	Employee
Discounts and other purchases	
GE Employee Product Purchase Plan	OneHR.ge.com > Additional Benefits > Employee Discounts
	For Product Purchase Reimbursement: 1-800-524-8964 Fax: 866-456-3998 Email: GEP.Productpurchase@acsap-it.com Mail to: GE Product Purchase Plan PO Box 60300 Fort Myers, FL 33906
	For current product information, discount amounts: GE Answer Center: 1-800-626-2000
LifeMart	OneHR.ge.com > Additional Benefits > Employee Discounts > LifeMart > click on LifeMart Discounts at the top of the page
	1-877-444-4306
GE Foundation Matching Gifts Program	OneHR.ge.com > Additional Benefits > Giving Back
	www.gefoundation.com/matchinggifts
	GE Foundation Matching Gifts customer support: 1-800-305-0669 gesupport@cybergrants.com



Benefit	Employee
GE U.S. Fitness Center Rebate Program	OneHR.ge.com > Additional Benefits > Self and Family > U.S. Fitness Rebate GE Payroll Center 1-800-315-1082
Education	
GE Educational Loan Program	OneHR.ge.com > Additional Benefits > Education GE Education and Family Services Center 1-800-542-8964
Tuition Refund Program	OneHR.ge.com > Additional Benefits > Education GE Benefits Center 1-800-252-5259 (M - F 9 a.m. – 5 p.m. ET)
Individual Development Program	OneHR.ge.com > Additional Benefits > Education GE Benefits Center 1-800-252-5259 (M - F 9 a.m. – 5 p.m. ET)



Benefit	Employee
GE STAR Awards	OneHR.ge.com > Additional Benefits > GE Star Scholarships
	www.gestarawards.org/register
	1-800-486-0308
	Email: GESTAR@iie.org
GE Scholarships for Surviving Children	GE Education and Family Services Center: 1-800-524-8964 (M - F 9 a.m. – 5 p.m. ET)
Work and family programs	
GE Work/Life Connections	OneHR.ge.com > Additional Benefits > Self & Family > GE Work/Life Connections 1-877-444-4306



Benefit	Employee
GET-a-PASS GE Transit and Parking Account Services	OneHR.ge.com > Additional Benefits > Self & Family > GET-a-PASS Commuter Benefit WageWorks: 1-877-924-3967 (M – F 9 a.m. – 8 p.m. ET) www.wageworks.com
GE Adoption Assistance Program	OneHR.ge.com > Additional Benefits > Self & Family > Adoption Resources GE Education and Family Services Center: 1-800-524-8964 (M - F 9 a.m. – 5 p.m. ET) Additional adoption-related resources also offered via GE Work/Life Connections
GE Emergency and Family Aid Plan	OneHR.ge.com > Additional Benefits > Self & Family > Emergency & Family Aid GE Education and Family Services Center: 1-800-524-8964 (M - F 9 a.m. – 5 p.m. ET)



Benefit	Employee
GE Global Rewards Program	www.globalgerewards.com
(Above & Beyond)	For Customer Service: 1-866-423-6955 customerservice@globoforce.com
GE Service Awards	www.globalgerewards.com For Customer Service: 1-866-423-6955 customerservice@globoforce.com
GE Survivor Support Program	GE Benefits Center 1-800-252-5259 (M - F 9 a.m. – 5 p.m. ET)

See Your Benefits Handbook for more information.



