

# EMPOWERING YOU

Your Connection to HR News

(Previously called the TOTALREWARDS newsletter)

MAY 2012

## Health Care Reform Debate Heats Up

The Supreme Court spent three days in late March conducting hearings on certain provisions of the **Patient Protection and Affordable Health Care Act (PPACA)** — commonly referred to as health care reform. The hearings are a first step for the Court in determining whether or not it's constitutional to require most Americans to purchase health insurance by 2014 or face a financial penalty. In addition, they will determine if the federal government has the authority to unilaterally expand Medicaid without state consent.

If the Court rules that the individual mandate is unconstitutional, the Court must also determine if the individual mandate can be severed from the other provisions in the health care reform law to enable the remainder of the law to stand. The entire law may be rejected if the other provisions cannot remain in place.

The Supreme Court is expected to provide a decision by the end of June. The Court's decision will not have an immediate impact on the benefits we offer employees. Look for more details on this topic in the next issue of **EMPOWERING YOU**.

## YOUR TOTAL REWARDS

*What are they worth?*

Your Total Rewards package at Air Liquide consists of more than just your paycheck. The total picture of the rewards you receive includes your compensation, retirement, health and insurance benefits, and other rewards such as paid time off, service awards, tuition reimbursement and more.

Seeing the total picture of your rewards has never been easier. In January, Air Liquide launched the **Your Total Rewards** website. This easy-to-use online resource offers summary and detailed information for each of your rewards covering the past 12 months. In addition, you can see what Air Liquide contributes on your behalf.

Your personalized information on the **Your Total Rewards** website can be a useful tool for you and your family as you make decisions related to your career at Air Liquide and for retirement.



To access the **Your Total Rewards** website, visit

[www.airliquidehealthbenefits.com](http://www.airliquidehealthbenefits.com)

and click on the **Your Total Rewards** tab.



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## Reader Response: We Want To Hear From You!

As part of our ongoing efforts to make this newsletter a useful resource for you and your family, we would like to hear from you on how we can make this newsletter better.

Please fill out the survey on the attached Reader Response Card and drop the postcard in the mail, inter-office or postal service by **May 31, 2012**. Or, you can complete the survey online by visiting <http://www.zoomerang.com/Survey/WEB22FEKEXDSL>.

By completing the survey by the deadline, your name will be entered in a drawing for a special wellness incentive gift. The next issue of this newsletter will announce the winner and highlight the results of this survey.



ENTER TO WIN!

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## Your 401(k): Is It Time to Increase Your Contributions?

A good practice to establish is periodic review of your 401(k) contribution rate and investment elections to make sure your retirement goals are met. The auto-increase service of the plan provides a convenient method to incrementally increase your contribution rate over time. With this service you select a date and the percent that you want your contribution rate to automatically increase each year. The plan also provides an option for auto-rebalance of contributions that allows you to schedule an automatic reallocation of your portfolio.

The **myRetirementPlan** website — [www.rps.troweprice.com](http://www.rps.troweprice.com) — can help. The site's features enable you to:

- Calculate how much to save for your retirement, estimate Social Security benefits, and determine how long your savings will last.
- Calculate the tax savings achieved by contributing to the plan.
- Review the plan's features, benefits and investment options.
- Explore different retirement strategies with online planning tools.

To review your account balance(s) or change your contribution, go to the **myRetirementPlan** website at [www.rps.troweprice.com](http://www.rps.troweprice.com) or call the T. Rowe Price Plan Account Line at **1-800-922-9945**. Representatives are available Monday-Friday, 7 a.m. to 10 p.m., Eastern Standard Time.

## T. Rowe Price Annual 401(k) Participant Disclosure

Employees eligible to participate in the 401(k) Plan will receive a Participant Disclosure document in their home mail from T. Rowe Price before May 31, 2012. This document, required by law, outlines three general categories of plan-related information: general information, administrative expenses, and individual expenses.

While no action on the part of employees is required, you can access the **myRetirementPlan** website at [www.rps.troweprice.com](http://www.rps.troweprice.com) for more information. You can also call T. Rowe Price at **1-800-922-9945** for questions. Representatives are available Monday-Friday, 7 a.m. to 10 p.m., Eastern Standard Time.

### Sipping Away Your Savings

It's not always easy to save for your financial security but a little will power can help! For example, if you buy a \$1.50 cup of coffee every day, you'll spend \$547.50 per year.

But, if you switch to having coffee from home, you could save money and still get a caffeine fix.

Let's say you invest that \$547.50 each year for the next five years. You would have invested \$2,327. Because of compounding interest (think of it as earning interest on interest), your savings could add up to \$3,177.

If you invest that \$547.50 over the course of 30 years, your savings could grow to **\$38,194\*** – more than double what you personally invested. Here are some other numbers for you to consider:



#### \$547.50 invested per year

After 10 Years	After 20 Years	After 30 Years
\$7,231	\$19,009	\$38,194

#### \$1,000 invested per year

After 10 Years	After 20 Years	After 30 Years
\$13,207	\$34,719	\$69,761

Increasing your 401(k) contribution can have an even greater effect – even more so, if you contribute enough to receive the company match.

*\*Based on zero inflation and a five percent annual return.*



### T. Rowe Price Mobile

Account access. Anytime. Anywhere.

We know you're busy and that staying connected with your investments is a must while you are on-the-go. That's why we offer a free mobile website—so you can stay on top of your investments.

Ready to go mobile?



### New! Your 401(k) is Now Mobile

T. Rowe Price recently introduced T. Rowe Price Mobile – a mobile website accessible on Android, iPhone, and Blackberry OS/67 devices. From the mobile site, you can view account balances, check the status of recent and pending transactions, and more.

To access the site:

- Launch your mobile browser,
- Go to [www.troweprice.mobi](http://www.troweprice.mobi),
- And then login using your current T. Rowe Price user name and password.

## Save Money on Prescription Drugs

Maintenance medications are drugs that individuals must take regularly for ongoing conditions, such as diabetes, high blood pressure and asthma.

If you or a family member take maintenance medications, you should know about the **Maintenance Choice Program**. This program, introduced in 2012, offers convenience and cost savings when ordering and receiving maintenance drugs.



### Cost Savings through Mail Order

By ordering your maintenance medications through the CVS Caremark Mail Service Pharmacy, you can ask your doctor to write a prescription for a 90-day supply with refills. As you can see in the chart below, requesting a 90-day mail order supply is equal in cost to two 30-day supplies filled at a CVS retail pharmacy, with the added convenience of home delivery.



	2012 Retail (30-day supply)	2012 Mail Order (90-day supply)
Generic	\$5	\$10
Formulary Brand	\$30	\$60
Non-formulary Brand	\$60	\$120

### Mail Service vs. CVS Pharmacy

Through the Maintenance Choice Program, you have two ways to order your maintenance medications – either through the CVS Caremark Mail Service Pharmacy or a CVS Pharmacy.

CVS Caremark Mail Service Pharmacy	CVS Pharmacy
Enjoy convenient home delivery	Pick up your medication at a time that is convenient for you
Receive your medications in private, tamper-resistant and (when needed) temperature-controlled packaging	Enjoy same-day prescription availability
Talk to a pharmacist by phone	Talk with a pharmacist face-to-face

Please note that if your prescriptions for maintenance drugs are not filled through CVS Caremark (retail pharmacy or mail order), **you will be responsible for the full price of the drug** with no coinsurance considered. However, if this is your first time requesting a maintenance medication, you will have two “grace fills” before your prescription is denied.

## Make Time to Get Healthy!

(and earn up to **\$500** in extra spending money)

Earn a **\$250** incentive for completing the new **Well-Being Assessment™ (WBA)**

The WBA offers eligible employees and their spouses access to an innovative and scientific health survey designed to identify health risk factors and lifestyle behaviors.

While both eligible employees and their spouses have access to the WBA, only the eligible employee can receive \$250 for completing the assessment.

You can access the WBA online at <https://airliquide.embrace.healthways.com>.

### PLUS

Receive an additional **\$250** for participating in a biometric screening or physical exam.

Routine physicals are covered at 100% under the medical plans and provide an important way of maintaining good health, preventing illness and detecting diseases at stages where they can be treated effectively.

It's important to note that your doctor can perform the biometric screening without conducting a full physical exam. Check with your doctor first. Depending on your age and medical history, he or she may recommend a full physical exam.

For more information on the Wellness Incentive Program, visit [www.airliquidehealthbenefits.com](http://www.airliquidehealthbenefits.com).





## AIR LIQUIDE

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### Your Newsletter has a New Name and a New Look!

In an effort to more effectively communicate HR news that matters to you and your family, we've renamed this newsletter – from **TOTALREWARDS** to **EMPOWERING YOU**. Along with the name change, comes a renewed focus to share articles that educate, encourage and, most importantly, empower you to make the most of your work and personal life.

## Employee Success Story: Michael Coleman

A Billing Specialist with ALALP in Kapolei, Hawaii, Michael Coleman realized one day that he had to break from his sedentary lifestyle. "I was feeling down and depressed, like I had two choices. I could climb in a hole and go into depression or I could change my life. I chose the latter."

A co-worker told Michael that Air Liquide had a corporate rate at 24 Hour Fitness®, so he went to check it out. "Getting a membership at a lower cost sealed the deal. It is nice to know that Air Liquide offers benefits like this to us." Michael started small with reachable weight-loss goals. "I set my goals in 10 pound increments and as I hit one goal, I'd look toward the next. As I reach each goal I feel better about myself."

Michael's family, friends and co-workers support his efforts. "They cannot believe the change I have made in mind and body. Their reactions and comments give me encouragement to continue my progress." Their support and Michael's "secret weapon" — his personal trainer — make a big difference. "I spent the extra money and hired a trainer for the first eight weeks I was working out. My trainer was there not only showing me how to do the exercises, but also talking to me about eating habits. He has given me the tools to make my journey as successful as I can."

In just 7 months, Michael has lost 70 pounds of fat and gained 15 pounds of muscle mass. His pant size has shrunk from 44 to 36 and his shirt size has

gone from 2XL to Large. "I have about another 25 pounds of fat loss to go and want to gain about 15 to 20 more pounds in muscle mass."

Michael also has plans to quit smoking through the **Air Liquide Smoking Cessation Program**. "It is time to give this habit up for better health and economical reasons. I have tried before on my own but continued smoking. Now that I have been working on my mental and physical health, this is the last of my bad habits to get rid of."

Michael has hit his stride and the momentum is building. "I just keep taking it step by step, day by day. The better my health and weight gets, the more I want to keep going. In turn, the more I keep going the better my health and weight."

What would he say to a co-worker who wants to make similar changes in their own life? The answer is simple: "Once you decide that you want or need to make a change, just take the first step."



**In just 7 months, Michael has lost 70 pounds of fat and gained 15 pounds of muscle mass.**