

DECEMBER 2010

Benefits Information at Your Fingertips

While the Air Liquide Quick Start Enrollment Guide and the Employee Benefits Guide were mailed to you in October to assist with your open enrollment decisions, these pieces can also serve as important reference pieces throughout 2011. Both of these guides are available online at www.benefits.us.airliquide.com. Select "Open Enrollment Guideline" under the "Reference" header to access the guide files.

The Future of Health Care Reform

With the November elections behind us and the build-up for the next presidential election in 2012 just beginning, the topic of health care reform will remain front and center for many years to come.

But despite the continuing attention and regardless of who is in control of the House or Senate beginning in 2011 or in the White House in 2013, the likelihood of sweeping modifications or repeal of the recently enacted health care reform legislation is low. It's reasonable to expect that any changes to the legislation in the future will be in the form of refinements or adaptations rather than a complete overhaul. That said, one never knows what the future might bring, especially when trying to predict the actions of Congress.

This is why it is important that you understand the 2011 health care reform legislation and how it impacts you. To help you, we provided an overview of this information in the recent open enrollment materials.

By educating yourself on where health care reform stands today and staying informed as to how it could change in the future, you will be in a better position to understand possible impacts to you. That understanding can help you make the best personal decisions regarding your benefit options. Be sure to look to future issues of this newsletter for health care reform updates as we identify them.

Doctor Visits 101

Getting the most out of your doctor visits takes preparation and a willingness to ask questions. Your doctor will appreciate you taking responsibility for your health by seeking information regarding your health issues and concerns. There are many common reasons people don't get the most out of their doctor's visits:

- **People simply don't feel comfortable asking questions.** They may feel rushed, assume the doctor knows best, be afraid of the answers, or not want to interrupt. Remember it's your doctor's JOB to answer your questions. He or she has been trained for years to help you understand the facts. Take advantage of it.
- **People can't think of what to ask until they leave the doctor's office.** We all have questions we wished we would have asked. Use the guide below to prepare questions ahead of time. If you do forget to ask your doctor a question, don't be afraid to call the doctor's office and ask to speak with your doctor or nurse practitioner.
- **People feel embarrassed.** There is no need to feel this way. Health and health care is complex; that's one reason it takes nearly a decade of extra schooling after completing a 4-year college degree to become a doctor. Your doctor is trained to have the answers and to be a source of information, so go ahead and ask!

Consider the following steps and proposed questions prior to your next appointment to make your visit, as well as the insurance process, as smooth as possible:

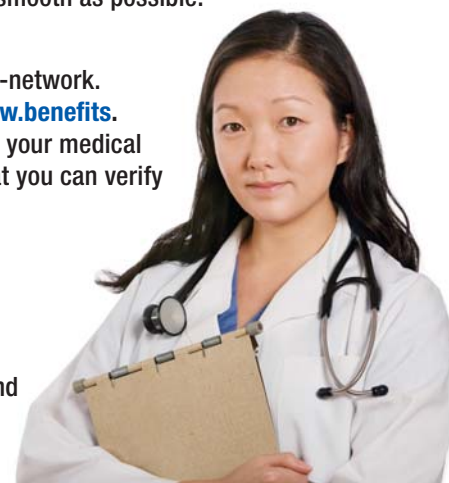
Preparing For Your Visit

- Confirm whether your doctor is in-network or out-of-network. Check the provider directory available online at: www.benefits.us.airliquide.com/provider_directory.asp to review your medical plan contact information (phone and website) so that you can verify your provider's network status ahead of time.
- Prepare a list of questions.
- Bring your medical plan ID card.

During Your Office Visit

- Share your health history with your doctor and any medications you are taking including prescription and over-the-counter medications.

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Doctor Visits 101 (continued...)

- Be honest when answering questions about your symptoms, habits and concerns.
- Use your questions list and write down important information and instructions.

General Questions to Ask Your Doctor

- What preventive tests should I have for my age group?
- What do my test results mean?
- What kind of diet and exercise plan should I be following?
- Why is this treatment needed?
- What other treatment options do I have?
- Where can I learn more about my condition?
- If my symptoms worsen, what should I do on my own? When should I contact you?

Questions to Ask Your Doctor Regarding Prescribed Medication

- How does this help me?
- How will I know if the medication is effectively treating my condition?
- When should I take it? How often? With or without food?
- What are the side effects?
- Is there a generic equivalent? If not, is there an alternative that will have the same results and be less expensive?

Need Help With Your Questions List?

Use your insurance plan Web site or other Internet sources to generate ideas.

Some independent, highly recognized online sources include:

- www.webmd.com
- www.mayoclinic.com
- www.ama-assn.org

If your coverage is through UnitedHealthcare, the 24-hour Optum Nurseline can help you learn more about many health and well-being topics. The toll-free number is 1-800-846-4678.

December: National Drunk and Drugged Driving Month



The statistics should be “sobering” to read – on average 36 people in the U.S. die each day and approximately 700 are injured in crashes involving an alcohol-impaired driver.

During the month of December this average increases considerably as holiday celebrations and New Year’s Eve parties lead to more incidents of drunk driving.

With that in mind, December has been named National Drunk and Drugged Driving Month in an effort to create awareness around the dangers of drinking and driving.

Protect Yourself and Your Loved Ones

Take steps to make sure you and everyone you celebrate with avoids driving under the influence.

- ✓ Plan ahead. Always designate a non-drinking driver **before** any holiday party or celebration begins.
- ✓ Take the keys. Do not let a friend drive if they are impaired.
- ✓ If you’re hosting a party, offer plenty of alcohol-free beverages and ensure that all of your guests leave with a sober driver.

Texting and the Holidays

While drunk and drugged driving is an ongoing concern, texting-related accidents are increasing at an alarming rate. The National Safety Council (NSC) estimates that nearly 28% of crashes (about 1.6 million a year) can be attributed to cell phone talking and texting while driving.

The message here is twofold. While on the road, your safety and the safety of your loved ones depends on you. Avoid drinking and texting while driving so that you can be an alert and cautious driver. As a result, this will help you in reacting more effectively and quickly to those who may be driving impaired around you.

It is also Air Liquide’s policy that company-issued cellular devices shall not be used while operating a motor vehicle. And in no case shall any cellular device be utilized to conduct company business while driving.



Performance Review Time is Approaching

At Air Liquide, we believe that employees should have clearly defined performance objectives, learning and development plans supported by the company, and meaningful career discussions with their performance manager. Having an effective, two-way performance discussion between you and your manager is a critical component to measuring how well we are delivering superior results to our customers and shareholders.

The completion of the 2010 performance cycle is approaching quickly. To this end, employee performance reviews will be conducted by managers in early 2011. Your performance manager will inform you of his/her timeline in the coming weeks regarding the completion of the Performance Development System (PDS) forms.

The PDS is Air Liquide's process for managing performance, individual development, and career development. This process was created to ensure consistency across the business lines. The process should involve an open dialogue between employees and their performance manager about individual performance in 2010, along with planning for performance in the coming year, identifying development opportunities and discussing possible career paths.

For more information on the PDS process and to access the PDS forms, please visit: <http://insite/MyCareer/Career%20Development/PDS/PDS.asp>

Year-End Reminders

With 2010 coming to an end, review these reminders to ensure you are getting the most from your benefits both before and after the new year begins.

Review your 401(k) Accounts

Do you know your 401(k) balance, your investment mix or how your current 401(k) strategy prepares you for retirement? To check on answers to these questions and learn more, call T. Rowe Price at 1-800-922-9945. You can also visit them online at www.rps.troweprice.com.

2010 Flexible Spending Account (FSA) Deadlines

December 9 – 30, 2010: A UnitedHealthcare (UHC) system upgrade for FSA will require a hold on all claims and account updates between this time, as communicated to you by UHC on November 4th. You can still use your FSA benefits, but no claims will be able to be paid through your account until after the system upgrades are complete.

March 15, 2011: Spending deadline to complete charges against the 2010 FSA account not incurred by December 31, 2010. (Does not include OTC purchases.)

November 30, 2011: Reimbursement deadline for all charges incurred between January 1, 2010 and March 15, 2011 for the 2010 FSA account.

The new claims reimbursement address and fax number are:

UnitedHealthcare
Health Care Account Service Center
P.O. Box 981506
El Paso TX, 79998-1506
Fax: (915) 231-1709

Deadline for Purchasing Over-the-Counter (OTC) Drugs

If you are currently enrolled in the Health Care FSA, please note that you have until December 31, 2010 to purchase OTC drugs and be reimbursed through the FSA. Health care reform legislation mandates that beginning January 1, 2011, OTC drugs will no longer be reimbursable under an FSA unless they are prescribed by a doctor. You can manage your FSA accounts online at www.myuhc.com. You will need to register with your Social Security number as your ID number and with your group/account number: 704435.

Got ID Cards?

For employees expecting new medical ID card(s), you should receive them in the mail by late December to the address listed within your personal information on eHR. If you do not receive your ID card(s) by the beginning of January, please contact your medical plan carrier. Temporary ID cards may be available on your insurance carrier's Web site. If your address information in eHR is incorrect and you are concerned about the status of your ID card(s), please contact your medical plan carrier and provide your current address.

Key Contact Information:

Air Liquide Benefits:

- Air Liquide Benefits Web Site:
www.benefits.us.airliquide.com
- Air Liquide Benefits Department:
1-877-890-3069 (Available from
6 a.m. to 6 p.m. Central Standard
Time)

401(k):

T. Rowe Price
1-800-922-9945
www.rps.troweprice.com

EAP:

United Behavioral Health
1-866-374-6060
www.liveandworkwell.com
Access Code: 71004

Prescription Drug Benefit Program:

CVS Caremark
1-800-516-1885
www.caremark.com

Dental:

UnitedHealthCare (PPO Dental)
www.myuhcdental.com

CIGNA (DHMO)

1-800-367-1037
www.cigna.com/dental

Vision:

Superior Vision
1-800-507-3800
www.superiorvision.com

FSA Accounts:

www.myuhc.com
Access Code: 704435

Pension Resources:

Employee Self-Service Pension
Web Site:
<https://airliquide.pensionpath.com>

Air Liquide Pension Services (ALPS):
1-877-465-ALPS (2577)



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Want to Share Your Wellness Story?

If you have a wellness story on how you've taken charge of improving or maintaining your health either in your workplace or outside of work, we want to hear from you and possibly profile your story for an upcoming newsletter. Wellness topics include fitness and exercise, nutrition and meal selection, stress reduction, and other health-related topics. Please share your story by contacting Sheri Naqvi, Benefits Manager, via e-mail at: Sheri.Naqvi@airliquide.com.

Employees Combine Holidays with Healthy Motivation

For quite a number of employees at the Houston West Little York location, the holidays are not just a time of family, friends, and festivities but also of walks, weights, and working out.

Now in its third year, the Exercise Motivation Challenge offers West Little York employees an eight-week internal competition that's designed to be a fun, team-building opportunity, which also helps employees either start or continue their exercise regimen during the holiday season.

The Exercise Motivation Challenge was developed by Kirstin Butchko, Internal Audit, who along with some co-workers, found themselves brainstorming healthy habits following an Air Liquide Health Fair back in 2008.

"We were just looking for ways to get motivated during the holidays," Kirstin said. The grass-roots exercise competition took shape a few weeks later and has now become an annual event with teams and prizes.

The Exercise Motivation Challenge offers employees of all exercise levels the chance to compete – whether it's from time spent walking with the number of steps measured by a pedometer or through various forms of exercise scored in 15 minute increments. Team member points are tallied up each week to create a team score. Each team member contributes \$10 to participate. The money is used to provide cash prizes to the team with the most points for the first half and second half of the competition and as the overall points winner. Pedometers were donated by CVS Caremark and UnitedHealthcare.

With the annual competition directed by Kirstin and self-managed by the participating employees at West Little York, this is a grass-roots exercise campaign with one goal in mind. For Kirstin, that's just the way it should be.

"I like it because it's simple. It's just about people who want to get healthy."



Kirstin Butchko, Internal Audit, introduced the Exercise Motivation Challenge at West Little York in 2008. For more information on the Exercise Motivation Challenge, please contact Kirstin via email at kirstin.butchko@airliquide.com.

Join Team Air Liquide for the MS 150

The 2011 BP MS 150 event will take place on April 16 - 17, 2011 and registration is now open. Join the team and take part in this two-day cycling adventure from Houston to Austin that raises funds to help people living with multiple sclerosis.

Registration is available online. Review the BP MS 150 announcement from Corporate Communications on Insite (released on October 19, 2010) which includes the link to the registration site or through the Air Liquide Community Affairs page, which includes more information on the MS 150 and photos from last year's race.

ACHIEVING BETTER
HEALTH