



If you are a current Air Liquide retiree who is not eligible for Medicare and won't be eligible in the coming year:

- **Look for your Air Liquide 2014 Retiree Open Enrollment Guide.** You'll continue your current Air Liquide retiree medical coverage until you become Medicare eligible. Your *Open Enrollment Guide* will be mailed in November for the 2014 Open Enrollment period, which is November 25 to December 6. During the 2014 Open Enrollment period, you'll have the opportunity to change or drop your current coverage. As you approach Medicare eligibility, Extend Health will send you information on the new program and how to enroll.
- **Watch the mail for retiree life insurance conversion and portability information.** MetLife will be sending you information on how to port or convert your company-paid retiree life coverage now.

If you are an active Air Liquide employee:

- **There is no action needed on your part until you are ready to retire.** You'll receive more information about your retiree benefit options once you've notified the company of your intent to retire. When you retire, you'll be offered the retiree benefits in place at that time. If you are Medicare eligible when you retire, you'll receive information from Extend Health on how to enroll for health coverage through the new program. Otherwise, Extend Health will send you information on the new program and how to enroll in the months before you become eligible for Medicare.



Air Liquide Retiree Benefit Plan

Air Liquide is making changes to our retiree benefit options for 2014. These changes are designed to provide our Medicare-eligible retirees and dependents with more health coverage options and expert help in choosing and enrolling in a plan that best meets your health care and financial needs. This letter highlights what you need to know about these changes.

Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years or older and a citizen or permanent resident of the United States. If you aren't yet 65, you might also qualify for Medicare if you have a disability or end-stage renal disease (permanent kidney failure requiring dialysis or a transplant).

Air Liquide is introducing a new program for Medicare-eligible retirees and dependents that offers:

- A new way to access health coverage through the Medicare marketplace
- Several options with different coverage levels and cost points to choose from
- Expert help in choosing and enrolling in a plan that best meets your needs

What's Changing

MEDICAL COVERAGE FOR MEDICARE-ELIGIBLE RETIREES AND DEPENDENTS

Effective January 1, 2014, the company-provided medical and prescription drug plan will no longer be offered to Medicare-eligible retirees and Medicare-eligible dependents. Instead, you will have a new program with more choices, giving you the opportunity to enroll in a plan that is affordable and fits your needs. The new program provides access to a variety of options in the individual Medicare marketplace. The new program will offer you more flexibility and choices on how you spend your health care dollars. While Air Liquide's current plan provides retirees with comprehensive coverage, it may not be as affordable for Medicare-eligible retirees as the options available through the new program.

We've partnered with Extend Health to offer this new program. Extend Health is not an insurance company. They are a company that specializes in helping retirees evaluate and enroll in Medicare insurance, and they will help you choose the plan or plans that best fit your and your dependent's needs. Through Extend Health's services, you will have access to a greater choice of plans in the Medicare marketplace. A personalized consultation with a licensed Benefit Advisor from Extend Health will help you choose and enroll in coverage from a selection of plans from the largest and most popular national and regional insurance companies, including UnitedHealthcare, Aetna, CIGNA, Humana and Blue Cross Blue Shield plans.

EXTEND HEALTH PROGRAM BENEFITS

Through Extend Health, you can:

- Choose an individual medical and/or prescription plan from the Medicare marketplace, including Medicare Supplements, Medicare Advantage plans and Part D prescription plans.
- Explore options that may increase your level of benefits at potentially lower costs.
- Select one plan for you and a different plan for your dependent, if desired.
- Receive guaranteed coverage if you enroll during the initial open enrollment period.
- Enroll in an individual dental and/or vision plan.
- Receive personalized services from Extend Health, such as one-on-one counseling to assist with plan selection and enrollment and ongoing customer service support and advocacy.

RETIREE LIFE INSURANCE

Beginning December 31, 2016, Air Liquide will eliminate company-paid retiree life insurance. Plan participants will have the opportunity to continue coverage through the plan's portability or conversion options. You'll receive more information from MetLife on this change and the process for porting or converting your retiree life insurance coverage. Information is also available in the *2014 Retiree Open Enrollment Guide* and the *Extend Health Transition Guide*. For questions about portability, contact a MetLife representative at 1-888-252-3607. For questions about converting your policy to an individual policy, call 1-877-275-6387.

What's Next

October 30, 2013	Extend Health Enrollment Guide Mails Medicare-eligible retirees and retirees who will be Medicare eligible in 2014 will receive the <i>Enrollment Guide</i> in early November. It outlines the actions you need to take through the end of 2013 to access and enroll in coverage using the Extend Health service.
November 1, 2013 – December 31, 2013	Enrollment Period Schedule an appointment with an Extend Health Benefit Advisor to enroll by phone. You can also access the extensive online tools available on www.extendhealth.com/airliquide .
November 15, 2013 December 2, 2013	Information Sessions You can attend an in-person information session in Houston or join a conference call to learn more about the new program and to ask questions.
December 31, 2013	Coverage Under the Current Air Liquide Plan Ends Coverage under the current Air Liquide medical and prescription benefit for Medicare-eligible retirees and dependents ends, and the plan will be replaced with the new program through Extend Health.
January 1, 2014	New Coverage Becomes Effective Coverage elected under the new program through Extend Health will be effective.

We encourage everyone to join one of the conference calls below to learn more about the new program:

Dates:	Friday, November 15, and Monday, December 2, 2013
Time:	10 a.m. Central time for both calls
Toll-Free Call-In Number:	1-888-824-5783
Participant Code:	40696092#

What to Do

If you are currently a Medicare-eligible Air Liquide retiree or dependent:

- **Review the enclosed *Extend Health Transition Guide*.** This *Guide* includes information on the new program and actions to take.
- **Review the materials you receive from Extend Health.** You'll be receiving an *Enrollment Guide* in the mail from Extend Health in a few days. Understanding your options and the actions to take will make the transition to the new program easier for you.
- **Ask questions.** For more information, call an Extend Health Benefit Advisor at **1-855-342-2307**, Monday through Friday, 7 a.m. to 8 p.m. Central time, or access online tools and information at www.extendhealth.com/airliquide, to learn about your options. You are also encouraged to attend a conference call information session on the new program.
- **Watch the mail for retiree life insurance conversion and portability information.** MetLife will be sending you information on how to port or convert your company-paid retiree life coverage.

If you are currently an Air Liquide retiree or dependent who will become eligible for Medicare in 2014:

- **Find the enclosed *Extend Health Transition Guide*.** While you aren't eligible for the new program during this initial enrollment period (November through December), you will be once you reach Medicare-eligibility age in 2014. We are providing this *Guide* to help you understand the new program. You'll receive more detailed program and enrollment information directly from Extend Health a few months before your 65th birthday.
- **Look for your *Air Liquide 2014 Retiree Open Enrollment Guide*.** You'll continue your current Air Liquide retiree medical coverage until you become Medicare eligible. Your *Open Enrollment Guide* will be mailed in November for the 2014 Open Enrollment period, which is November 25 to December 6. During the 2014 Open Enrollment period, you'll have the opportunity to change or drop your current coverage.
- **Watch the mail for retiree life insurance conversion and portability information.** MetLife will be sending you information on how to port or convert your company-paid retiree life coverage.

(Continued)