

YOUR CONNECTION
TO HR & SAFETY NEWS

Empowering YOU



WHAT'S INSIDE:

Tax-Free Health Savings	1
Year-End Performance Reviews	3
Surviving Flu Season	4

Tax-Free Health Savings

Take advantage of the Choice Savings Plan's Health Savings Account (HSA) to pay current and future health care expenses with tax-free dollars. You must be enrolled in the Choice Savings Plan to be eligible for an HSA.

Key Features

- For 2014, Air Liquide will make the following contribution to your account:
 - \$1,000 for employee only coverage
 - \$2,000 for all other coverage levels
- You may also contribute pre-tax money to your HSA through payroll deductions
 - You can change or stop your contributions at any time
- No minimum balance is required
- Your balance rolls over from year to year, so you can use it as a way to save for future health care expenses or even expenses after you retire
- The IRS limits the total amount of pre-tax money that can be put into an account each year (\$3,300 for employee only and \$6,550 for all other coverage levels, including your contributions and Air Liquide contributions to your account in 2014)
- You can make an additional \$1,000 catch-up contribution if you are age 55 or older in 2014
- Any funds in your HSA in excess of \$2,000 may be invested in mutual funds through Optum Bank in \$100 increments

Your Health Savings Account balance and contributions earn interest tax-free. So, instead of paying taxes on the interest and investment earnings each year, you can keep more of your money in your account. Over time, your account, in combination with compound interest, can definitely add up.

When you enroll in the Choice Savings Plan, you'll set up your HSA with Optum Bank. Because it is a bank account, you'll need to provide Optum Bank with personal information.

(continued)

humanresources | EMPOWERINGYOU



Open Your Health Savings Account Today!

1. Enroll in benefits within your first 30 days of employment or complete Annual Enrollment.
2. Elect the Choice Savings Plan as your medical plan and set up a Health Savings Account.
3. Select the annual amount that you would like to have deducted from your paycheck and deposited into your HSA.

Tax-Free Health Savings (continued)

You are eligible for the HSA if:

- You elected the Choice Savings Plan.
- You are covered by an HSA-qualified health plan and must not be covered by any other health plan (such as a spouse's plan) that is not a high-deductible health plan, unless it is other permissible coverage, such as specific-injury insurance or accident, disability, dental, vision or long-term care insurance.
- You are not entitled to Medicare.
- You are not enrolled in TRICARE or TRICARE for Life, a military benefits program.
- You have not received veteran's administration (VA) benefits within the past three months (some exceptions apply).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not covered by a health care flexible spending account (FSA) for the tax year in which you will claim your HSA deposits as tax deductions.

Note: If your circumstances change and you are no longer eligible to contribute to an HSA, you can keep the account as long as you like and use it to pay for qualified medical expenses income-tax-free. Other restrictions and exceptions also apply. We recommend that you consult a tax, legal or financial advisor to discuss your personal circumstances.

8 Tips

for Managing Your HSA

1. Open your account at <http://enrollhsa.optumbank.com>. (Group Number: 704366)
2. Record your account number and file it in a safe place.
3. Start saving so you can pay for, or be reimbursed for, qualified medical expenses.
4. Activate your OptumHealth Bank Health Savings Account Debit MasterCard.
5. Review the account fee schedule and privacy notice included in your welcome kit.
6. Become familiar with qualified medical expenses.
7. Review how to pay bills online or be reimbursed for qualified expenses paid out-of-pocket.
8. Save all receipts for qualified medical expenses.

Participants enrolled in the HSA can pay for, or be reimbursed for, qualified medical expenses including medical, dental, vision and prescription expenses. You are also eligible to participate in a limited use FSA, however eligible expenses are limited to qualifying dental and vision expenses. Read more about the Health Care FSA on www.alhrconnect.info.

Year-End Performance Reviews

Performance evaluation is an important part of the employee/manager relationship. It's the foundation for constructive discussions about your contribution to the company and to your department, your strengths and skills, and your career development at Air Liquide.

During your performance evaluation, you'll receive feedback on your overall performance against the goals you and your manager set for you in 2013 and the behaviors demonstrated during the review period. This is the time to discuss any training or development plans you'd like to pursue to help support you in achieving your goals.

For managers, the performance evaluation is your opportunity to give employees feedback on the work that they have performed during the year and help them determine future career goals.

The goal of the performance review process is to give you a clear understanding of your performance so you can further develop your strengths and set a plan for bridging any gaps in your skills or knowledge.

In 2013, we moved from a paper-based Performance Evaluation process to the Talent Management System (TMS). This new system automates many of our talent management process and gives you and your manager a comprehensive picture of your performance.

Key Dates

To prepare for the year-end performance review, take note of the following dates.

Date	Responsibility	Action
November 1	Managers	Approve goals in the TMS so they can be reviewed in the year-end performance reviews.
November 4–December 6	Employees	Complete performance and competency self-assessments in the TMS.
December 7–February 7	Managers	Complete performance and competency assessments of their employees in the TMS.
February 10–21	Employees	Return to the TMS to sign off on the 2013 year-end performance reviews.
February 22–March 7	Managers	Return to the TMS to sign off on the 2013 year-end performance review of their employees.



What's in Store for Wellness Next Year at Air Liquide?

An Exciting New Wellness Program, Designed Especially for You!

Air Liquide is proud to announce a new partnership with a global health management solution provider, LiveHealthier! Development is well under way as we design a robust wellness program to help you and your family meet your health goals and improve your overall wellness. Whether you want to maintain or improve your health, you'll find it easy to take healthy actions, participate in fun new wellness activities, track your progress on a wellness website and earn rewards along the way. Please complete the Wellness Input Survey online at www.surveygizmo.com/s3/1441664/ALInputSurvey. Upon completion you'll be entered into a drawing to win a wellness prize provided by the Air Liquide Benefits Department. Survey questions will ask about your needs and interests related to safety, health and wellness. Your feedback is important to us and will be used to help design a new and improved Air Liquide wellness program.



AIR LIQUIDE

Air Liquide USA LLC
2700 Post Oak Boulevard
Suite 1800
Houston, TX 77056

PRESORT
FIRST-CLASS
U.S. POSTAGE
PAID
N. HOUSTON TX
PERMIT #247

Have you recognized someone today?

Check out the **Above & Beyond** site at

<https://alaboveandbeyond.performnet.com!>

Surviving Flu Season

Flu season is just around the corner, and it's more important than ever for you to take care of your health. That's why Air Liquide is offering free flu shot vouchers. By getting a single flu shot, you can protect yourself against the seasonal flu, H1N1 and other forms of the flu virus. Flu shot vouchers are available for all Air Liquide employees and dependents at any CVS/pharmacy location. Go to the Air Liquide Health Benefits Center at www.airliquidehealthbenefits.com to print out your free flu shot voucher today!

Vaccination is the best way to protect yourself from the flu, however take the following additional steps to keep yourself and your family healthy this flu season:

- Get vaccinated
- Wash your hands often with soap and water
- Avoid close contact with infected persons and crowded public places
- Cover your nose and mouth with a tissue when you cough or sneeze
- If you think you have the flu, stay home for at least 24 hours after your fever is gone to prevent spreading it to others



**By getting a single flu shot,
you can protect yourself against
the seasonal flu, H1N1 and
other forms of the flu virus.**