



SPOTLIGHT ON THE CHOICE SAVINGS PLAN

The Choice Savings Plan is an account-based health plan that works like the Standard PPO but costs a lot less out of each paycheck.

Better yet, the Choice Savings Plan gives you the opportunity to contribute tax-free money to a Health Savings Account, or "HSA" — and Air Liquide contributes money to your HSA too! Air Liquide contributes \$500 or \$1,000 to your HSA in early January, depending on whether you select to cover yourself only or dependents in the plan. You may be reimbursed only up to the amount available in your account, which is credited when contributions are deducted from each paycheck.

You can use the money in your HSA to help pay for out-of-pocket costs for you and your eligible dependents, including your deductible, coinsurance, dental, vision and prescription expenses. Any unused money in your account rolls over from year to year, and it's yours to keep.

You can make changes to your HSA contributions during the year by calling the Air Liquide Benefits Center at 1-800-964-8826. Select the option for "Health & Insurance." Follow the prompts, and a representative will take your HSA contribution change. You can also change your HSA contribution online at www.airliquidehealthbenefits.com and select "Enroll Now" to change your HSA contribution.

HOW THE HSA WORKS

2018 Air Liquide Contributions

- Up to \$1,000 employee only
- Up to \$2,000 for all other coverage levels



Your Personal Contributions

- Up to \$2,450 for employee only or \$4,900 for all other coverage levels in 2018



Interest and Investment Returns

- (Interest earnings aren't guaranteed)



Tax-Free Account Growth and Savings



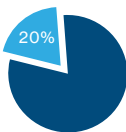
HOW THE CHOICE SAVINGS PLAN WORKS



You pay nothing for eligible in-network preventive care.



You pay your non-preventive medical and prescription expenses out-of-pocket until you reach your annual deductible. Preventive care doesn't apply towards the deductible.



Once the deductible is met, you pay coinsurance for non-preventive medical and prescription expenses — 20% for in-network services or 40% out-of-network.



If your out-of-pocket costs reach the annual maximum, the plan pays 100% for eligible medical expenses including prescription drugs the remainder of the plan year.

You can use the money in your Health Savings Account to help pay your out-of-pocket costs until your deductible has been met and then to pay for coinsurance.

Do the Math

The best way to see the advantages of the Choice Savings Plan and HSA is to do the math. Visit <http://aet.na/1WC Bull> to use the Aetna HealthFund® HSA Savings Calculation Tool and discover your savings opportunities and tax advantages associated with a HSA.

Age 55+ in 2018? You can make an additional \$1,000 catch-up contribution to your HSA.

If you are age 65 and covered under the Air Liquide Choice Savings Plan and have not enrolled in Medicare Parts A, B, C or D, you may contribute to your HSA. If you have enrolled in Medicare and are covered under the Air Liquide Choice Savings Plan, you should consult with your own tax or legal advisor to discuss your specific situation and how contributing to an HSA may impact your taxes. Further information can also be found at the following site: <https://www.irs.gov/pub/irs-pdf/p969.pdf>.