Air Liquide
creative oxygen

empowering YOU

::: 2018 OPEN ENROLLMENT

NOVEMBER 10 – NOVEMBER 29

EMPOWERING YOU

The time is now...to enroll for benefits that can help you accomplish your physical, financial and emotional well-being goals. That is, after all, what Air Liquide's benefits are meant to do. As an Air Liquide employee, you and your family have access to programs and resources that have been specially designed to help you achieve a more powerful you. Take time now to evaluate and compare all we have to offer, then enroll for benefits and take charge of your future.

2018 BENEFIT OVERVIEW

Air Liquide offers a wide range of benefits to empower you and your family to live the life you want. It is our goal to remain an employer of choice by providing high-quality, cost-effective health care benefits, promoting health and increased productivity, managing health care costs and enhancing the quality of life for our employees and their families. From health and wellness programs that help you get and stay fit to retirement benefits that help you gear up for a secure future, you'll find what you need to achieve your full potential.

YOUR MEDICAL PLAN FOUNDATION

- Choice Savings Plan + HSA
- Select ACO (where available)
- Standard PPO
- Kaiser HMO (where available)
- CVS Caremark Pharmacy Benefits

FLEXIBLE SPENDING ACCOUNTS (FSA)

- Health Care FSA
- Dependent Care FSA

DENTAL BY DESIGN

- Dental PPO
- Dental HMO

AN EYE FOR DETAILS

- Vision

VOLUNTARY BENEFITS

- Critical Illness Insurance
- Personal Accident Insurance
- Hyatt Legal Services
- Home and Auto Insurance

PROTECT YOUR INCOME

- Short-Term Disability
- Long-Term Disability
- Life Insurance
- AD&D Insurance
- Survivor Income

BUILD FOR YOUR FUTURE

- 401(k) Savings Plans

If you are hired between November 10, and December 31, 2017, you must make elections for the current year (2017) and next year (2018). You have 31 days from your date of hire to enroll yourself and your eligible dependents* in Air Liquide benefits.

If you don't want to make any changes to your current coverage, your elections will roll over into 2018 with the exception of your Health Savings Account, Flexible Spending Account and vacation sell election; these elections will not roll over.

WHAT'S INSIDE

WHAT'S CHANGING ..... Page 03
SPOTLIGHT ON THE CHOICE SAVINGS PLAN ..... Page 04
2018 RATE SCHEDULE ..... Page 05
THREE EASY STEPS TO ENROLL ..... Page 06
YOUR BENEFIT PROGRAMS AT A GLANCE ..... Page 07
LEARN HOW TO GET WELL AND STAY WELL ..... Page 13
YOUR BENEFIT RESOURCES ..... Page 15

* To learn who qualifies as an eligible dependent under the Air Liquide benefit plans, go to **http://goo.gl/c0X090**.

WHAT'S CHANGING

New Prescription Provider

We are pleased to welcome CVS Caremark as our new prescription provider.

Tobacco Credit

In support of you and your family's health and well-being, we're changing our eligibility to require you and all dependents covered under an Air Liquide medical plan to be tobacco free in order to earn the tobacco credit (e-cigarettes are considered tobacco products).

Out-of-Pocket Maximum Increase

In-Network out-of-pocket maximum increased for both the Choice Savings and PPO medical plans.

- Choice Savings Employee-Only coverage increased by $250 to **$3,650**
- Choice Savings Employee + Family coverage increased by $500 to **$7,300**
- PPO Employee-Only coverage increased by $400 to **$3,650**
- PPO Employee + Family coverage increased by $800 to **$7,300**

HSA Contribution Limit Increase

The IRS increased HSA contribution limits for 2018.

- Employee-Only coverage increased by $50 to **$3,450** total annual contribution
- Employee + Family coverage increased by $150 to **$6,900** total annual contribution

Health Care FSA Contribution Limit Increase

The IRS increased Health Care FSA contribution limits by $50 to **$2,650** total annual contribution for 2018.

Choice Savings Plan Participants

In 2017, we announced the annual HSA seed from Air Liquide will be split into two payments. In 2018, we will continue splitting the HSA seed. The first HSA contribution will be made at the beginning of January 2018 based on your coverage level in the Choice Savings Plan. The second payment will be based on employee engagement in 2018 Healthy Elements activities. Details of the first and second payments are outlined below:

- Employee-only coverage participants will receive a $500 tax-free HSA contribution and then upon completion of both of the 2018 Healthy Elements activities (biometric screening/annual physical and online health assessment), the balance of $500 tax-free will be deposited into your HSA.
- Employee + Spouse, Employee + Child(ren) and Employee + Family coverage participants will receive a $1,000 tax-free HSA contribution and then upon both the employee and the spouse completing the 2018 Healthy Elements activities, the balance of $1,000 tax-free will be deposited into your HSA. (Employee & Children coverage participants will receive the additional $1,000 HSA contribution when the employee has completed both of the Healthy Elements activities – there is no spousal requirement if you are enrolled in the Employee & Children coverage tier.)

ACO, PPO and Kaiser Plan Participants

The employee will receive a $500 taxable cash payment when they have completed both of the Healthy Elements activities (biometric screening and online health assessment).

Not enrolled in an Air Liquide Health Plan?
You are still encouraged to complete the Healthy Elements activities to receive the $500 taxable cash payment.

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

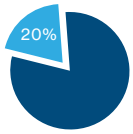
(Interest earnings aren't guaranteed)

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.

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

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/1WCBull** to use the Aetna HealthFund® HSA Savings Calculation Tool and discover your savings opportunities and tax advantages associated with a 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**.

2018 RATE SCHEDULE

Spousal Surcharge

If your spouse has access to other employer-provided medical coverage and is enrolled in an Air Liquide medical plan, you will be charged a $1,200 per year (or $100 per month) surcharge in contributions. See the *What's Changing* section for more information.

Tobacco User Rates

If you, your covered spouse/domestic partner or covered dependents use tobacco products, you will pay an additional $50 per month/$600 per year for health care coverage. The table below shows the tobacco user rates.

PLAN NAME	WHAT YOU PAY PER MONTH				
	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Spousal Surcharge
Choice Savings Plan	$105.02	$170.27	$149.77	$211.29	$100.00
Standard PPO	$274.73	$503.49	$413.30	$633.78	$100.00
Select ACO	$216.40	$381.14	$314.06	$471.55	$100.00
Dental HMO	$8.38	$15.53	$15.54	$23.82	n/a
Dental PPO	$24.44	$40.14	$40.15	$59.78	n/a
Vision Plan	$10.08	$21.67	$16.31	$29.73	n/a

PLAN NAME	WHAT YOU PAY PER MONTH					
	Employee Only	Employee + Spouse	Employee + Child	Employee + Child(ren)	Employee + Family	Spousal Surcharge
Kaiser North CA HMO	$364.52	$439.86	$439.86	$521.41	$521.41	$100.00
Kaiser South CA HMO	$377.53	$444.34	$444.34	$571.82	$571.82	$100.00
Kaiser Portland HMO	$401.66	$482.13	$482.13	$482.13	$569.27	$100.00

Non-Tobacco User Rates

If you, your covered spouse/domestic partner and covered dependents do not use tobacco, you are eligible for the non-tobacco user rates shown below. The table below shows the discounted rates.

PLAN NAME	WHAT YOU PAY PER MONTH				
	Employee Only	Employee + Spouse	Employee + Child	Employee + Family	Spousal Surcharge
Choice Savings Plan	$55.02	$120.27	$99.77	$161.29	$100.00
Standard PPO	$224.73	$453.49	$363.30	$583.78	$100.00
Select ACO	$166.40	$331.14	$264.06	$421.55	$100.00
Dental HMO	$8.38	$15.53	$15.54	$23.82	n/a
Dental PPO	$24.44	$40.14	$40.15	$59.78	n/a
Vision Plan	$10.08	$21.67	$16.31	$29.73	n/a

PLAN NAME	WHAT YOU PAY PER MONTH					
	Employee Only	Employee + Spouse	Employee + Child	Employee + Child(ren)	Employee + Family	Spousal Surcharge
Kaiser North CA HMO	$314.52	$389.86	$389.86	$471.41	$471.41	$100.00
Kaiser South CA HMO	$327.53	$394.34	$394.34	$521.82	$521.82	$100.00
Kaiser Portland HMO	$351.66	$432.13	$432.13	$432.13	$519.27	$100.00

IT'S EASY TO ENROLL

ENROLL ONLINE: To access the enrollment system, visit **www.airliquidehealthbenefits.com**. Enter your username and password to log in. Once logged in, select "Enroll Now" and the site will walk you through the election process. At the end, you'll review and submit your elections. Make sure to have information available if you are adding dependents or changing beneficiaries (including names, birth dates, Social Security numbers, addresses and phone numbers). **You will be required to confirm receipt of the spouse surcharge notification.**

DO I NEED TO ENROLL?

NEW HIRE

If you are a new hire, you must enroll within 31 days if you want medical, dental and vision coverage and/or Supplemental Life and AD&D insurance. If you wish to participate in a Health Savings Account and/or Flexible Spending Account, you must enroll and elect a contribution amount.

If you do not enroll within the first 31 days, you will automatically default to Choice Savings Employee-only coverage. **You are required to actively waive medical coverage to avoid default coverage.**

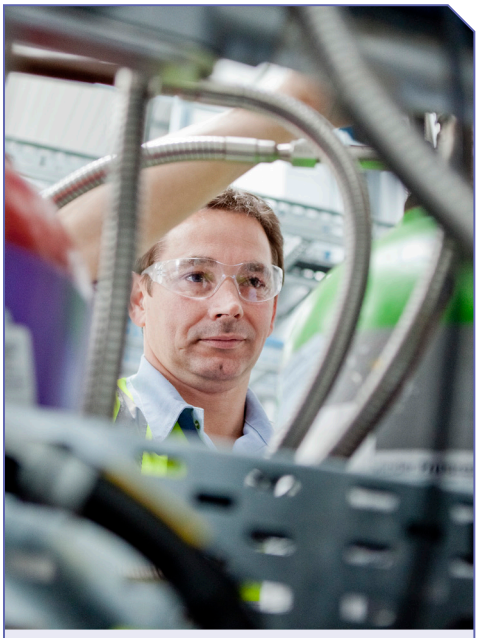
ANNUAL ENROLLMENT

If you don't actively enroll during your enrollment period, your 2017 elections will roll over for 2018 except your HSA, FSA and vacation sell elections.

NEW TO THE AIR LIQUIDE HEALTH BENEFITS CENTER?

You'll need to create a username and password by following the steps below:

1. Choose "First-Time User"
2. Enter your last name, date of birth, ZIP code and the last four digits of your Social Security number
3. Create a username, then create and confirm your password
4. Select and answer five security questions to help the system verify your identity if you forget your password or username in the future



What If I Need to Make a Change During the Year?

If you have a qualifying life event, such as marriage or the birth of a child during the year, you may make changes to your benefit elections. You have 31 days from the date of the event to make your change (dependent verification might be required).

YOUR BENEFIT PROGRAMS AT A GLANCE

YOUR MEDICAL PLAN FOUNDATION: MEDICAL & PRESCRIPTION DRUG

CHOICE SAVINGS PLAN + HSA

Cost per month: $55 Individual coverage/$161 Family coverage (reflects tobacco-free rates)

Key features: This Account-Based Health Plan (ABHP) works much like a typical PPO plan — you must meet an annual deductible before the plan begins paying a portion of the cost. When you enroll in the Choice Savings Plan you can save tax-free money in a Health Savings Account (HSA) to cover qualified health expenses. Preventive care is covered at 100%!

This plan may be right for you if you:

- Prefer a higher annual deductible in exchange for lower paycheck contributions
- Want the flexibility to use any network provider you choose
- Want to make contributions to a tax-advantaged HSA and receive up to $1,000 individual/$2,000 family HSA contribution from Air Liquide

CHOICE SAVINGS PLAN HEALTH SAVINGS ACCOUNT (HSA)

Air Liquide's contribution:
Up to $1,000 Individual*/$2,000 Family*

Maximum annual contribution you can make after Air Liquide's contribution:
$2,450 Individual / $4,900 Family

** Air Liquide's HSA contribution is now split into two parts; the first half is available in early January and then the balance is contingent upon completion of the Healthy Elements wellness activities.*

- You must enroll in the Choice Savings Plan to take advantage of the HSA
- You can make pre-tax contributions to your account to use for paying current and future health care expenses with tax-free dollars
- The first half of Air Liquide's contribution amount is credited to your account and available to use in early January or within 31 days of enrollment
- The second half of Air Liquide's contribution amount is contingent upon completion of the Healthy Elements wellness activities
- You may be reimbursed up to the amount available in your account, which is credited as contributions are deducted from each paycheck
- You can change your contribution amount at any point throughout the year
- Your balance rolls over from year to year and can grow through interest and investments
- You can use the money in your account to pay current or future qualified health expenses, including certain insurance premiums when you retire
- Employee participants over the age of 55 can contribute an additional $1,000 to their HSA

SELECT ACO PLAN (WHERE AVAILABLE)

Cost per month: $166 Individual coverage/$422 Family coverage (reflects tobacco-free rates)

Key features: The Accountable Care Organization (ACO) is available only to employees in Houston and Dallas. It features coordinated care through dedicated health care systems.

This plan may be right for you if you:

- Like to have a Primary Care Physician coordinate your care
- Are willing to pay higher contributions per paycheck to have a copay with no deductible when you use your coverage
- Don't mind using one health care system for all of your care

	Houston ACO	Dallas ACO
FAQs	**http://goo.gl/Siq03S**	**http://goo.gl/CHeA90**
Overview	**http://goo.gl/GWfFQn**	

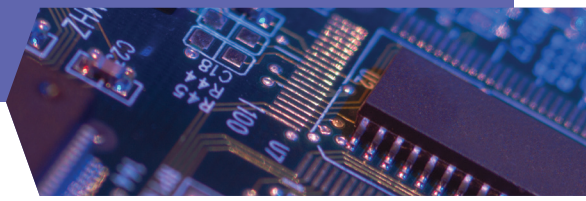
STANDARD PPO PLAN

Cost per month: $225 Individual coverage/$584 Family coverage (reflects tobacco-free rates)

Key features: Offers a combination of deductibles, copays and coinsurance through in-network or out-of-network providers. For most eligible care, you must meet the annual deductible before the plan begins paying its share of the cost.

This plan may be right for you if you:

- Prefer a lower annual deductible in exchange for a higher paycheck contributions
- Want the flexibility to use any provider you choose



KAISER NORTH CA HMO PLAN

Cost per month: $315 Individual coverage/$471 Family coverage (reflects tobacco-free rates)

Key features: Offers generous coverage through in-network providers, but no coverage for out-of-network providers. For most eligible care, you only pay applicable copays and do not have to meet an annual deductible or pay coinsurance before the plan begins paying its share of the cost.

This plan may be right for you if you:

- Live in a designated area that offers a Kaiser plan
- Prefer a low out-of-pocket maximum ($1,500 Individual/$3,000 Family) and no deductible in exchange for high paycheck contributions
- Have significant annual medical expenses
- Prefer to receive all of your medical care from in-network providers

KAISER SOUTH CA HMO PLAN

Cost per month: $328 Individual coverage/$522 Family coverage (reflects tobacco-free rates)

Key features: Offers generous coverage through in-network providers, but no coverage for out-of-network providers. For most eligible care, you only pay applicable copays and do not have to meet an annual deductible or pay coinsurance before the plan begins paying its share of the cost.

This plan may be right for you if you:

- Live in a designated area that offers a Kaiser plan
- Prefer a low out-of-pocket maximum ($1,500 Individual/$3,000 Family) and no deductible in exchange for high paycheck contributions
- Have significant annual medical expenses
- Prefer to receive all of your medical care from in-network providers

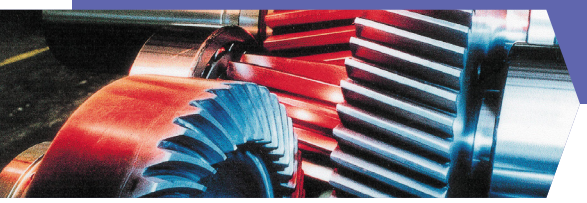
KAISER PORTLAND HMO PLAN

Cost per month: $352 Individual coverage/$519 Family coverage (reflects tobacco-free rates)

Key features: Offers generous coverage through in-network providers, but no coverage for out-of-network providers. For most eligible care, you only pay applicable copays and do not have to meet an annual deductible or pay coinsurance before the plan begins paying its share of the cost.

This plan may be right for you if you:

- Live in a designated area that offers a Kaiser plan
- Prefer a low out-of-pocket maximum ($600 Individual/$1,200 Family) and no deductible in exchange for low copays when you receive care and high paycheck contributions
- Have significant annual medical expenses
- Prefer to receive all of your medical care from in-networks providers



CVS Caremark: Pharmacy Benefits

CVS Caremark is our pharmacy benefit administrator for the Choice Savings Plan, Select ACO and Standard PPO Plan. Pharmacy services are covered differently in each plan. See the Medical Plan Comparison below to see how prescriptions are covered under each plan.

The CVS Caremark network allows you to use a variety of retail pharmacies, including CVS and Walgreens, as well as mail-order services.

MEDICAL PLAN COMPARISON

KEY FEATURES	CHOICE SAVINGS PLAN		STANDARD PPO (last year to enroll!)		SELECT ACO (where available)
	Network	Out-of-Network	Network	Out-of-Network	In-Network Only
Air Liquide HSA Contribution Individual/Family	$500/$1,000 automatic (an additional $500/$1,000 may be earned through completion of the Healthy Elements wellness activities)		N/A		N/A
YOU PAY					
Annual Deductible Individual/Family	$1,500/$3,000*	$4,500/$9,000*	$750/$1,500	$2,250/$4,500	N/A
Out-of-Pocket Maximum Individual/Family**	$3,650/$7,300	$10,200/$20,400	$3,650/$7,300	$9,750/$19,500	$6,600/$13,200
Preventive Care	$0	20% after deductible	$0	20% after deductible	$0
Inpatient Care	20% after deductible	40% after deductible	20% after deductible + $300 copay	40% after deductible + $300 copay	$250 copay
Outpatient Care	20% after deductible	40% after deductible	20% after deductible	40% after deductible	$0
Office Visit • PCP • Specialist	20% after deductible	40% after deductible	• $15 copay • $30 copay	40% after deductible	• $15 copay • $30 copay
Emergency Care	20% after deductible	20% after deductible	20% after deductible + $200 copay		$150 copay
Urgent Care	20% after deductible	40% after deductible	$40 copay	40% after deductible	$50 copay
Prescription Drugs • Generic • Formulary Brand • Non-Formulary Brand	20% after deductible		**Retail** • $10 copay • 30% ($30 min/$75 max) • 40% ($60 min/$125 max) **Mail Order** • $25 copay • 30% ($70 min/$175 max) • 40% ($140 min/$295 max)		

* If you have family coverage, there is no individual deductible. You must fulfill the family deductible.

**Your deductible, medical copays and coinsurance, and pharmacy copays and coinsurance will apply to one combined medical/pharmacy out-of-pocket maximum, making it easier for you to plan for your expenses throughout the year.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Health Care FSA

Maximum annual contribution: $2,650

- Set aside pre-tax dollars to pay for out-of-pocket medical, dental, vision and prescription expenses, such as copays and coinsurance*
- Your entire contribution amount is credited to your account and is available to use January 1 or within 15 days of enrollment
- If you enroll in the Choice Savings Plan, your participation under the Health Care FSA is limited to eligible expenses for vision and dental only
- You must enroll to participate in 2018
- The Health Care FSA does not roll over year to year, you must spend it in the calendar year that you contribute

Dependent Care FSA

Maximum annual contribution: $2,500 (if married filing separately) $5,000 (if single or married, filing taxes jointly)

- Set aside pre-tax dollars to reimburse yourself for out-of-pocket day-care expenses for dependents under age 13, elderly dependents or dependents of any age if they qualify as disabled
- You may be reimbursed only up to the amount available in your account, which is credited as contributions are deducted from each paycheck
- You must enroll to participate in 2018
- The Dependent Care FSA does not roll over year to year, you must spend in the calendar year that you contribute

DENTAL BY DESIGN: DENTAL PLAN

Dental PPO

Cost per month: $24 Individual coverage / $60 Family coverage

Dental HMO

Cost per month: $8 Individual coverage / $24 Family coverage

KEY FEATURE	DENTAL PPO	CIGNA DENTAL HMO
Preventive Care	No deductible	See the patient charge schedule (**https://goo.gl/qmqHXx**)
Restorative or Major Dental Care	$50 Individual/$100 Family deductible, then plan pays 100%, 80% or 50% of reasonable and customary charges, depending on the service	
Orthodontia	$1,000 lifetime maximum	
Annual Limit	$1,500	No limit, must use assigned dental office

AN EYE FOR DETAILS: VISION PLAN

Cost per month: $10 Individual coverage / $30 Family coverage

FEATURE	IN NETWORK	OUT OF NETWORK
Eye Exams	$10 copay	Up to $37
Glasses – Frames	Up to $200	Up to $98
Glasses – Single Vision Lenses	Covered in full	Up to $32
Contact Lenses (in lieu of glasses)	Up to $200	Up to $100

* If you enroll in the Choice Savings Plan you are only eligible to participate in a limited-use FSA. Eligible expenses are dental and vision.

VOLUNTARY BENEFITS: OTHER

Critical Illness Insurance

Key features:

- Pays you a benefit if you are diagnosed with certain critical illnesses, including cancer, stroke and Alzheimer's disease
- The benefit amount varies by illness and recurrence of the condition
- You elect and pay for coverage

MetLife Critical Illness Cost and Benefit Summary: alhrconnect.info/voluntary-benefits

Personal Accident Insurance

- Pays a set benefit amount if you are injured
- The benefit amount varies by the type and severity of the injury
- You elect and pay for coverage for yourself, your spouse and child(ren)

MetLife Group Accident Cost and Benefit Summary: alhrconnect.info/voluntary-benefits

Hyatt Legal Through MetLife

Cost per month: $16.50

Enroll for access to a variety of legal services from Hyatt Legal Plans. Covered services include telephone or office consultations and legal representation from a network attorney during covered trials.

METLIFE HOME AND AUTO INSURANCE

Visit **www.metlife.com/mybenefits.com** or call 1-800-438-6388 to purchase auto and home insurance at group discounted rates through MetLife. You can also get group coverage rates for personal excess liability, boats, condos, motorhomes, recreational vehicles and renter's insurance.

PROTECT YOUR INCOME: DISABILITY, LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Short-Term Disability

Key features:

- Replaces a portion of your income during the initial weeks of disability due to illness, injury or pregnancy (work or non-work related)
- Benefits paid are based on completed years of service

YEARS OF SERVICE	PURCHASE AMOUNT	EARNED BENEFIT
Up to 3 years	Up to 67% of pay	**-**
3 to 5 years	Up to 90% of pay	**67% of pay**
5+ years	Covered for 90% of pay	**90% of pay**

Long-Term Disability

Key features:

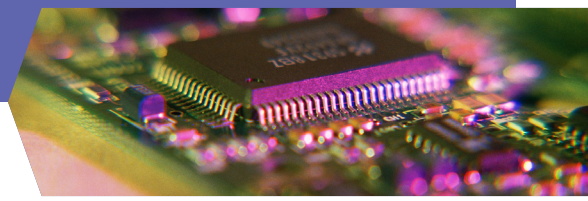
- Provides a monthly benefit to help replace a portion of your income in the case of a disability due to illness or injury for an extended period of time
- Company-paid basic coverage replaces 50% of monthly base pay
- You may elect and pay for enhanced coverage, which replaces up to 66.67% of monthly base pay (up to $10,000 per month)
- Evidence of insurability may be required

Life Insurance

Cost per paycheck: The cost of supplemental coverage is based on age, the amount of coverage elected and tobacco use status

Key features:

- Air Liquide provides you with Company-paid basic coverage in the amount of 1x your base annual earnings (up to a maximum of $2 million combined with supplemental life insurance)
- You can elect and pay for supplemental coverage for yourself, your spouse and your dependent children
- Evidence of insurability is required for coverage amounts over $750,000 for employees and $50,000 for spouses



Accidental Death & Dismemberment (AD&D) Insurance

Key features:

- Provides benefits beyond your Disability and Life Insurance for losses due to covered accidents that result in paralysis; loss of a limb, speech, hearing or sight; brain damage; or coma
- You receive Company-paid basic coverage of 1x your base annual earnings
- You can elect and pay for supplemental coverage for yourself, your spouse and dependent children Survivor Income
- You can also elect and pay for Survivor Income benefits, which pay a percentage of your income to your survivor upon your death

Learn more at **http://alhrconnect.info/life-add/**.

BUILD FOR YOUR FUTURE: RETIREMENT

401(K) Enhanced Savings Plan

Maximum annual contribution: $18,500 for 2018 ($24,500 if age 50 or older)

Key features:

- Allows you to contribute 1% to 75% of your eligible salary before taxes
- The Company matches 100% on the first 4% of contributions you make to your account
- Your contributions are deducted from your paycheck without taxes being taken out
- Employees participating in the Enhanced Savings Plan also receive a service-based contribution based on years of service

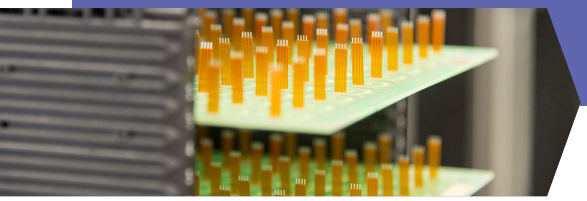
YEARS OF SERVICE	SERVICE-BASED CONTRIBUTION
1 to 4 years	3%
5 to 9 years	4%
10+ years	5%

Regular Savings Plan

Maximum annual contribution: $18,500 for 2018 ($24,500 if age 50 or older)

Key features:

- Allows you to contribute 1% to 75% of your eligible salary before taxes
- The Company matches 50% on the first 5% of contributions you make to your account
- Your contributions are deducted from your paycheck without taxes being taken out



LEARN HOW TO GET WELL AND STAY WELL

You only have one life to live, so live it well. Your health and well-being are important, not only to you and your loved ones but also to Air Liquide. It's why we offer a choice of health plans and a variety of wellness programs. But they can't help if you don't use them. Take advantage of all the free programs, tools and resources to improve or maintain your health.

We offer a wide variety of wellness programs and tools to help you maintain or improve your health and well-being, including:

- YOUR ADVOCACY TEAM
- DISEASE MANAGEMENT PROGRAM
- NURSELINE
- BEST DOCTORS
- HEALTHY ELEMENTS WELLNESS PROGRAM
- SMOKING CESSATION PROGRAM

YOUR ADVOCACY TEAM

They aren't superheroes — they aren't even former special-forces soldiers. They are a group of Air Liquide Health Benefits Center representatives with extensive health care experience who are here to empower you! When you need help with a claim they spring to action, bringing their research and experience to help resolve your issue.

If you have a problem and no one else can help, call your Advocacy team at **1-800-964-8826** or visit **www.aonhewittadvocacy.com** for help addressing health-related claim and access issues.

CUSTOM CARE MANAGEMENT UNIT

Your health is important. But navigating the twists and turns of the health care maze can take the focus off your health — leaving you frustrated.

With the Custom Care Management Unit, you have help in your corner. You'll get one-on-one attention from your own health care advocate nurse — someone to help you work better with your doctor, help you get needed follow-up care and more.

If you have an ongoing condition or end up in the hospital, you don't have to figure out next steps. We'll call you. You'll also build a lasting relationship of trust with one health care advocate nurse who knows your case best, so they can act on your health needs quickly — and with your interests in mind. Visit **www.aetnanavigator.com** or call **1-866-449-6495** to find out more about Aetna's Custom Care Management Unit.

NURSELINE

Get answers to your health questions day and night. Access NurseLine online at **www.aetna.com** or call **1-800-556-1555** to chat with a registered nurse, understand your treatment options, ask medical questions, discuss appropriate medical care and get help preparing for a doctor's visit. Nurses are available 24/7.

BEST DOCTORS

Imagine having "America's Medical Dream Team" looking after your care. We give you access to the best medical minds in the world through Best Doctors. This free and confidential service provides expert medical reviews to help you make confident medical decisions about conditions, procedures and treatments. Visit **www.bestdoctors.com/members** or call **1-866-904-9010** for help finding a new doctor in the Aetna network who is also in the Best Doctors network.

HEALTHY ELEMENTS WELLNESS PROGRAM: EARN WELLNESS INCENTIVES!

If you haven't already completed the health assessment or biometric screening, you still have until December 15, 2017, to earn $500/$1,000 in wellness incentives for completing both activities. You can also participate in wellness challenges to earn Above and Beyond points. Visit the Air Liquide Healthy Elements Wellness Portal at **https://al.livehealthier.com** to learn more about how to take the health assessment or schedule an appointment for a biometric screening.

Choice Savings Plan Participants Wellness Incentives

To earn wellness incentives in 2018, both you and your spouse and/or domestic partner will need to complete both of the Healthy Elements activities (biometric screening and online health assessment) to earn an additional $500 individual/$1,000 family incentive.

- Employee-only coverage participants will receive a $500 tax-free deposit in the form of an additional HSA contribution upon completion of both of the 2018 Healthy Elements activities (biometric screening and online health assessment).
- Employee + Spouse, Employee + Child(ren) and Employee + Family coverage participants will receive a $1,000 tax-free deposit in the form of an additional HSA contribution when both the employee and the spouse complete the 2018 Healthy Elements activities. (Employee & Children coverage participants will receive the additional $1,000 HSA contribution when the employee has completed both of the Healthy Elements activities – there is no spousal requirement if you are enrolled in the Employee & Child(ren) coverage tier.)

ACO, PPO and Kaiser Plan Participants Wellness Incentives

The Employee will receive a $500 taxable cash payment upon completion of both the Healthy Elements activities.

Not enrolled in an Air Liquide Health Plan? Complete the Healthy Elements activities to receive a $500 taxable cash payment.

You'll gain more than wellness incentives:

- You'll get a picture of your overall health so you can take steps now to prevent or treat a chronic condition, such as high blood pressure
- It can help you identify factors and lifestyle behaviors that might be putting your health at risk
- These valuable services are offered at no cost to you

SMOKING CESSATION PROGRAM

Attention medically-enrolled Tobacco Users: Enroll in the coaching program and complete six Tobacco Cessation coaching sessions to receive up to a $600 Non-Tobacco Use Premium Credit*. Enroll online or over the phone with the Healthy Elements Team.

Online: **https://al.livehealthier.com**

Phone: **855-688-6587**

*You will receive $50/month once you've successfully completed the program. If you have Employee & Spouse/Family coverage, you, your covered spouse/domestic partner and covered dependents must all be tobacco-free to receive the monthly credit.

Wellness incentive activities are designed to help you evaluate and understand your health risks so you can make healthy choices and proactively get the care you need.

YOUR AL BENEFIT RESOURCES

HR CONNECT
www.alhrconnect.info
Find safety and benefits information quickly and easily using this one-stop online resource. You can even access it on the go using your tablet or smartphone by installing our web app.

AIR LIQUIDE HEALTH BENEFITS CENTER
www.airliquidehealthbenefits.com
Get detailed benefit information or change your benefit elections when you have a life event during the year. Can't find what you're looking for? Try the online chat feature or call **1-800-964-8826** to talk live with an Air Liquide Health Benefits Center representative from 8 a.m. to 8 p.m. ET, Monday through Friday.

ABOVE AND BEYOND
https://alaboveandbeyond.performnet.com
alaboveandbeyond@biworldwide.com

AETNA
www.aetnanavigator.com
1-866-449-6495

AETNA RESOURCES FOR LIVING (EAP)
www.mylifevalues.com
User Name: Air Liquide Password: eap
1-888-238-6232

AIR LIQUIDE ADVOCACY TEAM
www.aonhewittadvocacy.com
1-800-964-8826

AIR LIQUIDE PENSION SERVICES (ALPS)
https://airliquide.pensionpath.com
1-877-465-2577

AXIOM
www.axiomllc.com
1-877-502-9466

BEST DOCTORS
https://bestdoctors.com/members
1-866-904-0910

CIGNA DENTAL PPO
www.cigna.com
1-800-244-6224

CVS CAREMARK
www.caremark.com
1-866-341-8530

GALLAGHER BASSETT
www.mygbclaim.com

HEALTHY ELEMENTS WELLNESS PROGRAM
https://al.livehealthier.com
1-855-688-6587

HYATT LEGAL PLANS, INC.
www.legalplans.com
1-800-821-6400

INTERNATIONAL S.O.S.
www.internationalsos.com
U.S.: +1-215-942-8226
Paris: +33-0-155-633-155
Singapore: +65-6338-7800

METLIFE – HOME & AUTO
https://mybenefits.metlife.com
1-800-438-6388

METLIFE – LEAVE OF ABSENCE (SHORT TERM DISABILITY & LONG TERM DISABILITY) & FMLA
https://mybenefits.metlife.com
1-877-638-8262

METLIFE – TRAVEL ASSISTANCE
www.webcorp.axa-assistance.com
Login: axa Password: travelassist
1-800-454-3679

NURSELINE
www.aetna.com
1-800-556-1555

PAYFLEX
www.aetnanavigator.com
1-888-678-8242

SUPERIOR VISION
www.superiorvision.com
1-800-507-3800

T. ROWE PRICE
www.troweprice.com
1-800-922-9945

YOUR SPENDING ACCOUNT (YSA)
Health Care FSA/Dependent Care FSA
www.airliquidehealthbenefits.com
1-800-964-8826

YOUR MEDICARE AND SOCIAL SECURITY RESOURCES

MEDICARE SOCIAL SECURITY ASSISTANCE
www.ssa.gov/medicare
1-800-MEDICARE (1-800-633-4227)

SOCIAL SECURITY DISABILITY
www.ssdcservices.com
1-800-374-9950, ext. 390

WHAT DO I NEED TO DO NEXT?

- ❑ **1** Review your enrollment options and all changes to the 2018 plan year
- ❑ **2** Enroll in the medical plan of your choice
  - confirm the eligible dependents you want to cover
  - confirm spouse coverage eligibility
- ❑ **3** Decide whether to contribute to a Health Savings Account (if enrolled in the Choice Savings Plan) and/or a Health Care or Dependent Care FSA
- ❑ **4** Review current beneficiaries for any life and disability products you have elected
- ❑ **5** Review all final elections and submit
- ❑ **6** Review your confirmation statement from the Air Liquide Health Benefits Center to ensure your elections for 2018 are correct

ANNUAL OPEN ENROLLMENT LEGALLY REQUIRED NOTICES

Air Liquide is required by ERISA, Employee Retirement Income Security Act, to provide benefit notices upon enrollment and re-enrollment of company-sponsored health plans. These notices are available online at **www.alhrconnect.info**. You can also request a paper version free of charge by contacting the Air Liquide Health Benefits Center at 1-800-964-8826.

AFFORDABLE CARE ACT: HEALTH INSURANCE MARKETPLACE NOTICE

Air Liquide is also required to provide a notice to employees of coverage options available through the Health Insurance Marketplace. Visit **www.alhrconnect.info** for more information.

SUMMARY OF BENEFITS AND COVERAGE AVAILABLE

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in case of illness or injury. Air Liquide offers a wide range of benefits for eligible employees and their eligible family members. Choosing a health coverage plan is an important decision. To help you make an informed choice, the Plan makes available a Summary of Benefits and Coverage, which summarizes important information about all health coverage plans in a standard format to help you compare your options. A Summary of Benefits and Coverage for the Choice Savings Plan + HSA, Select ACO (where available), Standard PPO and Kaiser HMO plans can be accessed online at **www.alhrconnect.info**. You can also request a paper copy free of charge by contacting the Air Liquide Health Benefits Center at 1-800-964-8826.

The information in this communication does not represent a complete description of the Air Liquide benefits. It is provided, however, to help you learn about the plans for 2018 and what to consider before the open enrollment period. The information constitutes a Summary of Material Modifications.

This information does not take the place of legal documents that govern the various benefit plans, such as the plan documents and your Summary Plan Descriptions (SPDs). Air Liquide reserves the right to make any changes to any of these plans at any time. No benefit plan is ever considered a guarantee of continued employment or benefits. Receiving this information, and enrolling in benefits, is not a guarantee of future or continued employment.

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For additional details regarding the 2018 changes and specific plan information referenced in this guide, visit **www.alhrconnect.info.**

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