

iAM TAKING ACTION

2020 Open Enrollment

Enroll
Oct.
14 – 28

It's Open Enrollment Time

Air Liquide is committed to offering benefits that help you and your family accomplish your physical, financial and emotional wellness goals. We aim to provide programs and resources specially designed to help you achieve a healthier, happier you.

Open Enrollment (Oct. 14 – 28) is your annual opportunity to review your benefits and make changes. Review this guide to learn about all the benefits Air Liquide has to offer, then enroll for benefits that meet the needs of you and your family.

Let's Get Started



Four Steps to Enrollment

Benefits Open Enrollment is
Oct. 14 – 28.
Enroll or make changes at
www.airliquidehealthbenefits.com.

1

Know What's New

We're making a few changes for 2020:

- Adding coverage for Applied Behavioral Analysis (ABA) for children with autism
- Adding coverage for outpatient habilitative therapy for autism and developmental delays
- All bariatric procedures will be performed by Aetna Institutes of Quality (IOQ) providers. IOQs have proven to provide high-quality treatment options that lead to better long-term results
- Baylor Select ACO is transitioning to the **Texas Health Aetna ACO network**
- A slight increase in medical rates
- You can now **enroll using your mobile phone** with the UPoint Mobile HR app
- Health Savings Account (HSA) IRS contribution limits have increased:
 - Individual: \$3,550
 - Family: \$7,100
- Enjoy three days of paid time off to volunteer with our new **Volunteer Time-Off Program**

2

Decide Who to Cover

- You
- Your spouse or domestic partner
- Your children, stepchildren and domestic partner's children up to age 26 (or any age, if they're unable to care for themselves)

You'll need to verify the eligibility of any dependents you cover. Make sure you have the Social Security number and birthdate of any dependent you would like to cover.

3

Check Out Your Choices

Review all of your options and decide which benefits are best for you.

- Medical
- Savings and spending accounts
- Dental
- Vision
- Income protection
- Voluntary benefits
- Vacation sell

Do you have to enroll for 2020 benefits?

You must enroll if you want to contribute to an HSA or FSA, increase Long-Term Disability Buy-Up or participate in vacation sell in 2020. If you're considering enrolling in Short-Term and Long-Term Disability Insurance Buy-Up, Open Enrollment is the only time during the year you can do this. Once enrolled, this coverage rolls over from year to year.

4

Enroll

NEW! Mobile

- Download the **UPoint Mobile HR app** from your smartphone's app store
- Use "Air Liquide" when asked to select your company
- Accept the terms and conditions and click "Next"
- Type in your Air Liquide benefits portal user ID and password to log in and enroll on the go

Online

- Go to **www.airliquidehealthbenefits.com** and enter your user ID 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 you've provided the required dependent information and made your beneficiary designations
- **Confirm receipt** of the spousal surcharge notification

When you receive your confirmation statement in late December, review it to ensure your 2020 elections are correct.

If you need to make a correction, call **800-964-8826** to talk with an Air Liquide Benefits Center representative from 8 a.m. – 8 p.m. ET, Monday through Friday.



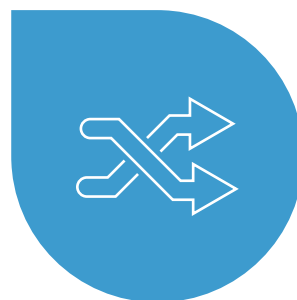
Medical

Air Liquide offers several medical plans to protect you and your family:

The Choice Value Plan, Choice Savings Plan and Standard PPO are available throughout the U.S. With these plans, you pay less for care when you go in-network.

The Select ACO is available in Houston and Dallas, and **Kaiser HMOs** are offered in Northern California and Southern California.

**Explore Your Options —
Which Plan Is Best for You?**



The Plans



The Choice Value Plan is for you...

if you are in good health, don't expect to see your doctor outside of preventive care and feel over-insured in your current plan.

The Choice Value Plan comes with an HSA to which you can contribute. You also can earn Air Liquide contributions by completing wellness activities. This plan provides the same coverage as the Choice Savings Plan and will appeal to those who want to pay the lowest in monthly paycheck contributions in exchange for the highest deductibles and out-of-pocket maximums.

The Choice Value Plan offers:

- The peace of mind that comes with knowing you are **not over-insured** but have coverage available if you need it
- **The lowest monthly paycheck contributions** of all Air Liquide medical plans in return for our highest deductible
- The ability to **contribute to an HSA**
- Access to a large network of providers and the **ability to go out-of-network** for care



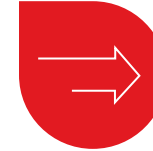
The Choice Savings Plan is for you...

if you want a lower deductible in return for higher paycheck contributions and an HSA contribution from Air Liquide.

The Choice Savings Plan comes with an HSA to which Air Liquide and you can contribute, so your overall health care costs can be even lower. Air Liquide seeds your HSA with \$500 if you have employee only coverage or \$1,000 if you have family coverage. You can double Air Liquide's contribution by completing wellness tasks for an additional \$500 if you have employee only coverage or \$1,000 if you have family coverage.

The Choice Savings Plan offers:

- **Higher monthly paycheck contributions** in return for a lower deductible
- Eligibility to receive **HSA contributions** from Air Liquide and the ability to make HSA contributions that can lower your out-of-pocket expenses
- Access to a large network of providers and the **ability to go out-of-network** for care



The Standard PPO Plan is for you...

if you prefer to have a lower deductible and out-of-pocket maximum exposure in return for higher paycheck contributions.

While you can't have an HSA with this plan, you can contribute to a Health Care FSA that you can use to pay eligible expenses in 2020.

The Standard PPO Plan offers:

- **Higher monthly paycheck contributions** in return for a lower deductible
- **A set copay** for primary care, specialist visits and prescriptions
- The ability to contribute to a **Health Care FSA**
- Access to a large network of providers and the **ability to go out-of-network** for care

The Plans



Only if you live
in Houston or Dallas

The Select Accountable Care Organization (ACO) Plan is for you...

if you live in Houston or Dallas and prefer access to coverage through a dedicated health care system.

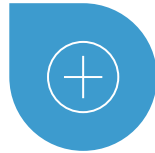
Budgeting is easier with the Select ACO Plan because your health care costs are more evenly spread throughout the year, and there's no deductible to meet. When you receive care, you are charged a copay. And, you can contribute to a Health Care FSA that you can use to pay for eligible expenses in 2020.

The Select ACO Plan offers:

- **Higher monthly paycheck contributions** than the Choice Value Plan and Choice Savings Plan in return for copays and no deductible
- **Care coordinated by a primary care physician** in a dedicated health care system
- **No coverage for out-of-network** care
- The ability to contribute to a **Health Care FSA**

In the Dallas area?

Baylor ACO is transitioning to Texas Health Aetna (THA) on Jan. 1, 2020. Check the Texas Health Aetna website at www.texashealthaetna.com to make sure your doctor or facility is in-network with THA.



Only if you live
in California

The Kaiser HMO Plan is for you...

if you live in Northern California or Southern California and prefer access to coverage through a dedicated health care system.

Budgeting is easier with the Kaiser HMO Plan because your health care costs are more evenly spread throughout the year. In addition to having the lowest out-of-pocket maximum of all Air Liquide medical plans, the Kaiser HMO Plan has no deductible. You are charged a copay when you receive care. And, you can contribute to a Health Care FSA that you can use to pay for 2020 eligible expenses.

The Kaiser HMO Plan offers:

- **Higher monthly paycheck contributions** than other Air Liquide medical plans in return for the lowest out-of-pocket maximum, copays and no deductible
- **Access to coverage** through a dedicated health care system
- **No coverage for out-of-network** care
- The ability to contribute to a **Health Care FSA**



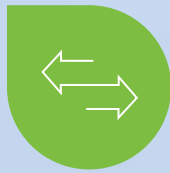
A Closer Look

While all plans cover annual physicals, flu shots, routine screenings and other preventive care at 100% with no deductible when you use in-network providers, they differ in:



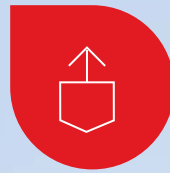
Monthly Rates

How much you contribute toward the cost of coverage each month



Deductibles

How much you pay out-of-pocket before the plan begins sharing the cost for covered services



Out-of-Pocket Maximums

How much you pay out-of-pocket before the plan pays 100% of covered services



Covered Services

How much the plan pays for office visits and services



Covered Care

Whether the plan covers both in- and out-of-network care, or just in-network care



Your Monthly Cost for Coverage

		Choice Value Plan	Choice Savings Plan	Standard PPO	Select ACO	Kaiser HMO
		The U.S.			Houston & Dallas	Northern & Southern California
Non-Tobacco User	Employee Only	\$34.15	\$71.20	\$240.65	\$180.79	\$320.81
	Employee + Spouse	\$75.12	\$155.69	\$485.62	\$359.77	\$397.66
	Employee + Child	\$61.45	\$129.09	\$389.04	\$286.89	\$397.66
	Employee + Children	\$61.45	\$129.09	\$389.04	\$286.89	\$480.84
	Employee + Family	\$102.43	\$208.89	\$625.14	\$457.99	\$480.84
	Spousal Surcharge	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Tobacco User	Employee Only	\$84.15	\$121.20	\$290.65	\$230.79	\$370.81
	Employee + Spouse	\$125.12	\$205.69	\$535.62	\$409.77	\$447.66
	Employee + Child	\$111.45	\$179.09	\$439.04	\$336.89	\$447.66
	Employee + Children	\$111.45	\$179.09	\$439.04	\$336.89	\$530.84
	Employee + Family	\$152.43	\$258.89	\$735.14	\$507.99	\$530.84
	Spousal Surcharge	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00



Spousal Surcharge

If your spouse has access to employer-provided medical coverage and is enrolled in an Air Liquide medical plan, you will pay an additional \$1,200 per year (\$100 per month) in contributions for your spouse's coverage.

What You Pay for Care

		Choice Value Plan		Choice Savings Plan		Standard PPO		Select ACO	Kaiser HMO
		The U.S.						Houston & Dallas	Northern & Southern California
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	
Deductible	Individual	\$3,000	\$9,000	\$1,500	\$4,500	\$750	\$2,250	None	None
	Family	\$6,000	\$18,000	\$3,000	\$9,000	\$1,500	\$4,500	None	None
Out-of-Pocket Maximum	Individual	\$6,000	\$18,000	\$3,650	\$10,200	\$3,650	\$9,750	\$6,600	\$1,500
	Family	\$12,000	\$36,000	\$7,300	\$20,400	\$7,300	\$19,500	\$13,200	\$3,000
HSA or Health Care FSA	Individual or Family	HSA with no company contribution		HSA with company contribution of \$500 (individual) or \$1,000 (family)		Health Care FSA		Health Care FSA	Health Care FSA
Office Visits	Primary Care	30% after deductible	50% after deductible	20% after deductible	40% after deductible	\$15 copay	40% after deductible	\$15 copay	\$20 copay
	Specialist	30% after deductible	50% after deductible	20% after deductible	40% after deductible	\$30 copay	40% after deductible	\$30 copay	\$20 copay
Services	Preventive Care	\$0	30% after deductible	\$0	20% after deductible	\$0	20% after deductible	\$0	\$0
	Urgent Care	30% after deductible	50% after deductible	20% after deductible	40% after deductible	\$40 copay	40% after deductible	\$50 copay	\$20 copay
	Emergency Care	30% after deductible	30% after deductible	20% after deductible	20% after deductible	20% after deductible + \$200 copay	20% after deductible + \$200 copay	\$150 copay	\$50 copay
	Inpatient Care	30% after deductible	50% after deductible	20% after deductible	40% after deductible	20% after deductible + \$300 copay	40% after deductible + \$300 copay	\$250 copay	\$500 copay
	Outpatient Care	30% after deductible	50% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible	\$0	\$20 copay

What You Pay for Prescriptions

		Choice Value Plan	Choice Savings Plan	Standard PPO	Select ACO	Kaiser HMO
		The U.S.			Houston & Dallas	Northern & Southern California
Retail	Generic	30% after deductible	20% after deductible	\$10 copay	\$10 copay	\$10 copay
	Formulary Brand	30% after deductible	20% after deductible	30% (\$30 minimum/ \$75 maximum)	30% (\$30 minimum/ \$75 maximum)	\$20 copay
	Non-Formulary Brand	30% after deductible	20% after deductible	40% (\$60 minimum/ \$125 maximum)	40% (\$60 minimum/ \$125 maximum)	\$20 copay
Mail-order	Generic	30% after deductible	20% after deductible	\$25 copay	\$25 copay	\$20 copay
	Formulary Brand	30% after deductible	20% after deductible	30% (\$70 minimum/ \$175 maximum)	30% (\$70 minimum/ \$175 maximum)	\$40 copay
	Non-Formulary Brand	30% after deductible	20% after deductible	40% (\$140 minimum/ \$295 maximum)	40% (\$140 minimum/ \$295 maximum)	\$40 copay

How to get your prescriptions filled

You can get your prescriptions filled at your local pharmacy or through the mail. As with other medical services, it's always to your advantage to use a network provider. And, because CVS Caremark is our pharmacy benefit administrator, you'll receive in-network benefits when you get your prescriptions filled at CVS, Walgreens and other in-network retail pharmacies, as well as mail-order services. **It's important to note that having a 90-day prescription filled through retail or mail-order is only available through CVS Caremark.**

Contact CVS Caremark to find an in-network pharmacy or to price a medication at www.caremark.com or 866-341-8530.

Formulary Brand:

A medication that is included on the formulary — a list of what specific medications are covered by your plan and at what cost. You can view the formulary at <https://goo.gl/M3uc6x>.

Non-Formulary Brand:

A medication that is not included on your plan's formulary and will cost more than a formulary brand.

How the Plans Work

	1 Get Air Liquide Money	2 Contribute Your Money	3 Pay for Care	4 Share Costs	5 Air Liquide Pays 100%
Choice Value Plan	Complete Healthy Elements activities to earn money directly into your HSA.	You contribute to your HSA.	Use your HSA or pay out-of-pocket until you reach your deductible.	Once you reach your deductible, coinsurance kicks in, which means you share in the cost of care with Air Liquide.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.
Choice Savings Plan	Air Liquide automatically contributes money to your HSA. Complete Healthy Elements activities to receive more HSA dollars.	Make additional HSA contributions on top of Air Liquide's HSA contribution.	Use your HSA or pay out-of-pocket until you reach your deductible.	Once you reach your deductible, coinsurance kicks in, which means you share in the cost of care with Air Liquide.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.
Standard PPO Plan	No FSA contribution from Air Liquide.	You contribute to your Health Care FSA.	Use your Health Care FSA or pay out-of-pocket until you reach your deductible.	Once you reach your deductible, coinsurance kicks in, which means you share in the cost of care with Air Liquide.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.
Select ACO Plan	No FSA contribution from Air Liquide.	You contribute to your Health Care FSA.	Use your Health Care FSA or pay out-of-pocket until you reach your out-of-pocket maximum.	Use your Health Care FSA or pay out-of-pocket until you reach your out-of-pocket maximum.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.
Kaiser HMO Plans	No FSA contribution from Air Liquide.	You contribute to your Health Care FSA.	Use your Health Care FSA or pay out-of-pocket until you reach your out-of-pocket maximum.	Use your Health Care FSA or pay out-of-pocket until you reach your out-of-pocket maximum.	Once you reach your out-of-pocket maximum, Air Liquide pays 100%.

All employees are eligible to complete Healthy Elements wellness activities and receive free money!
Learn more on page 23.

Spending Accounts

You can use HSAs and FSAs to pay eligible health care and dependent care expenses with tax-free dollars.

	HSA Must be enrolled in the Choice Value Plan or Choice Savings Plan.	Health Care FSA Must be enrolled in the Standard PPO, Select ACO or Kaiser HMO plans.	Limited Use Health Care FSA¹ Must be enrolled in the Choice Value Plan or Choice Savings Plan.	Dependent Care FSA No plan required.
Money from Air Liquide	\$500 (individual); \$1,000 (family) Only if you are enrolled in the Choice Savings Plan.	No	No	No
The Basics	You own the account, and the money stays with you when you retire or leave Air Liquide.	Use it or lose it! The money in this account doesn't roll over year to year, and you must spend it in 2020.	Use it or lose it! The money in this account doesn't roll over year to year, and you must spend it in 2020.	Use it or lose it! The money in this account doesn't roll over year to year, and you must spend it in 2020.
The Uses	Medical, dental and vision expenses	Medical, dental and vision expenses	Dental and vision expenses	Dependent care expenses
The Limits	\$3,550 (individual) ² \$7,100 (family) ² Includes company contributions	\$2,700	\$2,700	\$5,000³
Investment Options	Yes Account balances over \$1,000 can be invested to earn tax-free interest and be used tax free.	No	No	No
Worth Noting	Earn up to \$500 (individual); \$1,000 (family) by completing Healthy Elements.	Your entire contribution amount is credited to your account and is available to use Jan. 1.	Your entire contribution amount is credited to your account and is available to use Jan. 1.	You pay out-of-pocket and request reimbursement for eligible expenses.

¹ Available if you are enrolled in the Choice Value Plan or Choice Savings Plan, though you must spend the money in this account in 2020 or you lose it.

² If you're age 55+ in 2020, you can make an additional \$1,000 catch-up contribution to your HSA.

³ \$2,500 if married and filing a separate federal tax return.

Save With an HSA

Health Savings Account (HSA)

Both the Choice Value Plan and the Choice Savings Plan come with the ability to contribute to an HSA. If you elect the Choice Savings Plan, Air Liquide also will contribute to your HSA. HSAs provide a tax-free way to pay your share of health care expenses (deductibles and coinsurance). And, once you have an HSA account balance over \$1,000, you can invest it for tomorrow and watch it grow tax-free with investment earnings.

Visit <https://www.mypayflex.com/> for information about investing your HSA.

How the HSA Works

Air Liquide 2020 Contribution

Only if you are enrolled in the Choice Savings Plan



Your Personal 2020 Contribution

Contributions are taken out of your paycheck tax-free (federal)



Healthy Elements Incentive

Earn money for your HSA when you complete wellness activities



Interest and Investment Returns

Earnings are also tax-free (though not guaranteed)



Tax-Free Account Growth and Savings

Do the Math!

Doing the math is the best way to see how the Choice Value Plan and Choice Savings Plan work with an HSA to save you money. Visit <https://goo.gl/gA7kig> to use the Aetna HealthFund® HSA Savings Calculation Tool and discover your savings opportunities and tax advantages associated with an HSA.

Enrolled in Medicare?

If you are age 65+, elect the Choice Value Plan or the 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 elect one of these HSA-eligible plans, you should consult with your tax or legal advisor to discuss your specific situation and how contributing to an HSA may impact your taxes. More information can be found at:

www.irs.gov/pub/irs-pdf/p969.pdf.



Save With an FSA

Health Care Flexible Spending Account (FSA)

The **Health Care FSA** is available if you're enrolled in the **Standard PPO, Select ACO or Kaiser HMO plans**. You can contribute up to \$2,700 in 2020 to a Health Care FSA if you choose to enroll during Open Enrollment. The money in your Health Care FSA does not roll over year to year. You must spend it in the calendar year that you contribute.

With the Health Care FSA:

- You can set aside **pre-tax dollars (federal) 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 Jan. 1 or within 15 days of enrollment if you are a new employee**.

Remember:

You must enroll in order to make Health Care FSA contributions in 2020. Your current election won't roll over to next year.

Limited Use Health Care FSA

If you enroll in the **Choice Value Plan** or **Choice Savings Plan**, you are allowed to contribute to a **Limited Use Health Care FSA** for eligible dental and vision expenses. While permissible, contributions may be better placed in an HSA, which has the same tax advantages and no "use it in 2020 or lose it" rule. You must enroll if you want a Limited Use Health Care FSA in 2020.

Dependent Care Flexible Spending Account (FSA)

If you have eligible dependents, you are eligible to open a **Dependent Care FSA**. You can contribute a minimum of \$500 to a maximum of \$5,000 a year. If you are married and file separate tax returns, the most you can contribute is \$2,500. The money in your Dependent Care FSA does not roll over from year to year; you must spend it in the calendar year that you contribute it. With the Dependent Care FSA, you don't have to pay taxes on the money you use to pay for eligible expenses such as dependent day care and elder care programs that allow you to work.

With a Dependent Care FSA, you can:

- **Set aside pre-tax dollars (federal) 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.
- Use funds that are currently in your account. You can **be reimbursed for expenses you incur between Jan. 1 – Dec. 31, 2020**.
- **Submit claims for reimbursement** of 2020 expenses through March 31, 2021.

Remember:

You must enroll in order to make Dependent Care FSA contributions in 2020. Your current election won't roll over to next year.



Dental

You can obtain coverage for you and your family through the **Cigna Dental PPO** or the **Cigna Dental HMO**. Both plans pay for a wide range of services, including preventive, restorative and orthodontic. Dental rates remain the same for 2020.

	Cigna Dental PPO	Cigna Dental HMO
Deductible	\$50 (individual); \$100 (family)	<p>Cigna Dental HMO pays benefits according to the patient charge schedule. You can view it at https://goo.gl/QhyvWc.</p> <p>In order to receive plan benefits, you must use providers assigned by Cigna Dental HMO.</p>
Preventive Care	100%	
Restorative and Major Dental Care and Orthodontia	After you meet the deductible, the plan pays 100%, 80% or 50% of reasonable and customary charges, depending on the service	
Orthodontia Lifetime Maximum (Per Person)	\$1,000	
Annual Maximum (Per Person)	\$1,500	
Monthly Rates	\$24.44 (employee only) \$40.14 (employee + spouse) \$40.15 (employee + children) \$59.78 (employee + family)	\$8.38 (employee only) \$15.53 (employee + spouse) \$15.54 (employee + children) \$23.82 (employee + family)



Vision

You can elect vision coverage for you and your family. While you can go to an in-network or out-of-network provider for vision services, staying in-network is always less expensive. Vision rates remain the same for 2020.

	In-Network	Out-of-Network
Annual Eye Exams	\$10 copay	Up to \$37
Contact Lens Fitting	\$35	Not covered
Glasses — Frames	Up to \$200 annually	Up to \$98 annually
Glasses — Single Vision Lenses	100%	Up to \$32 annually
Contact Lenses (In Lieu of Glasses)	Up to \$200 annually	Up to \$100 annually
Monthly Rates	\$10.08 (employee only) \$21.67 (employee + spouse) \$16.31 (employee + children) \$29.73 (employee + family)	\$10.08 (employee only) \$21.67 (employee + spouse) \$16.31 (employee + children) \$29.73 (employee + family)



Vacation Sell

The vacation sell feature allows you to sell one or two days each year in exchange for a benefit credit. You can only elect to sell vacation days during Open Enrollment. The value of the days you elect to sell is paid throughout the course of the year on a per paycheck basis. If you terminate your employment during the year or are no longer on the U.S. payroll, you forfeit the balance of your benefit payment.



Vacation

As an Air Liquide employee, you automatically receive paid days off based on your years of company service.

Years of Air Liquide Service	Annual Vacation Allowance
1 – 9 years	15 days
10 – 19 years	20 days
20+ years	25 days

Income Protection

Life can be full of surprises. It's important to be prepared when things don't go according to plan. That's why Air Liquide provides **Short-Term Disability (STD)**, **Long-Term Disability (LTD)**, **Basic Life**, **Accidental Death & Dismemberment (AD&D)** and **Business Travel Accident (BTA)** coverage at no cost to you. Want more? Air Liquide offers additional coverage at reasonable rates.



Short-Term Disability Insurance

Air Liquide provides STD coverage that replaces a portion of your income during the initial weeks of a disability due to work-related and non-work-related illness, injury or pregnancy. Benefits are based on your completed years of service, and you can purchase additional coverage (buy-up) during Open Enrollment. The cost of buy-up coverage is based on your pay.

Years of Air Liquide Service	Company-Paid Benefit	Buy-Up Additional Coverage
Up to 1 year	N/A	Up to 67% of pay
1– 4 years	67% of pay	Up to 90% of pay
5+ years	90% of pay	N/A

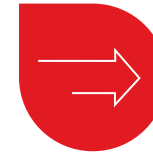


Long-Term Disability Insurance

LTD coverage provides a monthly benefit to replace a portion of your income if you are disabled due to illness or injury for an extended period of time.

Air Liquide provides company-paid basic LTD coverage that replaces 50% of your monthly base pay up to \$10,000 per month.

You may elect and pay for enhanced coverage (buy-up), which replaces up to 67% of your monthly base pay (up to \$10,000 per month). The cost of buy-up coverage is based on your pay. Evidence of insurability may be required.



Life Insurance

Air Liquide provides company-paid basic life insurance coverage 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. The cost of your supplemental coverage is based on your age, the amount of coverage you elect and whether or not you use tobacco. The cost of supplemental coverage can be found at **www.airliquidehealthbenefits.com**.

Evidence of insurability is required for your coverage over \$750,000 and your spouse's coverage over \$50,000.

Protect What's Yours



Accidental Death & Dismemberment Insurance

AD&D insurance provides benefits beyond those provided by LTD insurance and life insurance coverage for losses due to accidents resulting in paralysis, loss of a limb, speech, hearing or sight, brain damage, coma or death.

Air Liquide provides company-paid basic AD&D insurance coverage equal to your base annual earnings.

You may elect and pay for supplemental coverage for yourself, your spouse and your dependent children. The cost of supplemental coverage can be found at www.airliquidehealthbenefits.com.

Survivor Income

You can also elect and pay for Survivor Income benefits, which pay a percentage of your income to your designated survivor upon your death. The cost of coverage can be found at www.airliquidehealthbenefits.com.

Learn more at www.alhrconnect.info/life-add.



Business Travel Accident Insurance

Air Liquide provides BTA coverage equal to 5x your base annual earnings up to \$750,000.



Add-Ons

You have the opportunity to purchase coverage for voluntary benefits at reasonable rates through Air Liquide. These programs and services are always available to help you.



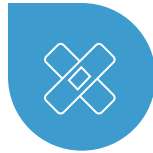
Critical Illness Insurance

What is it?

This coverage pays you a benefit if you are hospitalized due to a critical illness. The benefit amount varies by illness and recurrence of the condition.

What do I pay?

You'll pay the monthly paycheck contribution through payroll deductions, and you must enroll during Open Enrollment. You can view the details in the MetLife Critical Illness Cost and Benefit Summary at www.alhrconnect.info/voluntary-benefits.



Personal Accident Insurance

What is it?

This coverage pays you a set benefit amount if you are injured. The benefit amount varies by the type and severity of the injury. This coverage is available for you, your spouse and your dependent children.

What do I pay?

You'll pay the monthly paycheck contribution through payroll deductions, and you must enroll during Open Enrollment. You can view the details in the MetLife Group Accident Cost and Benefit Summary at www.alhrconnect.info/voluntary-benefits.



Hyatt Legal Plan

What is it?

This coverage provides 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.

What do I pay?

You'll pay the monthly paycheck contribution of \$16.50 through payroll deductions, and you must enroll during Open Enrollment. You can view the details at www.alhrconnect.info/voluntary-benefits or www.legalplans.com.



Home and Auto Insurance

What is it?

This coverage provides home and auto insurance at discounted rates through MetLife. You also can obtain coverage for personal excess liability, boats, condos, motorhomes, recreational vehicles and renter's insurance.

What do I pay?

You'll pay the discounted monthly paycheck contribution. Visit www.metlife.com/mybenefits.com or call **800-438-6388** for the details.

401(k) Savings Plan

Build for the Future

Air Liquide provides a 401(k) Savings Plan to help you save for retirement. Though no action is required at this time, Open Enrollment is a good time to consider whether you are contributing enough to the plan to reach your retirement savings goal.

Enhanced Savings Plan

This plan allows eligible employees to save 1% to 75% of their eligible salary before taxes up to a maximum contribution of \$19,000 for 2019* (\$25,000 if age 50 or older). Air Liquide not only matches 100% of the first 4% you contribute, we will also make a contribution to your account based on your years of service:

Years of Service	Company Profit Sharing Service-Based Contribution
1 – 4 years	3%
5 – 9 years	4%
10+ years	5%

Air Liquide & Airgas 401(k) and Supplemental Savings Plans

The Air Liquide & Airgas 401(k) Plan matches 100% of 2.5% if you contribute at least 5% of your eligible salary. This plan allows eligible employees to save 1% to 75% of their eligible salary.

The Supplemental Savings Plan matches 1.5% up to the IRS compensation limits, then 4% on remaining pay plus Company Profit Sharing, as outlined in the Enhanced Savings Plan.

You decide how you want to invest the money in your account. For more information, go to www.rps.troweprice.com.

* IRS limits are subject to change.

Keep in mind these changes beginning Jan. 1, 2020

There is a 30-day waiting period after loan payoff before you can take another loan. You can only have one outstanding loan at a time. If you currently have two loans, you will be grandfathered through payoff.

Air Liquide is moving to a "spillover" method for catch-up contributions. If you are 50 or older, your deferral contribution(s) will continue until you reach IRS limits allowed for this category.



Wellness Benefits

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 you a choice of health care 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:

Healthy Elements

Smoking Cessation

Air Liquide Advocacy Team

Custom Care Management Program

NurseLine

Torchlight

Best Doctors

Teladoc®

Weight Watchers

Employee Assistance Program (EAP)

Active & Fit Direct™



Be Well



Healthy Elements

Chief among Air Liquide's many programs and services to help you get well and stay well is our **wellness program**. The cornerstone of Healthy Elements is the completion of a biometric screening and online health assessment for which you earn a financial incentive. These activities are incentivized because they are designed to help you evaluate and understand your health risks, so you can make healthy choices and proactively obtain the care you need.

2020 Healthy Elements incentives

Your Medical Plan	Your Incentive	How to Get Yours
Choice Value Plan or Choice Savings Plan	\$500 (individual); \$1,000 (family)	Receive the Wellness Contribution to your HSA when you (or you and your spouse or domestic partner, if he or she is enrolled in the plan) complete your Healthy Elements biometric screening and online health assessment
Standard PPO, Select ACO, Kaiser HMO or no Air Liquide medical plan	\$500 (employee)	Receive your incentive as a taxable cash payment when you complete your Healthy Elements biometric screening and online health assessment

Remember!

Wellness Contributions to your HSA count toward the annual IRS limits for 2020:

- **\$3,550** (individual)
- **\$7,100** (family)

Not Enrolled in Air Liquide Medical Coverage?

You can still receive a \$500 taxable cash payment when you complete the Healthy Elements activities. That's because a biometric screening and online health assessment can give you a picture of your overall health, so you can take steps now to prevent or treat a chronic condition, such as high blood pressure. And, they can help you identify factors and lifestyle behaviors that might be putting your health at risk.

You Still Have Time to Get Your 2019 Healthy Elements Wellness Incentive

You have until Nov. 15, 2019, to earn your wellness incentive for completing your biometric screening and online health assessment. You can also participate in wellness challenges to earn Above and Beyond points. Visit the Air Liquide Healthy Elements Wellness Portal at www.assethealth.com/airliquide for information on wellness challenges, scheduling your biometric screening and taking the online health assessment.

Be Well



Smoking Cessation

For tobacco users enrolled in Air Liquide medical coverage (employee only), enroll in the coaching program and complete six tobacco cessation coaching sessions to receive up to a \$600 Non-Tobacco Use Premium Credit. When you've successfully completed the program, you will receive a payroll contribution of \$50 per month. If you have any other coverage level, all of your covered dependents must be tobacco-free to receive the monthly credit.

Enroll online or by phone with the Healthy Elements Team:

- Online: www.assethealth.com/airliquide
- Phone: **855-444-1255**



Alight Advocacy Team

The health care experts at Alight can help you manage a variety of issues:

- Answer health care benefit questions
- Verify coverage for care
- Resolve medical billing issues
- Schedule medical appointments

Call **Michelle Rock**, our personal Alight Health Pro consultant, at **800-513-1667, ext. 580** or visit <https://alight.com/advocacy> for help addressing health-related claim and access issues.

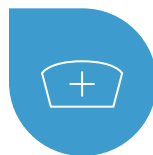


Custom Care Management Unit

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 someone in your corner. You'll receive one-on-one attention from your own health care advocate nurse — someone to help you work better with your doctor, help you get the follow-up care you need 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.aetna.com or call **866-449-6495** to find out more about Aetna's Custom Care Management Unit.



NurseLine

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

Be Well



Torchlight

This resource platform supports employees caring for children, children with special needs and aging relatives. Whether it's monitoring your child's screen time or dealing with a parent's Alzheimer's diagnosis, Torchlight can be your go-to for expert guidance, tools and step-by-step action plans. Create an account or log in at www.AirLiquide.torchlight.care.



Weight Watchers

Weight Watchers is now a continuous wellness program at Air Liquide, offering opportunities for participation at work and through local community meetings.



Best Doctors

Imagine having "America's Medical Dream Team" taking care of you. 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 **866-904-0910** for help finding a new doctor in the Aetna network who is also in the Best Doctors network.



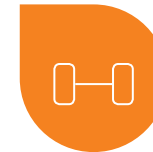
Employee Assistance Program

Aetna's EAP is a confidential resource to help you and your immediate family members manage a wide range of personal circumstances. You and your family members are eligible for up to five counseling sessions per issue per year with licensed network professionals at no cost. Counseling sessions are available face to face, by phone or by televideo. The EAP also gives you unlimited access to phone and web-based resources. Call Aetna Resources for Living at **888-238-6232** or visit www.mylifevalues.com (Username: Air Liquide Password: eap).



Teladoc®

Teladoc is a convenient and affordable option for a variety of medical services, including general medical (up to \$40), dermatology (up to \$75) and behavioral health (up to \$160). Visit www.teladoc.com/Aetna or call **855-835-2362**.



Active & Fit Direct™

The Active & Fit Direct gym membership program provides access to participating fitness centers across the country for \$25 a month. View more details at www.perksatwork.com.

Good to Know

Need Help During Open Enrollment?

If you have questions during Open Enrollment, talk with an Air Liquide Benefits Center representative at **800-964-8826** from 8 a.m. – 8 p.m. ET, Monday through Friday.

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

You can only make changes outside of the Open Enrollment period if you experience a qualified life event, such as:

- Birth, adoption or placement for adoption
- Marriage
- Divorce, legal separation or annulment
- Death of a dependent
- Change in employment status of your spouse

You must make any changes within 30 days of your qualified life event.

To make a qualified life event change during the year, go online to **www.airliquidehealthbenefits.com** or call **800-964-8826** to talk with an Air Liquide Benefits Center representative from 8 a.m. – 8 p.m. ET, Monday through Friday. If you miss this window, you will have to wait until you experience another qualified life event or the next Open Enrollment period to make changes.

International SOS

Air Liquide makes International SOS medical and security services available to you when you travel for business. International SOS is available in more than 1,000 locations in 90 countries. If you find yourself in need of their services, call International SOS:

U.S.: **+1-215-942-8226**

Paris: **+33-0-155-633-155**

Singapore: **+65-6338-7800**

New to Air Liquide?

Welcome Aboard!

As you're settling in, remember you must make your benefit elections within 30 days of your date of hire.

New Hire Benefits Enrollment

See the information to the right on how to set up your Benefits Center account. When you're finished setting up your account, you'll be ready to make your elections for these benefits:

- Medical
- Dental
- Vision
- Short-Term Disability Buy-Up
- Long-Term Disability Buy-Up
- Supplemental Life Insurance
- Supplemental AD&D Insurance
- Survivor Income
- Critical Illness Insurance
- Personal Accident Insurance
- Hyatt Legal Plan
- Home and Auto Insurance

You'll also need to enroll and elect a contribution amount if you wish to have an:

- HSA
- Health Care FSA
- Dependent Care FSA

If you want to sell vacation, you'll have to make that election during Open Enrollment.

How to Set Up Your Benefits Center Account

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

- Go to **www.airliquidehealthbenefits.com**
- Choose New User
- Enter your last name, date of birth, ZIP Code and the last four digits of your Social Security number
- Create a User ID, then create and confirm your password
- Select and answer five security questions to help the system verify your identity if you forget your password or User ID in the future



Resources

Benefit Administrator or Service Provider	Contact Information
Above & Beyond Your one-stop shop for all recognition, service award and retirement award program information	https://alaboveandbeyond.performnet.com alaboveandbeyond@biworldwide.com
Aetna <ul style="list-style-type: none"> Choice Value Plan Choice Savings Plan Standard PPO Plan Select ACO Plans (Houston and Dallas) 	www.aetna.com 866-449-6495
Aetna — Select ACO Plan (Dallas)	http://goo.gl/GWfFQn http://goo.gl/CHeA90
Aetna — Select ACO Plan (Houston)	http://goo.gl/GWfFQn http://goo.gl/Siq03S
Aetna Custom Care Management Unit	www.aetna.com 866-449-6495
Air Liquide Advocacy Team Your health care advocates	https://alight.com/advocacy 800-513-1667, ext. 580
Air Liquide Benefits Center General questions about health benefits	www.airliquidehealthbenefits.com 800-964-8826 Representatives available 8 a.m. – 8 p.m. ET, Monday through Friday.
Air Liquide Pension Services (ALPS)	https://airliquide.pensionpath.com 877-465-2577
Axiom Injury case management/occupational health	www.axiomllc.com 877-502-9466

Benefit Administrator or Service Provider	Contact Information
Best Doctors Second Opinion service	https://bestdoctors.com/members 866-904-0910
Cigna Dental Dental Plan administrator	www.cigna.com 800-244-6224
Common Bond Student Loan assistance	https://cbpartner.co/airliquide 800-975-7812
CVS Caremark Pharmacy benefits	www.caremark.com 866-341-8530
Employee Assistance Program (EAP) Aetna Resources for Living	www.mylifevalues.com Username: Air Liquide Password: eap 888-238-6232
Gallagher Bassett Workers' Compensation claims manager	www.mygbclaim.com
Healthy Elements Wellness program	www.assethealth.com/airliquide 855-444-1255
HR Connect Health & Welfare, Wellness and Retirement program information	www.alhrconnect.info

Resources

Benefit Administrator or Service Provider	Contact Information
Hyatt Legal Plans	www.legalplans.com 800-821-6400
International SOS	www.internationalsos.com U.S.: +1-215-942-8226 Paris: +33-0-155-633-155 Singapore: +65-6338-7800
Kaiser HMO Plan (California)	www.kp.org 503-813-2000 or 800-813-2000
Medicare	www.ssa.gov/medicare 800-MEDICARE (800-633-4227)
MetLife — AD&D Customer service	https://www.metlife.com 800-638-6420
MetLife — Home and Auto	https://mybenefits.metlife.com 800-438-6388
MetLife — Leave of Absence <ul style="list-style-type: none"> • Short-Term Disability (STD) • Long-Term Disability (LTD) • Family and Medical Leave Act (FMLA) • Paid Parental Leave (PPL) 	https://mybenefits.metlife.com 877-638-8262
MetLife — Transitions Solution Line For supplemental plans and life benefit conversion	https://mybenefits.metlife.com 877-275-6387
MetLife — Travel Assistance	http://webcorp.axa-assistance.com Login: axa Password: travelassist 800-454-3679

Benefit Administrator or Service Provider	Contact Information
NurseLine	www.aetna.com 800-556-1555
PayFlex Health Savings Account (HSA)	https://www.mypayflex.com/ 888-678-8242
Perks at Work	www.perksatwork.com
Progyny Family Building	https://progyny.com info@progyny.com 212-888-3124
Smoking Cessation Program	www.assethealth.com/airliquide 855-444-1255
SSDC Services Corporation Social Security Disability	www.ssdcservices.com 800-374-9950, ext. 390
Superior Vision (National Plan) Vision care provider	www.superiorvision.com 800-507-3800
T. Rowe Price 401(k) plan administrator	www.rps.troweprice.com 800-922-9945
Teladoc Telephonic medical services by board-certified doctors available 24/7, \$40 copay, \$75 dermatology, \$160 behavioral health	www.teladoc.com/Aetna 855-835-2362
Torchlight <ul style="list-style-type: none"> • Child care • Elder care 	www.AirLiquide.torchlight.care
Your Spending Account <ul style="list-style-type: none"> • Health Care FSA • Dependent Care FSA 	www.airliquidehealthbenefits.com 800-964-8826

Legal Notices

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 also can request a paper version free of charge by contacting the Air Liquide Benefits Center at **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 Value Plan + HSA, 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 Benefits Center at **800-964-8826**.

The information in this communication does not represent a complete description of the Air Liquide benefits. However, it is provided to help you learn about the plans for 2020 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.

iAM TAKING ACTION



For additional details about 2020 benefit changes and plan information referenced in this guide, visit www.alhrconnect.info.

