

# 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



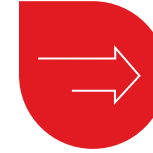
## The Choice Savings Plan is for you...

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.

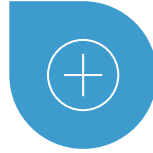
Budgeting is easier with the Select ACO Plan because your health care costs are more evenly spread throughout the year, and there's no deductible to meet. When you receive care, you are charged a copay. And, you can contribute to a Health Care FSA that you can use to pay for eligible expenses in 2020.

### 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](http://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**

