

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.	You can 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 Houston and Dallas	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 California	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 25.