

The Plans



The Choice Value Plan is for you...

if you're 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 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're **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 **save taxes on your health care expenses by contributing to an HSA**
- Access to a large network of providers and the **ability to go out-of-network** for care



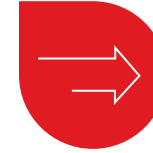
The Choice Savings Plan is for you...

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

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 increase Air Liquide's contribution by completing wellness activities for an additional \$250 if you have employee-only coverage or \$500 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 you can use to pay out-of-pocket health care 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 in return for higher paycheck contributions.

While you can't have an HSA with the Standard PPO Plan, you can contribute to a Health Care FSA that you can use to pay eligible expenses in 2022.

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

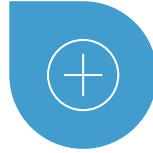
The Select Accountable Care Organization (ACO) Plan is for you...

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

The Select ACO Plan has no deductible to meet. When you receive care, you're charged a copay. And you can contribute to a Health Care FSA that you can use to pay for eligible expenses in 2022.

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**



Only if you live
in California

The Kaiser HMO Plan is for you...

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

In addition to having the lowest out-of-pocket maximum of all Air Liquide medical plans, the Kaiser HMO Plan has no deductible. You're charged a copay when you receive care. And you can contribute to a Health Care FSA that you can use to pay for eligible expenses in 2022.

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**

