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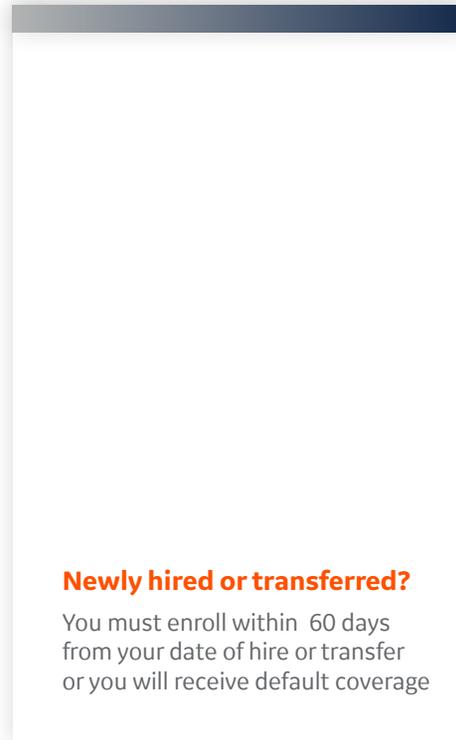
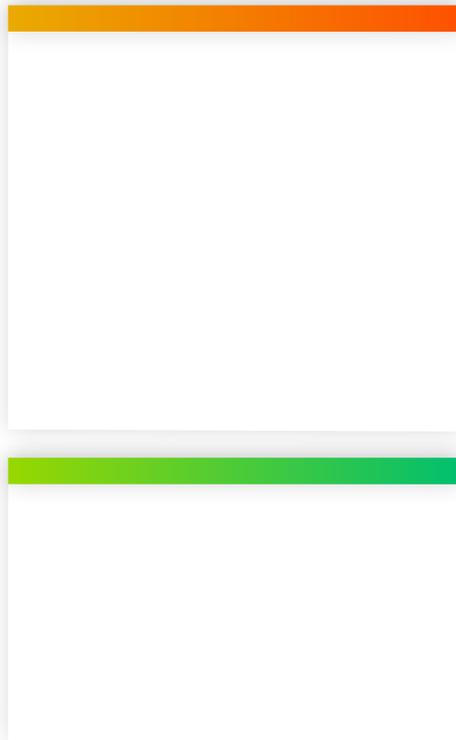
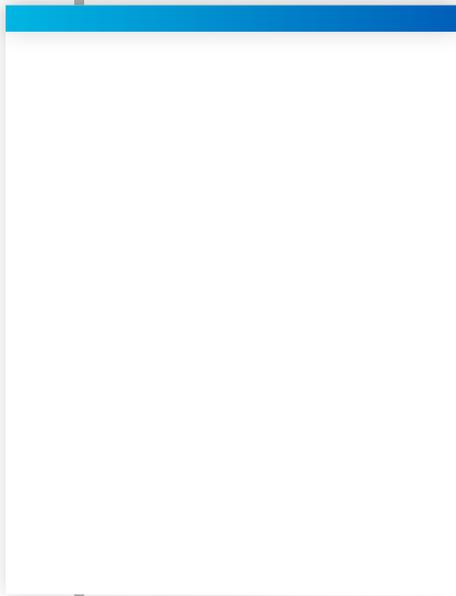
International Assignee Executive Guide



Making the most of your **2019 BHGE Benefits**

Using this guide

Explore this interactive guide to understand your benefit plan options, the dependents you may cover, and the steps you need to take to enroll. You can read it front to back like a booklet, or click a link for specific topics.



For more detailed plan information, please refer to the appropriate Summary Plan Descriptions on [myRewards](#).

This guide outlines the benefits offered to Baker Hughes, a GE company for employees hired under legacy Baker Hughes legal entities. Employees who are hired under other legal entities may have a different benefit package offered. Please contact your Human Resources representative if you have questions.



Health

Medical

Our Cigna Worldwide Medical plan helps you manage your health, whether that means treating a specific problem or just using free preventive care to make sure everything's in working order.

Please note that you'll always save with network providers. Our Medical plan allows you to receive medical care through the Cigna network of physicians, specialists, hospitals, and clinics at pre-negotiated fees, which are usually lower than you'd pay outside the network.

The chart below details some of the highlights of your medical coverage.

Plan feature	International	U.S. In-network	U.S. Out-of-network
Lifetime maximum		\$1,500,000	
Deductible	No deductible		
Coinsurance	100% of covered expenses	80% of covered expenses	80% of covered expenses
Preventive care	100% of covered expenses		80% of covered expenses
Physician office visit	80% of covered expenses	80% of covered expenses	80% of covered expenses
Emergency Room	100% of covered expenses	80% of covered expenses	80% of covered expenses
Outpatient surgery	100% of covered expenses	80% of covered expenses	80% of covered expenses
Inpatient hospital	100% of covered expenses	80% of covered expenses	80% of covered expenses
Out-of-pocket maximum	\$1,500 per person		
Prescription Drug coverage	When you enroll in Medical, you automatically receive Prescription Drug coverage. Refer to the details.		

Save money on health care!

Take advantage of benefits that can help lower your out-of-pocket expenses, such as using network providers and in-network preventive care that's covered at 100%.



Health

You and CignaLinks

CignaLinks, part of Cigna Global Health Benefits, is a collaboration between Cigna and local health care insurers or administrators. The program enhances quality and service by providing access to local health care administrators in selected countries while maintaining the benefits and advantages of a global plan. When you access care through a CignaLinks doctor or hospital, you will benefit from higher discounts and less paperwork.

If you are an employee who is on assignment, rotating, or you are a local national from a CignaLinks country, you will automatically be enrolled in the CignaLinks program. You may be required to fill out some additional paperwork. Cigna or Human Resources will contact you if this is necessary and will provide all the details.

CignaLinks networks are currently available in the United Kingdom, Australia, Hong Kong, the Middle East (Saudi Arabia, United Arab Emirates, Kuwait, Bahrain, Oman, and Qatar), Canada, Singapore, China, Macau, Indonesia, Taiwan, Malaysia, Brazil, Spain, South Africa and Nigeria. Customers in China and Taiwan have access to the provider network in Hong Kong, and customers in Malaysia and Indonesia have access to the provider network in Singapore.

CignaLinks ID cards

For employees in Australia, the Middle East, Canada, Spain, Brazil or Africa (South Africa and Nigeria), you will receive two cards — your Cigna Global Medical ID card and a separate card for the local insurance carrier. Make sure and use your local ID card when making claims in those countries. You will receive a dual branded ID card for Greater China, Southeast Asia and the United Kingdom.



Health

Learn more about your Medical benefits

- Register with Cigna at www.cignaenvoy.com after your date of hire or transfer (allow approximately two weeks for your enrollment to be updated with Cigna).
- Search for doctors in the Cigna network
- Order replacement ID cards or print a temporary ID card
- Make real-time inquiries into the status and history of your Medical, Vision or Prescription Drug claims
- Access health and well-being information

Annual policy maximum, out-of-pocket maximum, and coinsurance



Lifetime Worldwide maximum

A lifetime maximum is the most the plan pays in benefits per covered person. Each covered person can receive up to \$1,500,000 for care during his or her lifetime under the BHGE policy.



Out-of-pocket maximum*

The out-of-pocket maximum limits the amount of eligible expenses that you're required to pay for covered services in a calendar year. Once you reach the out-of-pocket maximum, the plan pays 100% of eligible expenses up to the benefit limits for the rest of that calendar year. While coinsurance counts toward your out-of-pocket maximum, the following expenses don't apply toward the out-of-pocket limit each year: charges that aren't considered covered plan expenses and amounts above R&C limits.*



Coinsurance

Coinsurance is a form of cost-sharing between you and the plan. You pay a certain percentage of the eligible covered expenses, and the plan will pay the rest for eligible health care expenses up to plan limits.

*Reasonable and Customary (R&C) charges are the standard costs for services in a geographic area.



Health

Prescription Drug

Prescription drugs can be essential for treating a variety of conditions, and we all need them occasionally.

They're also expensive, which is why BHGE provides Prescription Drug coverage automatically with your medical coverage.

Because prescription drugs are a key driver of higher health care costs, it's smart to ask your doctor to prescribe generic equivalents whenever possible. Generics work the same as (or similar to) the more expensive brand name drugs, but cost you — and BHGE — much less.

Under the Cigna Worldwide plan, you automatically receive Prescription Drug coverage through Cigna, both within and outside the U.S. When you utilize Cigna for your prescription drug coverage, you will pay the full price of the prescription drug at the time of purchase, and then submit a claim form for reimbursement. To file for reimbursement, you will use the same claim form used for medical claims. **You pay 20% of the cost of the prescription drug up to the annual out-of-pocket maximum.**



You automatically receive Prescription Drug coverage with your Cigna Medical plan.



Health

Cigna Dental

Good dental health is about more than a great smile

There's a clear medical connection between dental health and your overall health. Our Dental plan encourages preventive and diagnostic dental care and provides coverage for basic and major dental care as well as orthodontia services.

You can visit any licensed dentist you wish. However, if you use a dental provider who participates in the Cigna PPO network, you may pay less for care. There's no penalty for using a non-network dentist, but Cigna won't pay expenses that exceed the Reasonable and Customary (R&C) allowable amounts.*

When you incur a dental expense, you pay the full cost at the time of service unless you use a Cigna dental provider. You will need to file a claim through Cigna in order to be reimbursed. The claim form is the same one used for medical claims. If you have a question about a specific treatment, contact Cigna. Once you reach the annual dental maximum benefit, expenses will not be covered for the remainder of the plan year.

Type of service	Plan pays
Routine preventive services	100%
Basic care services	80%
Major care services	50%
Orthodontia (for dependent children under age 19 with a \$1,500 orthodontia lifetime maximum per child)	50%
Annual dental maximum benefit of \$1,500 per person (applies to preventive, basic, and major services combined)	

*R&C allowable amounts are the standard costs for services in a geographic area.



Health

Vision

Under the Cigna Worldwide plan, you automatically receive vision coverage. This coverage is designed to help you and your family take care of your vision needs anywhere in the world.

When you receive vision care services, you pay the full cost at the time of service. You will then submit a claim form to Cigna for reimbursement. The claim form is the same one used for medical claims. Cigna will reimburse expenses for routine vision exams and medically necessary care, but not cosmetic work. **Each covered member receives 100% of covered vision services up to \$350 per calendar year worldwide.**



Health

Executive physical program

Taking the annual physical to the next level

All BHGE employees can receive an annual in-network physical — at no cost. As a leader at BHGE, you're encouraged to be even more proactive with your health, and the company supports that by providing a more comprehensive physical exam each year.

Our preferred providers for this program include: Kelsey-Seybold's Mavis & Mary Kelsey Suite in Houston, Texas and our Woodlands Clinic located in Shenandoah. When you utilize one of these facilities, there is no out-of-pocket cost to you. If you use a different provider (including other Kelsey-Seybold clinics), you'll need to pay for services out of pocket, and then submit an expense report for reimbursement of covered services (up to \$1,800).

Covered services include:

- Personal history and physical exam
- Complete blood count
- Comprehensive metabolic panel
- Lipid profile
- Urinalysis
- C-reactive protein test (40+)
- Thyroid assessment (40+)
- Prostate cancer screening (male 40+)
- Bone density screening (female 50+)
- Audio screening
- Vision screening
- Electrocardiogram (<40) or cardiac stress test (40+)
- Chest x-ray (40+)
- Mammogram (female 40+)
- Pap smear (female)

Preferred providers

Kelsey-Seybold Clinic Main Campus, Mavis & Mary Kelsey Suite

Executive Health Assessment Program
2727 West Holcombe Blvd., 3rd floor
Houston, Texas 77025

Woodlands Clinic

Executive Health Assessment Program
106 Vision Park Blvd
Shenandoah, Texas 77384

To schedule an executive physical call 713-442-EXEC (3932) or email executivehealth@kelsey-seybold.com.



Health

Benefits issues? Contact Advocacy.

The confidential participant Advocacy service can help you with unresolved health plan access or claims issues with your Medical, Prescription Drug, Dental, Vision, and your Flexible Spending Accounts.

Advocacy will research your issue and work directly with the Claims Administrator and/or provider to resolve it on your behalf.

Before you request assistance from Advocacy, you must make at least one attempt to resolve the issue directly with the appropriate Claims Administrator and/or provider. After this attempt, if your issue is still unresolved, call the BHGE Benefits Center.

A BHGE Benefits Center representative will review the issue to determine next steps. If the issue requires Advocacy assistance, the representative will forward your issue to an advocate, who will begin research. The advocate will contact you within two business days to provide an update on your issue.



Health

International SOS (ISOS)

International SOS (ISOS) is the world's leading provider of medical assistance, security services, and outsourced customer care. The ISOS network includes a multilingual staff that operates 24 hours a day, 365 days a year.

BHGE has contracted with ISOS to provide emergency evacuation services when adequate medical care is not available locally. BHGE employees and their dependents on international assignment and/or traveling on company business are covered under the ISOS contract.

ISOS provides the following medical, security, and travel assistance to BHGE travelers and expatriates.

You can:

- Speak to an English-speaking doctor 24 hours a day, 7 days a week
- Request a dispatch of prescription medication
- Get referrals to a doctor or dentist for emergencies
- Secure an evacuation or repatriation in the event of a serious injury
- Access country-specific information
- Check travel information in over 200 countries
- View summarized reports of health risks and situations around the world
- Check information on medical care and vaccination requirements
- Sign up to receive e-mail health alerts that send travel health information to your PC, laptop, or wireless device

How to use International SOS

In the event of an emergency, contact the nearest ISOS Alarm Center. If calling from Europe, the U.S., Africa or the Middle East, call +44 20 8762 8008. If calling from Asia, Australia, or the Pacific Rim, call +65 6338 7800 (call collect where available).

When placing a call to ISOS, make sure to provide the BHGE membership number: 1CPA984.

Via Internet: www.internationalSOS.com (input membership number 1CPA984)

- Obtain destination reports
- Locate country guides
- Obtain health and travel security reports and warnings



Protection

Disability Benefits

Most people understand the need for life insurance, but if you're unable to work because of an illness or injury, the bills will keep coming even though your paycheck won't.

That's where BHGE disability benefits can help.

There are two kinds of disability coverage: Salary Continuation and Long-Term Disability.

Salary Continuation

BHGE helps you prepare for unexpected absences by providing you with Salary Continuation at no cost to you.

The plan provides the continuation of your base pay during a disability for a period of up to 90 days or until recovery, whichever is earlier. If you are disabled for longer than 90 days, you may be eligible for Long-Term Disability.

Note: If an employee returns to his or her home country while receiving Salary Continuation, his or her hardship and Goods and Services allowance is stopped.



Protection

Long-Term Disability

Becoming permanently disabled or having an extended disability can have devastating financial implications. Few people can afford to stop working for an extended period of time.

The Long-Term Disability (LTD) plan provides the continuation of a portion of your benefits base pay after a period of 90 days (the maximum benefit period for Salary Continuation).

LTD coverage

- Pays 60% of your benefits base pay
- Maximum of \$25,000 per month*
- Up to age 65 or recovery per the terms and conditions of the plan

*Subject to a reduction by deductible sources of income or other disability earnings.



What is benefits base pay?

Benefits base pay means your base annual earnings, including any before-tax contributions you make through the benefits program. This does not include any overtime pay or bonuses. For certain benefit rate calculations, your benefits base pay is determined in either September, your date of hire, or your transfer date, whichever is later. Some field employees may have a gross-up rate in place of base salary.

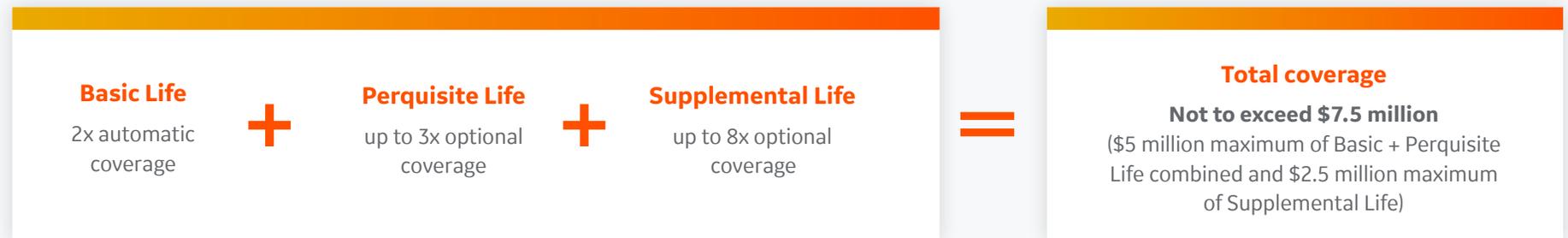


Protection

Life insurance benefits

Nobody likes to think about it, but it's important to provide your family with some financial security in the event of your death.

BHGE offers you a variety of life insurance coverage options to protect your family. There are three coverage components:





Protection

Basic Life insurance

BHGE pays the full cost of this benefit, which is based on your benefits base pay:

Your age when you die	Benefit amount
Under age 70	2x benefits base pay, rounded to the next higher \$1,000 if not already a multiple thereof (minimum \$50,000; maximum \$3 million)
Age 70 or over	Coverage is reduced by 50% the first of the year following your 70th birthday

Perquisite Life insurance

In addition to the company-provided Basic Life insurance coverage, you may choose to elect Perquisite Life insurance coverage as shown in the chart below.

Your age when you die	Benefit amount
Under age 70	1x to 3x benefits base pay, rounded to the next higher \$1,000 if not already a multiple thereof, up to \$3 million (\$5 million combined maximum with Basic Life)
Age 70 or over	Coverage is reduced by 50% the first of the year following your 70th birthday

Premiums for this coverage are typically deducted from the first paycheck of each quarter.



Protection

Supplemental Life insurance

You can buy additional life insurance for yourself, your spouse, and eligible dependent children through the Supplemental Life insurance plan. Depending on the amount of coverage you elect, you and/or your spouse may be required to provide Evidence of Insurability (EOI).

Coverage type	Coverage amount
Employee coverage*	1x to 8x benefits base pay rounded to the next higher \$1,000 if not already a multiple thereof (up to a maximum of \$2.5 million)
Spouse coverage Spouse coverage cannot exceed 100% of an employee's total life insurance coverage.	Choose from these benefit amounts: <ul style="list-style-type: none"> • \$25,000 • \$50,000 • \$75,000 • \$100,000 • \$150,000 • \$200,000 • \$250,000
Dependent child coverage You may elect child life coverage for your eligible dependents even if you are not enrolled in employee Supplemental Life.	\$10,000 per covered child If both you and your spouse are BHGE employees, each of you and any of your dependents can be covered only once under the Supplemental Life insurance plan. Coverage can be through you or your spouse or a combination of the two of you, so long as no person is covered more than once, including your dependents.

*Coverage amount is reduced by 50% the first of the year following your 70th birthday.



What is EOI?

To elect certain supplemental insurance coverage levels, you (and your spouse) may be required to provide proof of good health, also known as Evidence of Insurability (EOI). If you are required to complete EOI, you will be notified at the time of enrollment.



Protection

Accidental Death & Dismemberment

This plan pays a benefit in the event of the accidental death, dismemberment, or paralysis of you or a covered family member.

BHGE offers three Accidental Death & Dismemberment (AD&D) insurance coverage options:



The benefit is paid in addition to any life insurance you have. BHGE pays the full cost of Basic AD&D coverage, and you can purchase Voluntary AD&D coverage for yourself and your family.

Basic AD&D insurance

The basic benefit is equal to 2x your benefits base pay rounded to the next higher \$1,000, if not already a multiple thereof (minimum \$50,000; maximum \$3 million).

If you elect to cap your Basic Life insurance coverage at \$50,000 to avoid imputed income, your Basic Accidental Death & Dismemberment coverage will also be capped at \$50,000.



Protection

Perquisite AD&D insurance

You have the option to purchase a Perquisite AD&D benefit from 1x to 3x your benefits base pay, rounded to the next higher \$1,000 if not already a multiple thereof, up to \$3 million (\$5 million combined maximum with Basic AD&D insurance). This benefit is paid in addition to the Basic AD&D benefit.

Voluntary AD&D insurance

You pay the full cost of this coverage.

Coverage type	Coverage amount
Employee coverage	<p>Choose from these coverage amounts:</p> <ul style="list-style-type: none"> • \$25,000 • \$50,000 • \$100,000 • \$150,000 • \$200,000 • \$250,000 <p>Amounts in excess of \$150,000 may not exceed 10x your benefits base pay.</p>
Employee + Family coverage	<p>Based on the coverage levels above, if you elect Family coverage, the spouse and children benefit will be:</p> <ul style="list-style-type: none"> • Spouse only — 50% of employee coverage amount • Children only — 15% of employee coverage amount, up to \$20,000 per child • Spouse and children — 40% of employee coverage amount for your spouse and 10% of employee coverage amount for your children (up to \$20,000 per child)



If both you and your spouse are BHGE employees, each of you and any of your dependents can be covered only once under the Voluntary AD&D plan. Coverage can be through you or your spouse or a combination of the two of you.



Protection

Business Travel Accident insurance

The Business Travel Accident (BTA) insurance plan provides protection and peace of mind while traveling on company business.

BTA insurance provides an additional level of coverage in the event of your accidental death, dismemberment, or paralysis while traveling on authorized BHGE business. BTA coverage is provided at **no cost to you**.

Coverage type	Coverage amount
Employee coverage	Coverage is up to 5x benefits base pay rounded to the next higher \$1,000 if not already a multiple thereof (minimum \$50,000; maximum \$3 million)
Spouse coverage (during relocation).	\$25,000
Dependents coverage (during relocation)	\$10,000



Retirement

Employee Stock Purchase Program (ESPP)

The Employee Stock Purchase Program (ESPP) gives eligible employees the opportunity to purchase company shares at a 15% discount without brokerage commissions or fees. You'll have four opportunities each year, one per quarter, to enroll in the ESPP. Your first opportunity to enroll in the ESPP will be this year during Annual Enrollment. Fidelity will administer the ESPP.

Contributions are deducted on an after-tax basis from each paycheck based on your election of up to \$3,000 per quarter. Your contributions add up between the offering date and the purchase date. The purchase date for payroll contributions is the last day of March, June, September and December on which trading in BHGE common stock is conducted on the New York Stock Exchange.



Enrollment

Your BHGE benefits: The Big Picture

Sure, your paycheck is important. But there's so much more to your Total Rewards at BHGE.

BHGE offers a variety of benefits that help you manage and protect your health and your family's health, provide a level of financial protection in case of loss, and help you prepare for a financially secure retirement.

These Health, Protection, and Retirement benefits, together with your compensation, form the Total Rewards you receive for working at BHGE. Our Total Rewards package is not only competitive within our industry, it's designed to be comprehensive enough to meet the varying benefit needs of our employees.

Total Rewards at BHGE

Your Total Rewards consists of base pay, benefits, and other compensation. You can see your own personal Total Rewards pie at myRewards: <http://digital.alight.com/bakerhughes>.



If you have questions about eligibility for any of your benefits, contact the

Newly hired or transferred?

Your personal Total Rewards data will be available about 60 days after you enroll.

BHGE role:	Your role:
<ul style="list-style-type: none"> • Provide quality benefits to protect you and your family and help you prepare for retirement. • Ensure our programs are competitive in the marketplace and within our industry. • Manage costs and plan designs to keep our programs sustainable over the long term. • Provide decision-making tools and other resources to help you choose and use your benefits wisely. 	<ul style="list-style-type: none"> • Learn about and choose your benefit coverage carefully to meet your needs and your family's needs. • Be a smart health care consumer. Get involved in your health care — ask questions about treatment alternatives and provider quality and efficiency.



Enrollment

Before you enroll

Take just a second to review this page to make sure you enroll on time and get the coverage you need for yourself and your family.

Health and Protection benefits

- If you plan to cover dependents, make sure they're eligible.
- You have 60 days from your date of hire or transfer to enroll, or else you will receive default coverage.
- Once you receive your first paycheck, you can enroll in your benefits.

If you need medical care before you enroll in your health benefits:

- Call the BHGE Benefits Center to have coverage verified with a provider, or
- Pay for the services yourself (you will be reimbursed for eligible expenses after you've enrolled).

Explore this guide!

Even if you've enrolled for benefits before, it's smart to make sure you understand all of your BHGE benefits.



Enrollment

Planning to enroll dependents?

These are considered eligible dependents for your Health and Protection benefits:

Family member	Eligibility requirements
Your spouse	<ul style="list-style-type: none"> Your legal spouse of opposite or same gender, including common law in states recognizing common law marriage, or a legally separated spouse in states recognizing legal separation
Your children	<ul style="list-style-type: none"> Your dependent children up to age 26 regardless of whether they are married, full-time students or eligible for other group health plan coverage Your unmarried dependent children up to any age who are supported by you because of mental or physical disability; the disability must have occurred during the period in which they were an eligible dependent (up to age 26)

Eligible children include:

- Your biological children
- Your adopted children and children placed for adoption
- Your stepchildren
- Foster children in your care
- Any children for whom you have legal custody

Eligible dependents do not include:

- Those who are in full-time military service
- Parents, siblings, grandparents, nephews, nieces, etc., under the Medical, Dental, or Vision plans.
- Domestic partners

Helpful Tip

You'll need the Social Security Number (SSN) of any dependent you cover. If you have not received an SSN for a dependent by the time you enroll, be sure to update his or her information with the BHGE Benefits Center once you receive it.



Be sure to update your beneficiaries for Life insurance and AD&D insurance.



Enrollment

How to enroll

Whether for the first time or during Annual Enrollment, enrolling is a snap — especially online!

When you log in, you'll take these 3 simple steps designed to strengthen security and better protect your information:

- 1. Choose**
a few security questions
-
- 2. Register**
the computer or device you use to access the site
-
- 3. Provide**
updated contact information

None of this information will be shared. If you have problems, contact the **BHGE Benefits Center**.

Online — two ways to enroll

1 From BHGEbenefits.com, click on *Enroll/Login*. There is no password required; you'll be instantly and securely logged on to [myRewards](#).

2 From anywhere else on the Internet, type <http://digital.alight.com/bakerhughes>, then log in with your user ID and password. 

If you are a new hire, you'll need to create a user ID and password to access the website. You will need:

- The last 4 digits of your SSN or BHGE Global Identification Number (GID)
- Your date of birth (MM-DD-CCYY)
- Your home zip/postal code

Access is available 24 hours a day, Monday through Saturday, and after 12 p.m. Central Time on Sundays.

By phone — BHGE Benefits Center



Call the BHGE Benefits Center

1-866-244-3539 (within the U.S.)
1-847-883-0945 (worldwide)

Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central Time.

Make Changes?

During Annual Enrollment, if you wish to make changes, you must contact the

directly and speak with a representative.



Enrollment

After you enroll

Enrollment confirmation

If you make changes to your elections during Annual Enrollment, you'll receive a confirmation statement of your health and insurance elections at your BHGE e-mail address. If you find any errors, contact the BHGE Benefits Center immediately.

Insurance identification cards

If you are enrolling for the first time (or making changes during Annual Enrollment), you'll receive ID cards for these benefits as shown:

Benefit plan	Insurance ID card	Vendor
Medical (including Vision and worldwide Prescription Drugs)	Yes	Cigna Global Health Benefits
Dental	No	Use your medical card

**You may receive an additional card if you are from (or working in) a CignaLinks country. See page 3 for further details.*



Enrollment

If you don't enroll

BHGE provides some benefits automatically; others require you to enroll to have coverage. If you don't enroll by the deadline, your default coverage will depend on whether you're a newly hired or current employee (see below). Confirmation statements will auto generate for changes only. Even if you do not enroll or make changes during Annual Enrollment, we encourage you to access [myRewards](#) to ensure you have the right coverage in place.

If you're an existing employee transferring within BHGE, your default coverage may be different. Visit [myRewards](#) online or contact the **BHGE Benefits Center** to verify your coverage.

Benefit plan	Newly hired employees	Current employees who remain eligible but don't enroll during Annual Enrollment
Medical (includes Prescription Drug coverage)	<i>You Only</i> coverage*	Same coverage you currently have
Dental	No coverage	Same coverage you currently have
Salary Continuation	Automatic coverage	Automatic coverage
Long-Term Disability (LTD)	Automatic coverage	Automatic coverage
Life insurance	Automatic coverage (Basic only)	Same coverage you currently have

*You will need to pay for the default Medical coverage.



Enrollment

If you don't enroll (chart cont.)

If you're an existing employee transferring within BHGE, your default coverage may be different. Visit [myRewards](#) online or contact the **BHGE Benefits Center** to verify your coverage.

Benefit plan	Newly hired employees	Current employees who remain eligible but don't enroll during Annual Enrollment
Accidental Death & Dismemberment (AD&D) insurance	Automatic coverage (Basic only)	Same coverage you currently have
Business Travel Accident (BTA) insurance	Automatic coverage	Automatic coverage

**You will need to pay for the default Medical coverage.*



Enrollment

When you can make changes to your benefit elections

When life changes, you can change your benefits as shown below by visiting [myRewards](#).

Benefit plan	When changes can be made
Health and Protection benefits	<p>You can make changes during the Annual Enrollment period (typically held during October or November each year) for benefits effective January 1 of the following year.</p> <p>You can also make modifications if you have a change in family status, such as the birth or adoption of a child, marriage or divorce, or if you have a change in employment status that affects your benefits eligibility. In most cases, you will need to notify the BHGE Benefits Center within 60 days from the date of the change. The effective date will be the same day as the status change (for example, your baby's birth date or date of marriage). For more information, access myRewards or call the BHGE Benefits Center.</p>



Enrollment

2019 monthly premium rates

Here's how much you'll pay each month if you enroll in these health plans. Individual rates for Supplemental Life and Voluntary AD&D can be found on [myRewards](#) when you enroll.

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical Monthly Premium Rates				
Cigna Worldwide Medical	\$55	\$124	\$96	\$165
Dental Monthly Premium Rates				
Cigna Worldwide Dental	\$7	\$14	\$19	\$26

BHGE pays the full cost of these benefits:

- Salary Continuation
- Long-Term Disability
- Basic Life insurance
- Basic AD&D insurance
- Business Travel Accident insurance



Enrollment

Deduction Authorization

As a BHGE employee, I understand that I may be eligible for Health and Welfare benefit coverage. Certain benefits are provided and paid for by BHGE. Other plans and coverage levels require an employee contribution. Upon election of any level of coverage which requires an employee contribution via payroll deduction, I hereby authorize BHGE to deduct the applicable contribution from my paycheck as required. I realize that premium amounts may be adjusted by the benefit providers/administrators or BHGE, and that I will be notified in writing of such changes.

BHGE accepts no liability or responsibility for paying any employee portion of premiums. Paychecks are prepared biweekly. Depending upon timing of plan election, payroll deduction of retroactive premiums may be necessary.

If during the course of employment with BHGE, I am approved for a Leave of Absence (LOA), I understand I will be required to pay my employee contributions for coverage in place prior to leave. Payment of these premiums for continuation of coverages will be deducted from my paycheck. If I am not receiving pay during the leave, the benefit deductions will go into arrears and will be deducted from my regular pay upon my return to work.

Upon termination of employment, it may be necessary for BHGE to deduct the remainder of any employee contributions for the current month's coverages, in addition to any outstanding amounts.



Incentives

Long-Term Incentives

Our Long-Term Incentive Plan (LTIP) rewards the leaders of our company for creating positive, sustained business results. The LTIP also allows our leadership to build an ownership position in the company, which helps us all focus on the reward potential of share price appreciation. The company's Board of Directors may issue certain long-term incentive awards, including:



Stock options

Allows you to purchase shares of company stock at a fixed price at a discount on the grant date.



Performance units

Long-term incentive payable in cash if financial goals are met by the end of a three-year performance period.



Restricted stock shares or restricted stock units

Awards you company stock over a specified vesting period (typically pro rata over three years).

Participation is not automatic

Participation in the LTIP is based on your current performance and potential contributions to the company's future success. You are eligible for consideration for participation as long as you remain an active employee of the company, in good standing, and as long as the Compensation Committee of the Board of Directors continues to make LTI grants.

The date of the grant and the exercise price for Stock Options is set by the Compensation Committee of the Board of Directors as described in the plan document.

After you receive an LTIP award, you will be provided with more detailed information on the LTIP.

**CHECK IT
OUT!**

LTIP awards are granted to help align employees' performance with shareholders' interests and also with the strategies and goals of BHGE.



Resources

Benefit plan	Provider	Phone number	Website
Enrollment, Eligibility, Summary Plan Descriptions, and Advocacy	BHGE Benefits Center	1-847-883-0945 (worldwide) or 1-866-244-3539 (within the U.S.)	myRewards http://digital.alight.com/bakerhughes
Medical (includes Prescription Drug, Dental, and Vision)	Cigna Worldwide	1-800-441-2668 (worldwide) 302-797-3100 (collect) 302-797-3150 (fax)	www.cignaenvoy.com
International SOS	ISOS	44-20-8762-8008 (if calling from Europe, the U.S., Africa or the Middle East) 65-6338-7800 (if calling from Asia, Australia, or the Pacific Rim)	www.internationalSOS.com Membership number: 1CPA984
Salary Continuation	HR Service Center	1-713-466-2050 (worldwide)	email: BHGE.TotalRewards@bakerhughes.com
Long-Term Disability (LTD)	HR Service Center	1-713-466-2050 (worldwide)	email: BHGE.TotalRewards@bakerhughes.com
Life and Accidental Death & Dismemberment (AD&D)	BHGE Benefits Center	1-866-244-3539 or 1-847-883-0945 (worldwide)	myRewards http://digital.alight.com/bakerhughes
Employee Stock Purchase Program	Fidelity	1-800-544-9354 or 1-800-544-0275 (worldwide) or Visit fidelity.com/globalcall for local toll-free numbers	www.netbenefits.com



Contact information

This document includes information about the benefits programs offered by Baker Hughes, a GE Company. If you have difficulty understanding the information contained in this document, please contact the BHGE Benefits Center.

Este documento contiene la información de los programas de beneficios de salud y bienestar de Baker Hughes, a GE Company. Si tuviera alguna dificultad para entender alguna parte de este documento, por favor contacte al Centro de Beneficios.

Tài liệu này có thông tin về Các Chương Trình Quyền Lợi về Y Tế & Phúc Lợi và Các Chương Trình Huu Trí của B Incorporated có hiệu lực vào ngày 1 Tháng Giêng, 2019. Nếu quý vị có bất cứ câu hỏi nào về thông tin trong xin liên lạc Benefits Center.

Please note that the information presented in this document is only a summary. The actual eligibility requirements, benefits, terms, conditions, limitations, and provisions that govern these plans are contained in the plan documents or group insurance contracts. If, in our efforts to make the plans easy to understand, any of the plan provisions have been omitted or misstated, the official plan documents or insurance contracts are the final authority. The legal documents also govern the administration of the plans and payment of benefits. In case of any dispute, the information in the plan documents or contracts will prevail. The company intends to continue the plans described in this document indefinitely. However, the company reserves the right to amend, cancel, change carriers, or discontinue all or any part of the plans at any time.

**FUEL
YOUR
FUTURE**

Rewards powered by BHGE.