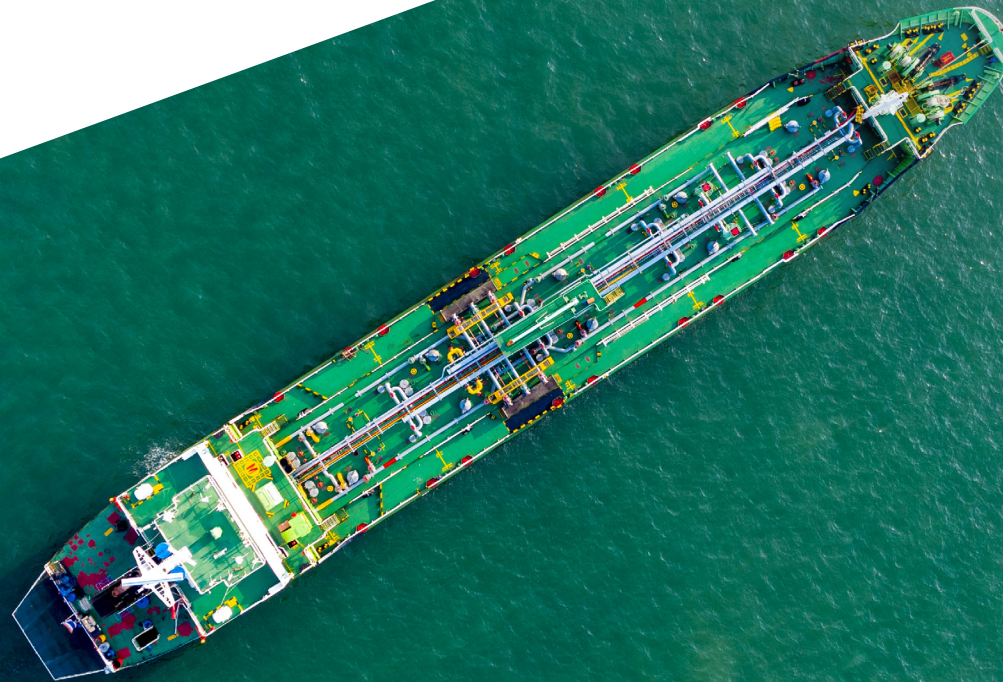
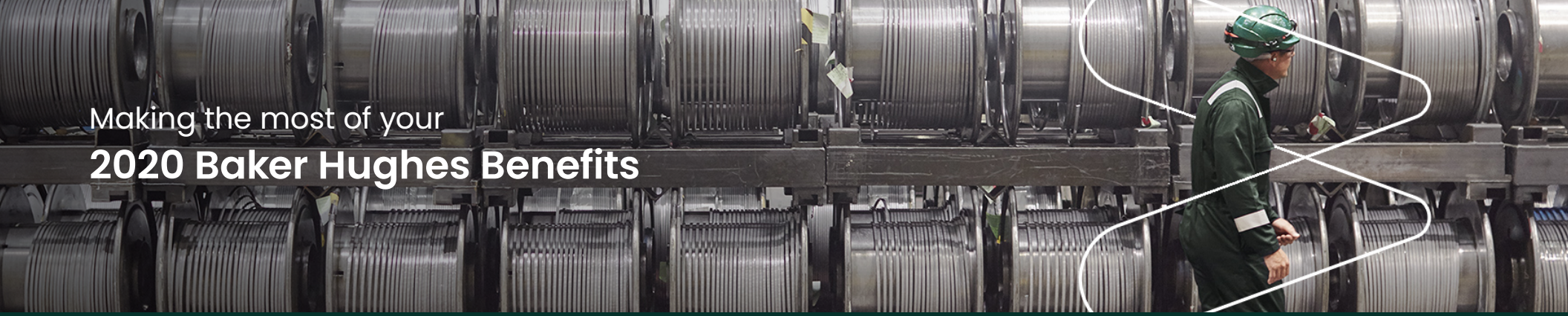


International Assignees & Rotators Executive Guide





Making the most of your 2020 Baker Hughes 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.

Newly hired or transferred?

You have 60 days from your date of hire or transfer to enroll or you will receive default coverage.

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 what 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	\$1,500,000	\$1,500,000
Deductible	No deductible	No deductible	No deductible
Coinsurance	100% of covered expenses	80% of covered expenses	80% of covered expenses
Preventive care	100% covered expenses	100% 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% after plan deductible
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	\$1,500 per person	\$1,500 per person
Prescription Drug coverage	When you enroll in Medical, you automatically receive Prescription Drug coverage. Refer to the Prescription Drug Section for details.		

Save money on healthcare!

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 the 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 hire date or transfer date (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 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 Baker Hughes 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

Telemedicine

Telemedicine is a form of virtual health that allows you to see or talk to doctor from your mobile device or computer.

What's covered by Cigna Global Health Benefits®?

- Telemedicine services are covered at the same coverage level and cost share as the same service if rendered through in-person consultation or contact – subject to the same medical necessity criteria.
 - Must be provided by an appropriately licensed and credentialed health care professional. (including primary care physicians and mental health professionals, etc.).
 - Coverage is provided per the terms and conditions of the policy and the health care professional's or vendor's contracting status: In- or out-of-network.
- Health care professionals, such as mental health professionals, primary care physicians, etc., may provide consultations via telemedicine.
- Telemedicine vendors, such as MDLIVE, Relay for Health, AmWell, etc., provide services for minor, non-urgent conditions.

Who can use telemedicine and how can they access services?

U.S. in-patriates (non-U.S. employees on an expatriate assignment in the U.S.), Third Country Nationals (non-U.S. employees on assignment in a country other than the U.S.) and U.S. expatriates (U.S. employees on assignment outside the U.S.) are eligible. This is how you can access services:

- Access services from any health care professional inside or outside the U.S. – home country or locally via web, email, phone, etc.
- Be aware of potential treatment limitations (including prescriptions) when seeking services from a remote health care professional.
- Access services from a local telemedicine vendor for minor, non-urgent care.
- For employees not located in the U.S., we do not recommend seeking services from a U.S. telemedicine vendor due to licensing regulations and treatment limitations.



Prescription Drug coverage

Prescription drugs can be essential for treating a variety of conditions and we all need them occasionally. They're also expensive, which is why Baker Hughes 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 Baker Hughes—much less.

Under the Cigna Worldwide plan, you automatically receive Prescription Drug coverage through Cigna. When you utilize Cigna for your prescription drug coverage, you will pay the full price of the prescription drug at the time of purchase 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.**

Check it Out!

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 Baker Hughes employees can receive an annual in-network physical at no cost. As a leader at Baker Hughes, 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. The executive physical program is for SEB+ employees only.

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 then submit an expense report for reimbursement of covered services (up to \$1,800).

- 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, and Vision.

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 Baker Hughes Benefits Center.

A Baker Hughes 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)

Baker Hughes has contracted with ISOS to provide emergency evacuation services when adequate medical care is not available locally. Baker Hughes 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 Baker Hughes 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 email health alerts that send travel health information to your PC, laptop, or wireless device

How to Use International SOS

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.

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 Baker Hughes 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



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 Baker Hughes disability benefits can help.

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

Salary Continuation

Baker Hughes 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

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

*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 either in 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.

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

Basic Life		Prerequisite Life		Supplemental Life		Total Coverage
2x automatic coverage	+	up to 3x optional coverage	+	up to 8x optional coverage	=	Not to exceed \$7.5 million (\$5 million maximum of Basic + Prerequisite Life combined and \$2.5 million maximum of Supplemental Life)



Protection

Basic Life insurance

Baker Hughes 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: • \$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 Baker Hughes 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.

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

Basic AD&D		Prerequisite Life		Supplemental Life		Total Coverage
2x automatic coverage	+	up to 3x optional coverage	+	up to \$250,000 optional coverage	=	Not to exceed \$5.25 million (\$5 million maximum of Basic + Prerequisite AD&D combined and \$250,000 maximum of Voluntary AD&D)

The benefit is paid in addition to any life insurance you have. Baker Hughes 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)

Check it Out!

If both you and your spouse are Baker Hughes 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 Baker Hughes 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
Dependent child coverage (during relocation)	\$10,000



International Retirement Plan

The International Retirement Plan (or “IRP”) is designed to provide you with a way to accumulate personal savings for your retirement. The IRP is administered by the Royal Bank of Canada (RBC).

Contributions

Employee contribution account

You may contribute between 1% and 50% of your eligible pay into your International Retirement Plan account each pay period. Eligible Pay includes your regular base pay, overtime pay, shift differentials, commissions, and eligible bonuses paid during the year. Eligible bonuses include variable pay for services rendered, such as bonuses paid under incentive compensation plans. (To help you decide how much to contribute, access the Projected Benefits page in the Plan Management section of the website.)

Changing your contribution amounts

You may change the amount you contribute at any time by going to the [RBC cees website](#) to request this change. The change will take effect from the pay period following your election, or as soon as administratively feasible.

Company matching contributions

If you save this much:	The Company contributes an additional:
1.0%	1.0%
2.0%	2.0%
3.0%	3.0%
4.0%	4.0%
5.0% - 50%*	5.0%

*The matching contribution applies only to the first 5% that you save.



Retirement

Company base contributions

Each payroll period, the Company automatically contributes an amount equal to a percentage of your eligible pay. You do not have to contribute your own money to receive these contributions. The amount you receive depends on your age on the last day of that pay period as shown here:

Your current age	The Company contributes an additional:
Under 35	2.0%
35-39	2.5%
40-44	3.0%
45-49	4.5%
50-54	4.0%
55-59	4.5%
60 or Older	5.0%

If you become disabled

If you become disabled, the Company will continue to make base contributions to your IRP account for up to 90 days, as long as you are eligible for Salary Continuation under the Baker Hughes Salary Continuation plan for at least one day of each pay period. However, if your employment with Baker Hughes ends during this time, Baker Hughes contributions will stop.

Rollover contributions

If you participated in a previous employer's retirement plan, you will not be able to roll over any funds into the International Retirement Plan. Also, if you remain active with Baker Hughes, but move to an IRP-ineligible company code, you will not be able to roll over your IRP account into another Baker Hughes retirement plan.

Vesting

You are always 100% vested in your own contributions, the Baker Hughes matching contributions, and any related earnings.



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 Baker Hughes common stock is conducted on the New York Stock Exchange.



Your Baker Hughes benefits: The big picture

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

Baker Hughes offers a variety of benefits that help you manage and protect your health and your family's health.

These benefits together with your compensation, form the Total Rewards you receive for working at Baker Hughes. 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 Baker Hughes

Your Total Rewards consists of base pay, benefits, and other compensation.

Baker Hughes 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.

If you have questions about eligibility for any of your benefits, contact the **Baker Hughes Benefits Center**

Newly hired or transferred?

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



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 Baker Hughes 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 Baker Hughes 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 coverageYour 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 Baker Hughes 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!

There are two ways you can enroll in your benefits: either online or by phone.

Online — BakerHughesBenefits.com/international-executives

From BakerHughesBenefits.com/international-executives, click on *Enroll, Change, or Review Benefits*. And then select *Health & Protection Benefits*.

The first time you access the enrollment system, you will need to create a new user ID and password. Here are the steps you will need to follow:

- You will need your work email, employee ID or Social Security Number to start the process. An email will be sent to the email address on file for you with an authentication code. Type that code into the box on the screen.
- Then the site will ask you to type in a mobile phone number where you can receive a text. This is called multi-factor authentication.
- Check your text messages for a code to type into the box on the screen.
- Create a password at least eight characters long. The site will require you to include a combination of capital and lowercase letters, numbers, and symbols.
- Each time you log in, you will be required to use multi-factor authentication (sending your mobile phone a text with a code).

Access is available 24 hours a day, seven days a week.

By phone — Baker Hughes Benefits Center

Call the Baker Hughes Benefits Center

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

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

Make Changes?

During Annual Enrollment, if you wish to make changes, you must contact the **Baker Hughes Benefits Center** directly and speak with a representative.

If you have problems accessing the enrollment system or enrolling for benefits, contact the **Baker Hughes Benefits Center**.



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 Baker Hughes email address. If you find any errors, contact the Baker Hughes 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

Baker Hughes 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 BakerHughesBenefits.com/international-executives to ensure you have the right coverage in place.

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
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.

If you're an existing employee transferring within Baker Hughes, your default coverage may be different. Visit BakerHughesBenefits.com/international-executives online or contact the **Baker Hughes Benefits Center** to verify your coverage.



Enrollment

Making changes to your benefit elections

When life changes you can change your benefits as shown below by visiting BakerHughesBenefits.com/international-executives.

Benefit plan	When changes can be made
Health 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 Baker Hughes Benefits Center within 60 days of 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 your date of marriage). For more information, access BakerHughesBenefits.com/international-executives or call the Baker Hughes Benefits Center.</p>



Enrollment

2020 monthly premium rates

Here's how much you'll pay each pay period if you enroll in these health plans.

	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

Baker Hughes 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 Baker Hughes employee, I understand that I may be eligible for Health and Welfare benefit coverage. Certain benefits are provided and paid for by Baker Hughes. 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 Baker Hughes to deduct the applicable contribution from my paycheck as required. I realize that premium amounts may be adjusted by the benefit providers/administrators or Baker Hughes and that I will be notified in writing of such changes.

Baker Hughes 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 Baker Hughes 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 Baker Hughes to deduct the remainder of any employee contributions for the current month's coverages, in addition to any outstanding amounts.



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	Performance units	Restricted stock shares or units
Allows you to purchase shares of company stock at a fixed price at a discount on the grant date	Long-term incentive payable in cash if financial goals are met by the end of a three-year performance period.	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, as well as the strategies and goals of Baker Hughes.



Contact

Resources

Benefit plan	Provider	Phone number	Website/Email
Enrollment, Eligibility, Summary Plan Descriptions, and Advocacy	Baker Hughes Benefits Center	1-847-883-0945 (worldwide) 1-866-244-3539 (within the U.S.)	BakerHughesBenefits.com/ international-executives
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: ICPA984
Salary Continuation	HR Service Center	1-713-466-2050 (worldwide)	email: BakerHughes.TotalRewards@ bakerhughes.com
Long-Term Disability (LTD)	HR Service Center	1-713-466-2050 (worldwide)	email: BakerHughes.TotalRewards@ bakerhughes.com
Life and Accidental Death & Dismemberment (AD&D)	Baker Hughes Benefits Center	1-847-883-0945 (worldwide) 1-866-244-3539 (within the U.S.)	BakerHughesbenefits.com
International Retirement Plan	Royal Bank of Canada (RBC)	+44 (0) 1534 283 030	email: teambakerhughes@rbc.com or IRP@bakerhughes.com Inside Baker Hughes: Inside. BakerHughes.com website: www.rbcees.com
Employee Stock Purchase Program	Fidelity	1-800-544-0275 (worldwide) or 1-800-544-9354 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. If you have difficulty understanding the information contained in this document, please contact the Baker Hughes Benefits Center.

Este documento contiene la información de los programas de beneficios de salud y bienestar de Baker Hughes. 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 Hưu Trí của Baker Hughes Incorporated có hiệu lực vào ngày 1 Tháng Giêng, 2020. Nếu quý vị có bất cứ câu hỏi nào về thông tin trong tài liệu này 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.