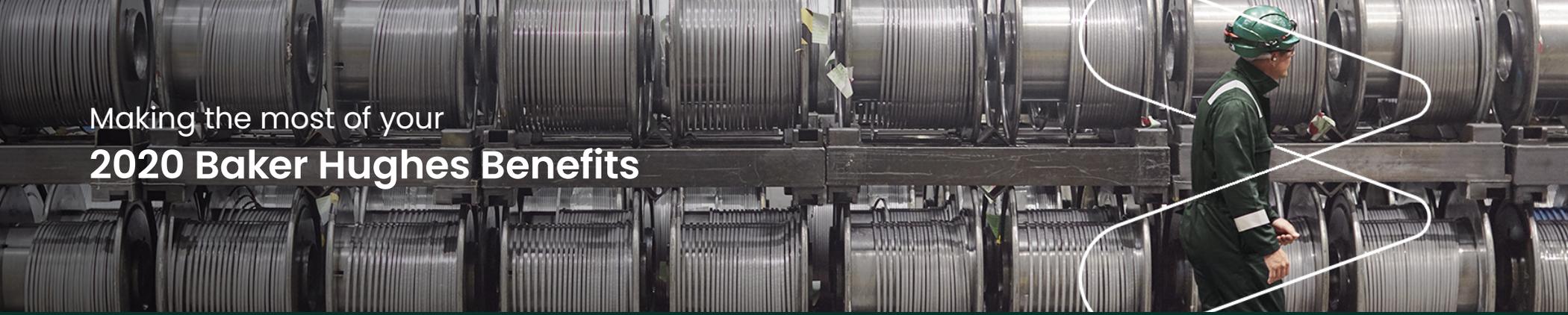


Short Term Assignee IE Guide





Making the most of your 2020 Baker Hughes Benefits

Using this guide

The information provided in this Benefits Guide provides an overview of the benefits you receive while on a Short-term Assignment or as an International Expert. **There is also a helpful resources page at the end of the guide for information about who to contact for questions or concerns.**

The following benefits may be in addition to benefits you receive within your home country.

Insurance ID cards: You will receive a medical ID card from Cigna Worldwide (the provider of the Medical plan) at your address on file in payroll. Once you are enrolled, you will also receive an email from Cigna with your participant ID and instructions on how to register on the Cigna employee portal, Cigna Envoy. Once you have registered, you will be able to print ID cards, find providers, view claims, and access a variety of resources that are available for our international employees

Eligibility: The benefits provided are for the employee only and do not apply to dependents.

Enrollment: No enrollment is necessary. You will automatically receive these benefits when you are placed within one of the eligible assignments. Your benefits will take effect on the date you transfer or are hired into an eligible assignment.

2020 rates: These benefits are provided to you at no cost; Baker Hughes, a GE Company (Baker Hughes), pays the full cost of the benefits. The benefits will cease upon termination, when you are no longer on an eligible assignment, or if Baker Hughes terminates the plans.

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		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.



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?

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.



Health

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

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

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



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 provides basic protection at no cost to you while on assignment.

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 \$1 million)
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

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



Contact

Resources

Benefit plan	Provider	Phone number	Website/Email
Medical (includes Prescription Drug 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
Life Insurance	Baker Hughes Benefits Center	1-847-883-0945 (worldwide) 1-866-244-3539 (within the U.S.)	BakerHughesBenefits.com
Business Travel Accident (BTA) Insurance	Baker Hughes Benefits Center	1-847-883-0945 (worldwide) 1-866-244-3539 (within the U.S.)	BakerHughesBenefits.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 informacion 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.

Baker
Hughes