

**BAKER
HUGHES**
a GE company

A photograph of two workers wearing hard hats and safety glasses, smiling. They are positioned inside a large circular opening, possibly a tunnel or a large pipe. The image is overlaid with a blue tint. The text 'FUEL YOUR FUTURE' is superimposed over the center of the image.

FUEL YOUR FUTURE

Rewards powered by BHGE.

2019 BHGE U.S. Benefits Enrollment Guide

Enroll from October 15 to November 2.



2019 U.S. Benefits Resources

This guide provides key highlights of your 2019 U.S. benefits. You'll have access to various resources that will provide information and support as well as 24/7 online tools. For information about what you need to do to enroll in your 2019 benefits, see the insert *Your Steps for Enrollment* in the pocket of this guide.

BHGEbenefits.com

Visit [BHGEbenefits.com](https://www.bhgebenefits.com), your one-stop-shop for benefits information. The site offers easy navigation, is mobile friendly and you don't need to login, so spouses can access it too. Here's what you'll find on the site:

- 2019 *Benefits Guide*
- Educational videos
- Answers to Frequently Asked Questions
- Contact information for all your 2019 BHGE benefits program administrators and partners



myRewards

my**Rewards** is BHGE's benefits enrollment website. You can access it from [BHGEbenefits.com](https://www.bhgebenefits.com) by clicking the *Enroll/Login* button. If you are new to my**Rewards**, you will have to register the first time you log onto the tool.

Benefits Education Meetings

Benefits education meetings will be held from **September 24 to October 26**. Sign up on [BHGEbenefits.com](https://www.bhgebenefits.com). If there's not an in-person meeting at your location, you can watch a recorded webinar on [BHGEbenefits.com](https://www.bhgebenefits.com) beginning in late September.

BHGE Benefits Center

BHGE benefits representatives are available to assist you by phone Monday through Friday, 7:00 a.m. to 7:00 p.m. CST, except on holidays, at 1-866-244-3539.

BHGE Health & Welfare Benefits Eligibility

You are eligible for benefits if your payroll is U.S.-based and you're either a regular full-time employee or a benefits-eligible part-time employee (regularly scheduled to work at least 20 hours per week). Eligible employees do not include:

- Temporary, contract or seasonal employees
- Employees hired outside of the United States and who work outside of the United States
- Employees who are members of a bargaining unit whose agreement does not provide for these benefits



Eligible Dependents

Your legal spouse and dependent child(ren) are eligible to enroll in certain benefits. For more details read the *Benefits Guide* on [BHGEbenefits.com](https://www.bhgebenefits.com). You will be required to complete the dependent verification process and provide documentation for each enrolled dependent.

For the BHGE 401(k) Plan eligibility, see the *Benefits Guide* on [BHGEbenefits.com](https://www.bhgebenefits.com).

Decision Support Tools

You have a lot of decisions to make during Annual Enrollment, so BHGE offers tools to help you through your decision-making process. These tools don't do all the work for you – the final decision is up to you, so use these tools as a guide along with all of your other enrollment resources.

Medical Plan Decision Tool

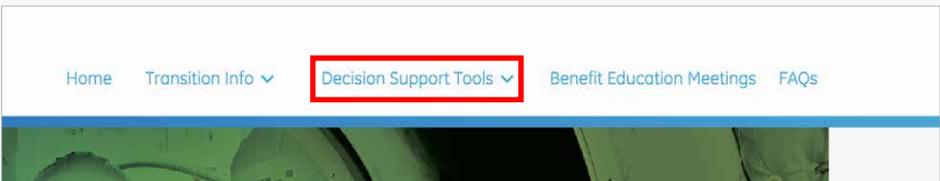
Need some help choosing the right plan for you and your family in 2019? We've got a medical plan decision tool that can walk you through each of your Medical plan options. You answer some questions and the tool makes suggestions about which Medical plan to enroll in.

401(k) Plan Decision Tool

We also have a 401(k) Plan decision tool to help you learn more about the BHGE 401(k) and decide how much you want to contribute. But don't forget to consider saving at least 5% each pay period so you receive the full company matching contribution!

Looking for the Decision Support Tools?

From the home page of [BHGEbenefits.com](https://www.bhgebenefits.com), under in the main navigation, select *Decision Support Tools*.



Watch and Learn

We're not done yet! We've also got two videos to help you make decisions during Annual Enrollment.

Employee Stock Purchase Program (ESPP) Video

You have the opportunity to elect to purchase company stock at a 15% discount four times a year, starting during Annual Enrollment. This video walks you through the benefits of purchasing stock through the ESPP, the process of purchasing it and more.

401(k) Plan Video

Watch a quick video for an overview of the plan and what it offers. From contributions to investment options, this video covers it all.

Your 2019 U.S. Benefits

Medical Plan Options Overview

While all three Medical plans cover the same services, your deductible, coinsurance and contribution rates will vary based on the plan you select. You choose the plan that is right for you and your family. All of BHGE's Medical plans are administered by UnitedHealthcare (UHC). All three plans cover in-network preventive care at 100%. Be sure to choose a doctor that participates in the UHC network to avoid paying more.

Full plan details can be found on BHGEbenefits.com, along with a link to the UHC website to look up network providers.

	Standard Plan	Premium HSA	Basic HSA
Type of Plan	Traditional PPO	High Deductible Health Plan	High Deductible Health Plan
Deductible	Individual: \$750 Family: \$1,500	Individual: \$1,500 Family: \$3,000*	Individual: \$3,250 Family: \$6,500*
Out-of-Pocket Maximum	Individual: \$4,000 Family: \$8,000	Individual: \$5,000 Family: \$10,000	Individual: \$6,500 Family: \$13,000
Preventive Care	Covered 100% in-network, no deductible		
Coinsurance	20% in-network services; 40% of eligible expenses out-of-network		
Physician Office & Virtual Visits	Subject to deductible and coinsurance		
Hospital Stays			
Outpatient Services			
Urgent Care			
Emergency Room	\$100 copay, plus deductible and coinsurance; copay waived if admitted		

**Must meet family deductible if coverage tier is other than Employee Only.*

Out-of-Network Plan Eligibility

If your home ZIP code you have on file with the company is outside the UHC network service area, your options are the out-of-area plans. You'll see them in my**Rewards** when you enroll. With the out-of-area plans, you can use any provider for your health care and receive coverage at the in-network coinsurance level.



Key Features of a Health Savings Account (HSA)

A Health Savings Account (HSA) is an excellent way for you to save money, before taxes, to pay for eligible health care expenses. You are only eligible to contribute to an HSA if you enroll in the Premium HSA or Basic HSA Medical plan.

- When you enroll in the Premium HSA plan, BHGE contributes to your HSA. The company contribution is based on your medical coverage tier and will be deposited in January 2019.
 - **Employee Only coverage: \$500**
 - **Employee + Spouse coverage: \$750**
 - **Employee + Child(ren) coverage: \$750**
 - **Family coverage: \$1,000**
- You can also contribute tax-free to your HSA up to the IRS limits. The limits for 2019 are \$3,500 for individual coverage and \$7,000 for family coverage levels. If you are age 55 or older, you can contribute an additional \$1,000.
- You can spend your HSA dollars when you have eligible expenses during the year or save it for the future. The HSA is an actual account, in your name, that you manage. If you leave BHGE, your account balance and the tax advantages are yours to take with you, even into retirement.

Visit [BHGEbenefits.com](https://www.bhgebenefits.com) for more information.

Dental Coverage

Our Dental plan encourages preventive and diagnostic dental care and provides coverage for basic and major dental care as well as orthodontia services. Cigna Dental is our Dental plan administrator. If you use a dental provider who participates in the Cigna network, you pay less for care.

The Dental plan covers 100% of in-network preventive care services, such as oral exams, routine cleanings and X-rays. After the deductible you pay coinsurance for basic services such as fillings and root canals, and for major services like crowns and bridges. The annual maximum benefit for the Dental plan is \$2,500. Orthodontia is covered for children up to age 19 at 50%, up to a lifetime maximum of \$2,500. Full plan details can be found on [BHGEbenefits.com](https://www.bhgebenefits.com), along with a link to the Cigna website to look up network dentists.



Vision Coverage

The Vision plan provides coverage for routine eye exams and glasses or contacts. VSP is our Vision plan administrator. You may choose from two options: the High Plan or the Low Plan.

Both Vision plans cover yearly eye exams at a \$10 copay. Under the High Plan you can get glasses or contacts once a year. Under the Low Plan you can get glasses or contacts every other year. Go to [BHGEbenefits.com](https://www.bhgebenefits.com) for plan details and a link to the VSP website to look up network providers.

You may choose any provider you wish for your vision care, but you receive the highest level of coverage—and never have to file a claim—when you choose a provider in the VSP network. If you don't use a VSP provider, you will typically pay more out-of-pocket.

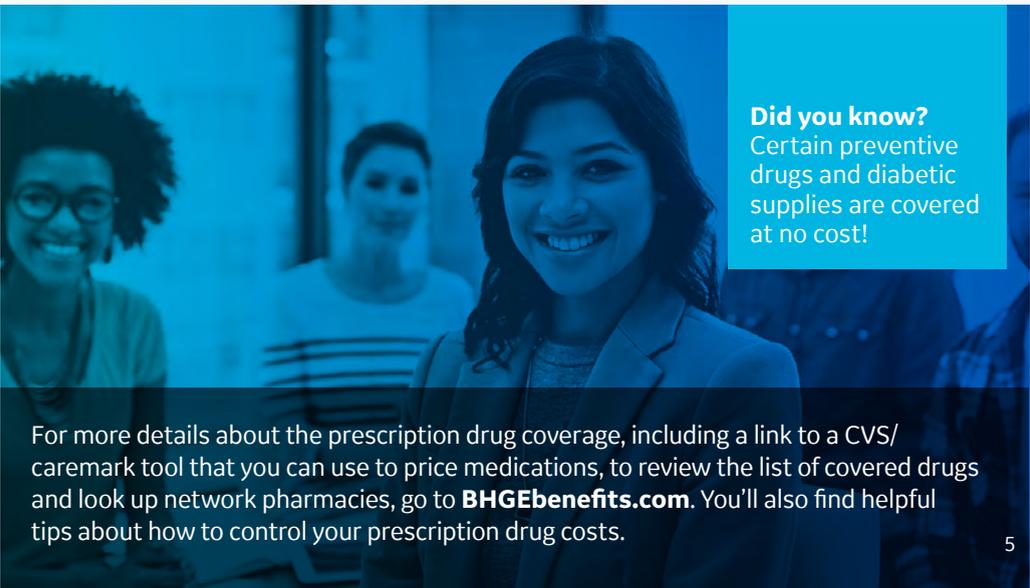
Prescription Drug Coverage

When you enroll in a BHGE Medical plan, you automatically receive Prescription Drug coverage. CVS/caremark is our prescription plan administrator. All plan options cover the same medications. How your prescription drug coverage works depends on the Medical plan you choose.

	Standard Plan*		Premium HSA**		Basic HSA**	
	Retail (30-day supply)	Mail (90-day supply)	Retail (30-day supply)	Mail (90-day supply)	Retail (30-day supply)	Mail (90-day supply)
Generic Drugs	\$7 copay	\$15 copay	\$7 copay	\$15 copay	\$7 copay	\$15 copay
Formulary Brand	25% \$30 min \$60 max	25% \$75 min \$150 max	30%		30%	
Non-formulary Brand	30% \$60 min \$100 max	30% \$150 min \$250 max	30%		30%	
Specialty Drugs	30% \$250 max (30-day supply)		30% (30-day supply)		30% (30-day supply)	

*Deductible does not apply; pharmacy expenses accumulate toward medical out-of-pocket maximum.

**Deductible applies; Deductible and out-of-pocket maximum combined for medical and pharmacy expenses.



Did you know?
Certain preventive drugs and diabetic supplies are covered at no cost!

For more details about the prescription drug coverage, including a link to a CVS/caremark tool that you can use to price medications, to review the list of covered drugs and look up network pharmacies, go to **BHGEbenefits.com**. You'll also find helpful tips about how to control your prescription drug costs.

Flexible Spending Accounts

Health Care Flexible Spending Account

The Health Care Flexible Spending Account (HCFSA) allows you to set aside money to pay for eligible health care expenses for you and your eligible dependents with pre-tax dollars. You can contribute to the Health Care FSA if you enroll in the Standard Plan or waive medical coverage. The 2019 contribution limit is \$2,650.

Dependent Care Flexible Spending Account

The Dependent Care Flexible Spending Account (DCFSA) allows you to set aside money to pay eligible dependent care expenses with pre-tax dollars. You can enroll in a Dependent Care FSA even if you're not enrolled in any other BHGE benefits. You can contribute up to \$5,000 if you are a single taxpayer or married filing jointly (\$2,500 if you are married and file separate tax returns).

For more information about both the HCFSA and DCFSA, see the online *Benefits Guide*.

Care When You Need It

In a pinch? Out of town? Need care in the middle of the night? Have a kid in college who needs some care? BHGE offers two ways to get care or a consultation without having to head into the doctor's office. Services are available if you're enrolled in a BHGE Medical plan.



Telemedicine Service

Virtual Visits, a telemedicine service through UnitedHealthcare, lets you talk to a doctor – from your phone, tablet or computer – for generally less than \$50. Doctors can help with allergies, cough/cold, fevers, migraines, the flu, stomachaches and more. And they can even send a prescription to the pharmacy for you.



24/7 Nurseline

Call the 24/7 Nurseline to get a quick answer to questions about treatment alternatives, provider options, medication information and more.

Additional Health Resources

BHGE offers additional Health Resources, for you and your dependents enrolled in a BHGE Medical plan. These include wellness resources, maternity support, centers of excellence that allow you to seek best-in-class treatment and clinical support programs. Go to [BHGEbenefits.com](https://www.bhgebenefits.com) for more information.



CARE

Protection Benefits

Company-Provided Benefits

While many of the BHGE benefits support your health and wellbeing, we also offer benefits and programs to protect you and your family when life presents challenges or takes unexpected turns. Additional details can be found in the *Benefits Guide* on BHGEbenefits.com.



Basic Life Insurance

Safeguards your family in the event of your death. Receive 2x your benefits base pay, up to \$500,000.



Basic AD&D Coverage

Protects you and your family in the event of a serious injury. Receive 1x your benefits base pay, up to \$500,000.



Business Travel Accident

Protection while you are traveling for business. Coverage is 5x your benefits base pay up to \$3 million.



Short-Term Disability

Income replacement in the event you are unable to work due to a disability. Coverage is 100% of your benefits base pay for the first eight weeks, then 75% of your benefits base pay for up to 18 weeks.



Long-Term Disability

Once you have exhausted Short-Term Disability, Long-Term Disability can provide income replacement for an extended disability. Coverage is 50% of benefits base pay, up to \$15,000 per month.



Voluntary Benefits



Supplemental Life Insurance*

Additional life insurance coverage to protect your family in the event of your death. Up to 8x your benefits base pay, up to \$6 million with family coverage options.



Voluntary AD&D Coverage

Additional AD&D coverage to protect you and your family if you are seriously injured. Up to 5x your benefits base pay, up to \$4 million with family coverage options.



Optional Long-Term Disability Buy-up

Additional income replacement if you are unable to work due to an extended disability. Coverage provides additional 10% benefit on top of the company-provided 50% benefit for a total of 60% of benefits base pay up to \$15,000 per month.



Critical Illness Insurance

Coverage provides a lump-sum payment if you are diagnosed with certain covered conditions. Choose coverage levels of \$15,000 or \$30,000.



Accident Insurance

Protection if you or a family member are injured. Lump-sum payment for covered personal accidents and injuries.



Legal Plan

Coverage for a variety of legal services. You can cover yourself and your family.

**Evidence of Insurability (EOI) may be required for Supplemental Life. All employees can enroll or increase Supplemental Life coverage up to the guarantee issue amount of \$250,000 without EOI. A Spouse Life coverage election will require EOI. A Child Life coverage election will not require EOI. If your Supplemental Life coverage level is grandfathered, you do not have to provide EOI.*





Work / Life Programs *

BHGE knows that you lead a full life and provides work / life programs to support you. Full details are on [BHGEbenefits.com](https://www.bhgebenefits.com), but here are some of the highlights.

- **Paid vacation** and personal illness/ personal business time
- **Permissive Leave** allows exempt salaried employees to take the time off they need in coordination with their manager
- **12 paid holidays** – Schedules vary locally
- **Paid Parental Leave**** – Up to 8 weeks for the birth or adoption of a child
- **Bereavement** – 3 to 5 days
- **Jury Duty** – Paid for time served
- **Military Leave** – Pay differential of 30 days for annual training or voluntary enlistment or 180 days for involuntary or active duty
- **Employee Assistance Program (EAP)** – 24/7/365 confidential support with trained professionals to help you manage life’s challenges
- **Fitness Reimbursement** – Up to \$300 reimbursement towards the cost of membership to a fitness center or a series of fitness-related classes
- **Employee Discounts** – Various discounts to BHGE employees
- **Adoption Assistance** – Reimbursement for eligible adoption expenses

**Some of these programs, depending on location, may be subject to notice and mandatory bargaining requirements. Where required, we will comply with all notice, bargaining, and other legal requirements prior to implementing any benefits or programs. Union employees are also not eligible for Paid Parental Leave, adoption assistance, and their vacation/bereavement/ Personal Illness & Personal Business differs.*

***Paid Parental Leave starts after a new mother returns from Short-term Disability leave.*

The BHGE 401(k) Plan

Eligible employees can plan and save for retirement by making pre-tax, Roth or after-tax contributions through payroll deductions. In 2019, you can contribute 1% to 50% of your eligible pay, up to the IRS limit. The 2019 contribution limits will be available on [BHGEbenefits.com](https://www.bhgebenefits.com) once they are published by the IRS.

You can change your contribution rate at any time. If you are new to the plan and you do not make an election during Annual Enrollment, you'll be automatically enrolled in the 401(k) at a contribution rate of 3% of your eligible pay before-tax with an automatic increase set at 1% annually.



Company Base Contributions

BHGE automatically contributes 4% of your eligible pay to your 401(k) every pay period, even if you do not contribute. These company contributions vest after 3 years.

Company Matching Contributions

BHGE matches your contributions dollar-for-dollar up to 5%. So, if you contribute 5%, you'll get a total of 14% in your 401(k) each pay period. You are automatically vested in all these contributions.



See the enclosed insert for further details about the 401(k) Plan. For all of the details about eligibility, auto-enrollment and auto-escalation, investment options, withdrawals, loans and more, go to [BHGEbenefits.com](https://www.bhgebenefits.com).



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.

For all of the details about the ESPP, go to [BHGEbenefits.com](https://www.bhgebenefits.com).

Rates

You and the company share the cost of your benefits, with BHGE paying the majority of the cost for medical benefits. Health & Welfare deductions will be taken out of your paycheck over 25 pay periods in 2019. Here's what you'll pay for medical, dental and vision benefits in 2019. These are per-pay-period rates.

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical				
Standard Plan	\$60.48	\$193.44	\$107.52	\$240.00
Premium HSA	\$33.60	\$97.92	\$45.60	\$109.44
Basic HSA	\$7.68	\$21.12	\$12.00	\$25.44
Dental				
Dental Plan	\$8.64	\$17.28	\$22.56	\$34.56
Vision				
High Plan	\$4.51	\$7.21	\$7.37	\$11.88
Low Plan	\$2.35	\$3.76	\$3.84	\$6.19





SUPPORT

BHGE Benefits Center

1-866-244-3539

Monday through Friday, 7:00 a.m. to 7:00 p.m., CST

[BHGEbenefits.com](https://www.bhgebenefits.com)

DISCLAIMER

This U.S. employee communication is intended to summarize key features of the 2019 U.S. benefits program. Complete details of each benefit will be provided in the formal plan documents. In the event of any conflict between this guide and the formal plan document, the formal plan document will govern. BHGE reserves the right to amend or terminate its benefit plans at any time or for any reason in its sole discretion.

Some of these benefits and programs depending on location may be subject to notice and mandatory bargaining requirements. Where required, we will comply with all notice, bargaining, and other legal requirements prior to finalizing any decisions.

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