

**BAKER  
HUGHES**  
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# FUEL YOUR FUTURE

Rewards powered by BHGE.

# Preview of Your Benefits

We are proud to offer you an industry-competitive and comprehensive benefits package with high-quality vendors. Your 2019 benefits package was designed to help you no matter what your stage of life or individual needs — from living healthy to protecting your income and saving for retirement. Our 2019 benefits were created to fit our new, combined workforce.

This brochure is just the beginning of our communications effort. Next month, you will receive all the information you need to make your 2019 benefits decisions and help you prepare to enroll during Annual Enrollment in October.

We will offer ONE comprehensive benefits package for all BHGE employees — there is something for everyone.



Annual Benefits Enrollment  
October 15-November 2

# What’s Coming Next

September	October	November	December	January
<b>Late September</b> Full benefits details sent to your home, posted online and shared through a meeting or webinar.	<b>October 15-November 2</b> Annual Enrollment – enroll for your 2019 health benefits and Employee Stock Purchase Plan (ESPP).		<b>December-January</b> Education materials sent to your home and posted online to help you learn about all of the benefits programs BHGE offers you and how to take full advantage of them.	

# Come join us!

Benefits education meetings are coming your way this fall. Sign up at [BHGEbenefits.com](https://www.bhgebenefits.com) for one of the benefits education meetings held between **September 24 and October 26**. Recorded webinars will be available if you are unable to attend an on-site meeting.

# New BHGE Benefits Website

We've built an entirely new website, just for you. It's one place for all BHGE employees to go for your benefits information, starting with the 2019 benefits program. The site is already up and running now, so go check it out at [BHGEbenefits.com](https://bhgebenefits.com).

**What you can do on BHGEbenefits.com today:**

- Review your *2018 Benefits Guide*
- Preview what's coming for 2019
- Sign up to attend a benefits education meeting — September 24 to October 26
- Read the FAQs — they will be updated regularly with new information



## BHGEbenefits.com

- No login required
- From work or home, mobile or tablet
- Access information 24/7
- Spouses are welcome to use it too!



In September, we'll expand the site with even more information, so you'll have all the benefits details you need prior to Annual Enrollment in October.

**What you'll find on BHGEbenefits.com starting in mid-September:**

- A *2019 Benefits Guide* with all the details about plan options, designs and rates
- A video gallery with educational videos about some of the 2019 benefits



# A Look at What's Coming

Next month, we'll unveil all the details about the 2019 benefits program and the plan rates. There will be a variety of options — something for everyone. Many of the 2019 benefits will be the same or similar to the benefits you have today. But make sure you take a close look at the details next month — you may see some additions and enhancements! Here's a sneak peek at what's coming.

## Health

In 2019, BHGE will offer you a choice of three Medical plan options. All the options use the same UnitedHealthcare (UHC) network of providers. Our Dental plan will use the Cigna network and our two Vision plan options are provided by Vision Service Plan (VSP). You will have the ability to save pre-tax dollars and maximize your take-home pay by contributing to a Health Savings Account (HSA) or a Health Care Flexible Spending Account (HCFSAs) and a Dependent Day Care Flexible Spending Account (DCFSA).



### Your Choice of Providers

UnitedHealthcare has one of the largest provider networks in the U.S. That means in most cases, you'll be able to visit most of the same doctors and facilities that you do today.

Go to [BHGEbenefits.com](https://BHGEbenefits.com) to view providers.

## Medical Plan Highlights

All medical plans cover the same services and procedures, but your deductible, coinsurance and rates will vary based on the plan you select. You choose the plan that is right for you and your family.

The Premium HSA and Basic HSA both offer an option to contribute to an HSA. And when you choose the Premium HSA plan, the company contributes to your HSA. You can use your HSA dollars to pay for out-of-pocket expenses or save them to use in the future or during retirement. With the Standard Plan, you can enroll in the HCFSAs to use pre-tax dollars to pay for eligible expenses.

All Medical plans include pharmacy benefits administered by CVS/caremark with a convenient mail order feature and the ability to pick up a 90-day supply of your maintenance medicine at participating pharmacies.

**Fuel Your Health, Powered by BHGE**



**Premium HSA**



**Basic HSA**



**Standard Plan**

### Short on Time?

All three Medical plan options come with Virtual Visits through UHC. This service lets you consult with a doctor via video chat, so you and your family get the convenient care you need from home, at work or on-the-go.

## Protection

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.

### Company-Provided Benefits

- Short- and Long-Term Disability – Provide income replacement in the event you are unable to work due to a disability
- Basic Life and AD&D – Safeguards you and your family in the event of a death or serious injury
- Business Travel Accident – Protection while you are traveling for business

### Voluntary Benefits

- Supplemental Life and AD&D – Additional coverage you can purchase for you and your family
- Long-Term Disability Buy-Up Option – Increased income replacement if you are unable to work
- Critical Illness – Payment toward expenses if you are diagnosed with certain covered conditions
- Legal Plan – Coverage for a variety of legal services
- Accident Coverage – Protection if you or a family member are injured



**Fuel Your Life, Powered by BHGE**

## Retirement Savings

The BHGE 401(k) Plan – your current 401(k) plan with a new name – is an important vehicle to help you save for your retirement. Roth contributions will be available in 2019. Watch for more information about this new feature coming to you later this year.

### The BHGE 401(k) Plan provides you with:

- The ability to save up to 50% of eligible pay through before-tax, after-tax and/or Roth contributions
- A company base contribution of 4% of eligible pay every pay period, even if you aren't saving yourself
- A dollar-for-dollar company matching contribution up to 5% every pay period
- A variety of investment options to meet your financial goals

You are already a BHGE 401(k) Plan participant so remember that you can change your contribution election at any time. But to maximize what you receive from BHGE, all you need to do is save at least 5%!

**Fuel your Retirement, Powered by BHGE**



# Other BHGE Programs

In addition to your Health, Protection and Retirement benefits, BHGE offers a variety of other programs and discounts to support you and your family.

- Health Management Program helps you live a healthier life by managing conditions like Chronic Obstructive Pulmonary Disease (COPD) and Diabetes
- Employee Assistance Program assists you and your family with everything from stress management to living with a chronic condition
- Maternity Support Program for expectant mothers
- Rally wellness resources through UHC to help you live a healthier life
- Adoption Assistance if you are adopting a child
- Tuition Assistance if you are pursuing a college degree while working
- Time off for holidays, vacation and personal illness/business to support you when you want to take time off to rest, travel or be with loved ones
- Fitness reimbursement of your health club membership
- Discounts and perks for items like travel, purchase of a vehicle, banking and so much more!

**BHGE cares about you, your family and your wellbeing. That's why we offer you benefits and programs that help you get and stay healthy, enjoy your life and prepare for your future.**

## Stock Purchase



BHGE offers you an Employee Stock Purchase Plan (ESPP) — just one more way to help you build your savings and gain ownership in the company.

## BHGE Benefits Center

Monday – Friday  
7:00 a.m. to 7:00 p.m. CST

**1-866-244-3539**

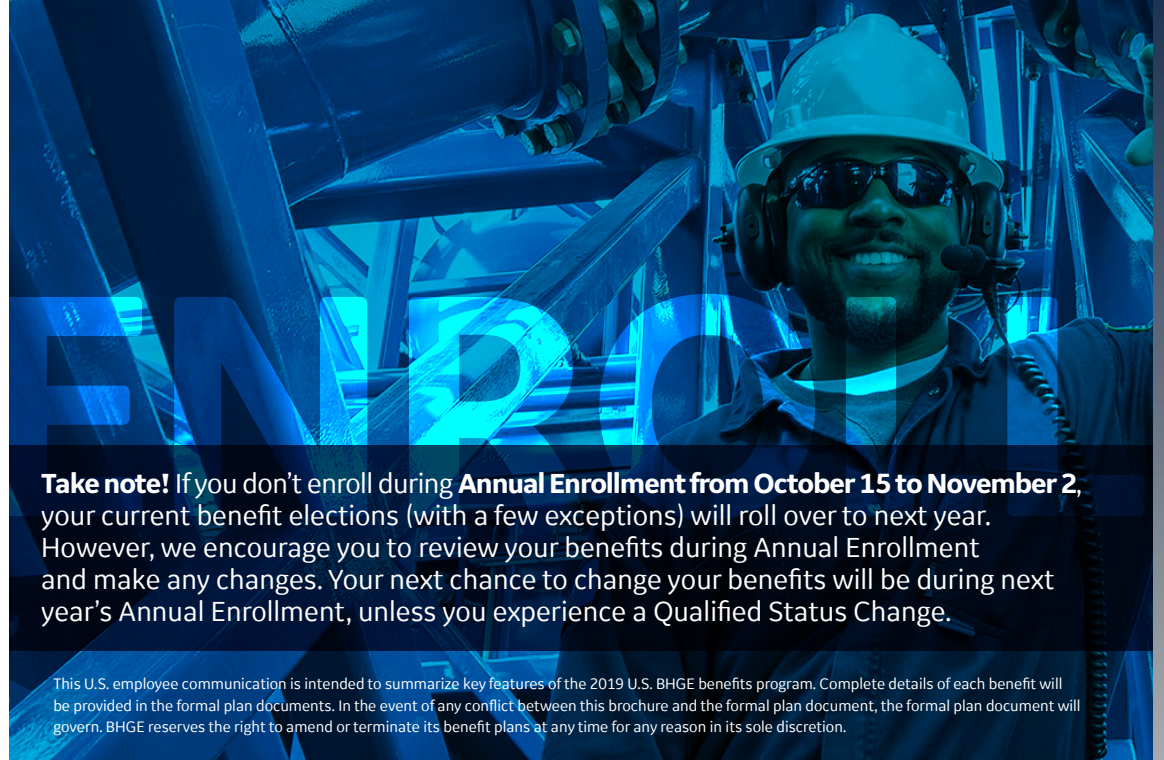
The Baker Hughes Benefits Center will now be called the **BHGE Benefits Center** to represent our new, combined organization.

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**Take note!** If you don't enroll during **Annual Enrollment from October 15 to November 2**, your current benefit elections (with a few exceptions) will roll over to next year. However, we encourage you to review your benefits during Annual Enrollment and make any changes. Your next chance to change your benefits will be during next year's Annual Enrollment, unless you experience a Qualified Status Change.

This U.S. employee communication is intended to summarize key features of the 2019 U.S. BHGE benefits program. Complete details of each benefit will be provided in the formal plan documents. In the event of any conflict between this brochure 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 for any reason in its sole discretion.





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## Attention!

The new BHGE benefits program is almost ready! Annual Enrollment is your once-a-year opportunity to enroll or change your benefits.

**The 2019 enrollment window will be October 15-November 2.**

**Look inside to see what's coming!**