

2019 BHGE U.S. Benefits New Hire Reference Guide

We are proud to offer you an industry-competitive and comprehensive benefits package. Your benefits package was designed to help you no matter what your stage of life or individual needs – from living a healthy life to protecting your income and saving for retirement.

New Hire Checklist

In addition to learning about BHGE and your new job, you also need to take action to take advantage of your BHGE benefits! **You must enroll within 31 days of your date of hire to ensure you have appropriate Health and Protection coverage in place for you and your family.** This checklist will help you learn about your benefits and enroll by the deadline.



Week 1

This week, your data will be loaded into the system to prepare you for enrollment. Take this time to review the New Hire Hub on BHGEbenefits.com to learn about your Health, Protection and Retirement benefit options. Read the 2019 Benefits Overview, check out the online Benefits Guide, read FAQs, and watch the videos found in the *Vendor Resources* and *New Hire Hub* sections of the website. You will enroll in benefits after you receive your first paycheck.



Week 2

Gather your dependent and beneficiary information, including dates of birth and Social Security Numbers. Even if you don't plan to elect benefits through BHGE, you may need this information for other BHGE benefits.



After You Receive Your First Paycheck

Go to BHGEbenefits.com, click on the *New Hire Hub*, and then select *Enroll in BHGE Benefits* from the left-hand menu to begin the benefits enrollment process. Or from the BHGE Intranet, enter go/myRewards.

2019 BHGE Benefits Enrollment

How to Enroll

You may enroll in Health and Protection benefits after you receive your first BHGE paycheck. You have 31 days from your date of hire to enroll. Your Health & Protection coverage is effective as of your date of hire. **Here's how to enroll:**

Online

Go to [BHGEbenefits.com](https://www.bhgebenefits.com) to access myRewards, our benefits enrollment website. Or from the BHGE Intranet, enter go/myRewards.

You will need to register and create a unique user ID and password the first time you access myRewards.

Make sure to use the benefits resources provided to you on [BHGEbenefits.com](https://www.bhgebenefits.com) in the *New Hire Hub* and contact the BHGE Benefits Center if you have questions. **When you're ready to enroll, have on hand:**

- The name(s), if any, of your dependents you want to cover – just yourself? Your spouse? Your children?
- The dates of birth and Social Security numbers for yourself and any dependents you will enroll in benefits and/or designate as beneficiaries.

If You Don't Enroll

You must actively waive coverage or actively enroll in your benefits. If you don't take action, you will be automatically enrolled as follows and pay the employee premiums for these benefits (as applicable):

- BHGE Standard Medical Plan (Employee Only Tier) - Employee - Paid
- Basic Life and AD&D Insurance - paid by BHGE
- Short-term and Core Long-term Disability Protection - paid by BHGE
- 401(k) Plan at a pre-tax contribution rate of 3% of your eligible pay with an automatic increase of 1% annually, invested in the Moderate Style Fund - Employee - Paid

You will not be able to make changes to your Health and Protection benefits until Annual Enrollment, unless you experience a Qualified Status Change. You may change your 401(k) contribution at any time.

**FUEL
YOUR
FUTURE**

Rewards powered by BHGE.

Questions About Your Benefits?

Call the BHGE Benefits Center at 1-866-244-3539, Monday through Friday, 7:00 a.m. to 7:00 p.m., CST.

2019 BHGE Benefits Overview

Health Medical Plan

You have three UnitedHealthcare Medical plan options: the Standard Plan and the Premium and Basic HSA Plans. All 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 the most cost effective for you and your family.

If you enroll in the Premium HSA or Basic HSA plan, you may contribute to a Health Savings Account (HSA). The Premium HSA plan includes an employer contribution or “seed” provided by BHGE. The employer “seed” contribution amount is based on your enrollment:

- Employee Only: \$500
- Employee + Spouse: \$750
- Employee + Child(ren): \$750
- Employee + Family: \$1,000

The BHGE HSA contribution is pro-rated based on your date of hire. The Basic HSA Plan does not include a company contribution.

	Standard Plan	Premium HSA	Basic HSA
Type of Plan	Traditional PPO	High Deductible Health Plan	High Deductible Health Plan
Deductible	\$750 individual \$1,500 family	\$1,500 individual \$3,000 family*	\$3,250 individual \$6,500 family*
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 Hospital Stays Outpatient Services Urgent Care	Subject to deductible and coinsurance		
Emergency Room	\$100 copay, plus deductible and coinsurance; copay waived if admitted		

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

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Medical Rates*				
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

*These rates are per pay period.

Prescription Drug Coverage

All Medical plans include a prescription drug benefit under CVS/caremark with a convenient mail order feature and the ability to pick up a 90-day supply of your maintenance medicine at a retail CVS Pharmacy.

	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.

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2019 BHGE Benefits Overview

Dental Plan

There is one Dental PPO plan option under Cigna Dental.

Dental Plan	
Annual Deductible	Employee: \$50 Family: \$100
Preventive Care	100% (no deductible)
Basic Care	20% (after deductible)
Major Care	50% (after deductible)
Annual Maximum	\$2,500
Orthodontia	50% (no deductible)
Lifetime Maximum	\$2,500

*The lifetime orthodontia max is separate from the annual maximum. The orthodontia benefit is only available for individuals up through age 19.

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Dental Rates*				
Dental Plan	\$8.64	\$17.28	\$22.56	\$34.56

*These rates are per pay period.

Vision Plan

You have two VSP Vision plan options. The High plan covers materials and frames OR contacts **once** a year. The Low plan covers materials and frames OR contacts **once every other year**.

	High Plan	Low Plan
Annual Exam	\$10 copay	\$10 copay
Materials copay	\$25 (annual)	\$25 (every other year)
Retail Frame Allowance	\$200 (annual)	\$150 (every other year)
Contacts Allowance	\$150 (annual)	\$150 (every other year)

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Vision Rates*				
High Plan	\$4.51	\$7.21	\$7.37	\$11.88
Low Plan	\$2.35	\$3.76	\$3.84	\$6.19

*These rates are per pay period.

Spending and Savings Accounts

There are three different accounts offered.

Health Savings Account	Health Care FSA	Dependent Care FSA
<ul style="list-style-type: none"> Premium or Basic HSA Medical Plan (election only) IRS HSA limits* <ul style="list-style-type: none"> Individual: \$3,500 Family: \$7,000 Eligible expenses <ul style="list-style-type: none"> Medical Dental Vision RX 	<ul style="list-style-type: none"> Standard Plan or waive medical coverage (election only) 2019 HCFS limit: \$2,650 Eligible expenses <ul style="list-style-type: none"> Medical Dental Vision RX 	<ul style="list-style-type: none"> Medical plan enrollment not required IRS DCFSA limits <ul style="list-style-type: none"> Individual: \$5,000 Couples filing separately: \$2,500 Eligible expenses <ul style="list-style-type: none"> Day care After school care Elder care costs

*Includes the company contribution if you enroll in the Premium HSA plan.

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2019 BHGE Benefits Overview

Protection Company-Provided Benefits



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 - Core

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.



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. You can cover yourself and your family.



Accident Insurance

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



Legal Plan

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

Premium rates for protection benefits are available on the my**Rewards** portal once you log in to enroll in your benefits.

*Evidence of Insurability (EOI) may be required for Supplemental Life.

2019 BHGE Benefits Overview

Retirement

BHGE 401(k) Plan

Eligible employees can plan and save for retirement by making pre-tax, Roth or regular after-tax contributions through payroll deductions. See the *Benefits Guide* on BHGEbenefits.com for more information.

Company Base Contributions	Company Matching Contributions	Your Contributions
BHGE automatically contributes 4% of your eligible pay every pay period, even if you do not contribute. These contributions vest after 3 years.	Every pay period BHGE matches your contributions dollar-for-dollar up to 5%. You are automatically vested in these contributions.	You can contribute 1% to 50% of your eligible pay, up to IRS limits. IRS contribution limits are available on BHGEbenefits.com You are always 100% vested in your contributions.
Make sure you consider contributing 5%. If you do, you'll get a total of 14% in your 401(k) account each pay period!		

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 have four quarterly opportunities to purchase shares. Contributions are deducted on an after-tax basis from each paycheck based on your election of up to \$3,000 per quarter. You will receive a communication prior to the next election opportunity.

Work / Life Programs

BHGE offers Work / Life Programs including paid time off, the Employee Assistance Program, parental, military leaves, paid bereavement, paid jury duty, a fitness reimbursement, employee discounts, and tuition and adoption assistance. To learn more about these programs, visit the HR Hub via the BHGE intranet or ask your local HR manager.

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 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 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.