

# 2026 Annual Enrollment

October 6 to October 17, 2025

**People first. Energy forward.**

Find out what's new and what's changing for 2026.





## Dependent verification

When you enroll new dependents during Annual Enrollment or anytime during the year, you are required to submit supporting documentation to verify your dependents' eligibility. Once your enrollment has been processed, the Baker Hughes Benefits Center will contact you with instructions and your deadline to provide the required documentation. If you are a foreign national on a US work visa, translated and legalized documents are required.



## Review your 401(k) Account

You can review and make changes to your 401(k) account anytime during the year. No action is required during Annual Enrollment, but it's a good time to consider contributing at least 5% in order to get the full company match, review your investment allocation, and make sure your beneficiaries are up to date. Access your account and the Summary Plan Description at [BakerHughesBenefits.com](https://BakerHughesBenefits.com).



## Discover your Total Rewards

Baker Hughes is committed to providing resources and benefits that support your health and well-being. See the total value of your Baker Hughes pay and benefits on the Total Rewards portal. Access the Total Rewards portal from [BakerHughesBenefits.com](https://BakerHughesBenefits.com) – select *US Total Rewards* from the top navigation.



# What's changing for 2026

These are the changes effective January 1, 2026. Go to [BakerHughesBenefits.com](https://BakerHughesBenefits.com) for complete details and to enroll in your benefits.



## Medical plan deductibles\*

All three medical plans will see a deductible increase in 2026:

- Standard PPO plan: \$800 for individual coverage and \$1,600 for family coverage
- Premium HSA plan: \$1,700 for individual coverage and \$3,400 for family coverage
- Basic HSA plan: \$3,300 for individual coverage and \$6,600 for family coverage



## Emergency Room copay and coinsurance\*

In 2026, Emergency Room visits for all three Medical plans will have a \$150 copay (waived if you are admitted), plus deductible and coinsurance.



## 2026 plan contributions

Medical (including Hawaii), dental, and vision plan contributions will increase slightly in 2026. You can find your 2026 Medical, Dental, and Vision rates on [BakerHughesBenefits.com](https://BakerHughesBenefits.com). All other rates are available for review at the time of enrollment.

*\*Does not apply to employees living in Hawaii.*

## Get answers to your benefits questions

Call, chat, or send an email to a Baker Hughes Benefits Center representative.



Call 1-866-244-3539 (TTY: 711) Monday – Friday, 7:00 a.m. to 7:00 p.m. CST



Chat through the Baker Hughes Benefits Center at [bakerhughes.ehr.com](https://bakerhughes.ehr.com), Monday – Friday, 7:00 a.m. to 7:00 p.m. CST



Send an email 24/7 through the Baker Hughes Benefits Center at [bakerhughes.ehr.com](https://bakerhughes.ehr.com)

# If you don't enroll

If you don't enroll in Health & Protection benefits by Friday, October 17, you'll have the same benefits with the same coverage levels you have today, as long as you remain eligible. The exception is that you have to make an active election to contribute to the Health Care FSA, Dependent Care FSA, and/or the HSA, or your account contributions will default to \$0 in 2026.

## 2026 savings and spending account contribution limits

|                                                  | 2026 contribution limits                               | 2025 contribution limits                               |
|--------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|
| Health Savings Account (HSA)*                    | \$4,400 individual coverage<br>\$8,750 family coverage | \$4,300 individual coverage<br>\$8,550 family coverage |
| Health Care Flexible Spending Account (HCFSA)    | \$60 to \$3,300                                        | \$60 to \$3,200                                        |
| Dependent Care Flexible Spending Account (DCFSA) | \$200 to \$5,000**                                     |                                                        |

*\*If you are age 55 or older, you can contribute an additional \$1,000.*

*\*\*\$200 to \$2,500 if you are married and file separate tax returns.*

You can change your HSA or FSA elections for the current plan year through November 1, 2025. You must have experienced a qualified status change to update your FSA elections. Any changes for the 2025 plan year will not be permitted after this date.

## Important dates for FSA participants

|                    |                                                                                            |
|--------------------|--------------------------------------------------------------------------------------------|
| October 6–17, 2025 | Make your 2026 FSA elections                                                               |
| December 31, 2025  | Deadline to use your 2025 FSA balance to pay for eligible expenses or forfeit your balance |
| March 31, 2026     | Deadline to file your 2025 FSA claims                                                      |

# Enrollment reminders

Review your benefit elections to make sure you have the coverage you need for 2026. You should also:

- ✔ **Check that your address and phone number are correct** and update them in Workday, if necessary.
- ✔ **Review and update your beneficiaries**, including your 401(k) account, Life Insurance, and AD&D coverage.
- ✔ **Review your enrollment confirmation statement to ensure your 2026 elections are correct.** Your electronic or paper enrollment confirmation statement will be sent to you after you enroll, based on the method you selected.

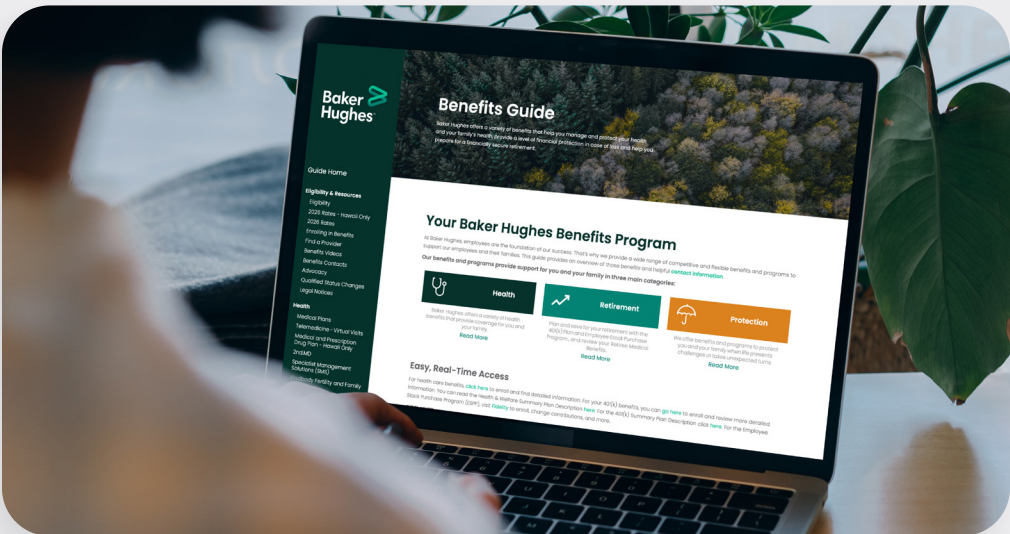
If there is an error with your enrollment elections, please contact the Benefits Center within 10 days to make corrections.

## Same benefits enrollment site, fresh new feel

The Baker Hughes enrollment site has a new and improved enrollment flow designed to make your experience smoother. With updated navigation and a user-friendly layout, it's easier than ever to review and select your benefits. When you are ready to enroll, go to the home page of [BakerHughesBenefits.com](https://BakerHughesBenefits.com) and select *Enroll, Review, or Change Benefits* to begin.

## One comprehensive site

Enroll in your benefits, locate a provider, learn more about your benefits coverage, and find enrollment instructions all on one site. Go to [BakerHughesBenefits.com](https://BakerHughesBenefits.com) for detailed plan information, benefits videos, FAQs, benefits contacts, and more.





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## 2026 Annual Enrollment October 6 to October 17, 2025

Baker Hughes benefits representatives are available at  
**1-866-244-3539 (TTY: 771).**

- Health & Protection:
  - Call Monday – Friday, 7:00 a.m. to 7:00 p.m. CST
  - Chat through the Baker Hughes Benefit Center at [bakerhughes.ehr.com](https://bakerhughes.ehr.com), Monday – Friday, 7:00 a.m. to 7:00 p.m. CST
  - Send an email through the Baker Hughes Benefit Center at [bakerhughes.ehr.com](mailto:bakerhughes.ehr.com), 24/7
- 401(k): call Monday – Friday, 7:00 a.m. to 9:00 p.m. and Saturdays, 8:00 a.m. to 4:30 p.m. CST