

Your GE Health Care

Annual Enrollment for Post-65 Retirees

Annual Enrollment is
November 16 to December 7

.....
If you need to change your current coverage, please contact the GE Pension Benefits Inquiry Center after November 16.
.....

- If you wish to consider enrolling in another option, Annual Enrollment is your opportunity to make that change.
- Look inside for more information regarding your Post-65 health care coverage.



Your 2014 Health Care Options

Annual Enrollment is your once-a-year opportunity to make a change to your health care coverage.

- To keep your current coverage, no action is required. Your current enrollments will continue into 2014.
- If you are currently enrolled in Option 1, you may choose to cancel any or all of the plans listed below, or switch to Option 2.
- If you are currently enrolled in Option 2, you may choose to move to Option 1, or switch to another Option 2 plan.



GE offers you two health care options, so you can choose the option that is best for you.

Option 1: GE Medicare Benefit Plans

These plans complement your Medicare coverage and generally pay most of the cost remaining after Medicare pays its share. They give you the freedom to see any provider or go to any medical facility that participates with Medicare. You have the choice of one or more of the following GE Medicare Benefit Plans depending on your eligibility.

GE Medical Care Plan for Pensioners (MCP) and GE Pensioners Hospital Indemnity Plan (PHIP)

MCP and PHIP complement Medicare Part A (hospitalization). Together, MCP and PHIP help pay most health care expenses not paid by Medicare Part A.

GE Medicare Insurance Plan (GEMIP)

GEMIP complements Medicare Part B (outpatient care; such as doctor visits and lab services). It helps pay for a wide range of outpatient services as approved by Medicare.

GE Pensioners Prescription Drug Plan (PPDP): Medicare Part D plan provided by SilverScript

PPDP offers comprehensive prescription drug coverage.

Option 2: GE MedicarePlus

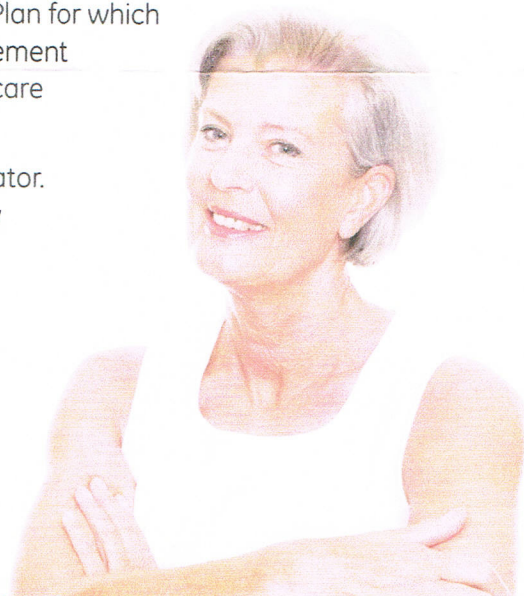
You are eligible for GE MedicarePlus. Additional information regarding plans available in your area are included as an insert in this package.

GE MedicarePlus is managed by Medicare and combines all the benefits of Medicare Parts A (hospitalization), B (outpatient care; such as doctor visits and lab services) and D (prescription drug coverage), as well as preventive screenings and more. It allows you to join a federally approved Medicare Advantage Plan that a GE qualification process has identified as the best plan(s) in your area. To ensure that there are no gaps in your coverage, you should still compare it against your personal needs, such as your medication, and find out if your network of doctors and hospitals participates in the plan.

Please note that if you select a GE MedicarePlus plan, the plan administrator issues your ID cards and enrollment kit, and will be your point of contact for all questions related to plan benefits.

If you are currently enrolled in GE MedicarePlus:

- And you want to switch into an Option 1 GE Medicare Benefit Plan for which you are eligible, make sure that you enroll in plans that complement Medicare Parts A and B and prescription drug coverage (Medicare Part D).
- Please do not disregard paperwork from your plan administrator. Please contact the plan administrator directly if you have any questions.



Important health coverage information

Information about the GE Pensioners Prescription Drug Plan (PPDP)

As you review your Annual Enrollment options, it is very important for you to remember that you cannot be enrolled in GE PPDP and a Medicare Advantage Plan, or another Medicare Part D plan—even if your Medicare Advantage plan does not cover prescription drugs.

If you are enrolled or want to enroll in a Medicare Plan outside of GE, or even if you are covered under your spouse's plan, you need to consider these important actions:

If...	Then...
You are currently enrolled in PPDP and would like to enroll in a Medicare Part D plan outside of GE	You cannot be enrolled in two Medicare Part D plans. If you want to remain in PPDP with GE, do not enroll in another Medicare Part D Plan. If you enroll in another Medicare Part D plan outside of GE, your GE PPDP coverage will be cancelled.
You are a member of, or want to become a member of, a Medicare Advantage Plan outside of GE	In most cases you cannot be enrolled in a Medicare Advantage plan and GE PPDP even if your Medicare Advantage plan does not cover prescription drugs. Please contact your Medicare Advantage plan administrator or Medicare directly for more information.
You currently have health coverage from another employer or non-GE union	Contact your current employer to find out if GE PPDP could affect or cause you to lose your employer or non-GE union health benefits.
You are currently enrolled in PPDP and would like to cancel your coverage	Call the GE Pension Benefits Inquiry Center by December 7. If you cancel your coverage, you will not have prescription drug coverage , unless you enroll in GE MedicarePlus or participate in another employer-sponsored group plan outside of GE. If you cancel your PPDP coverage with GE and then decide to re-enroll into another Medicare Part D plan after December 7, and you do not have credible coverage, Medicare will require you to pay a late enrollment penalty.

Prescription Drug Coverage Income-Related Monthly Adjustment Update

For 2014, GE will reimburse PPDP participants whose Social Security retirement benefits are reduced due to the federal Part D Income Related Monthly Adjustment Amount (IRMAA). If you were reimbursed in 2013, you will receive a 2014 application in a separate mailing. If you did not receive a reimbursement in 2013 and are notified by the Social Security Administration that your 2014 retirement benefits are subject to an IRMAA reduction, please contact the GE Pension Benefits Inquiry Center at 1-800-432-3450 for application information.

Please note that effective January 1, 2015, the Company will no longer make payments to defray the Income-Related Monthly Adjustment Amount (IRMAA) that applies to Social Security retirement benefits.



Additional Benefits

In addition to choosing one of GE's post-65 health care options, you may also take advantage of any of these services for which you are eligible.

UnitedHealth Allies – a free discount program

UnitedHealth Allies is a discount program that can help you save on a wide range of health-related products and services that are not covered by your GE benefits plans. You are automatically eligible if you are enrolled in GEMIP.

If you are interested in participating in any of the savings listed or would like more information, call UnitedHealth Allies at 1-800-860-8773 Monday through Friday from 7 a.m. to 8 p.m., Central time, or visit www.unitedhealthallies.com.

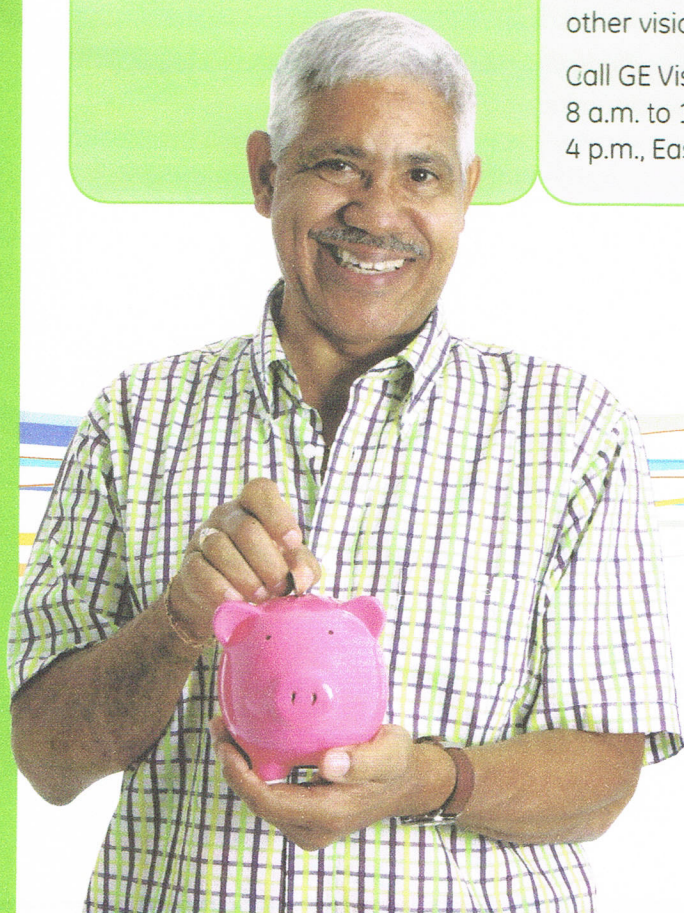
Here are some examples of savings you will have under UnitedHealth Allies including, but not limited, to:

- **Dental Care:** Save on cosmetic procedures such as teeth whitening; and on other services above the limits of your dental plan.
- **Wellness:** Save on fitness clubs, equipment and apparel; weight loss programs; smoking cessation programs; vitamins and supplements, nutrition and natural foods.
- **Health Supplies:** Save on home medical supplies and durable medical equipment; beauty and skin care products; over-the-counter medications; pet supplies.
- **Hearing Care:** Save on hearing aids from name-brand manufacturers.
- **Long-Term Care Services:** Save on homemaker services, respite services, adult day care and assisted living facilities.

GE Pensioner Vision Value Option

You are eligible for this option under Option 1: GE Medicare Benefit Plans, and Option 2: GE MedicarePlus. It offers you significant discounts on routine eye exams, eyeglasses, contact lenses, and other vision care services.

Call GE Vision Care at 1-888-433-9370, Monday through Friday, 8 a.m. to 11 p.m., Saturday 9 a.m. to 4 p.m., and Sunday 12 p.m. to 4 p.m., Eastern time.



Access important retirement information from the comfort of your home!

GE's benefits portal — *benefits.ge.com* — offers a variety of information pertaining to your pension and benefits. Take advantage of all the information the site has to offer and perform actions, such as:

- View your Pension Pay Summary
- View and update your direct deposit information
- Maintain your personal information (address, phone number, etc.)
- Update your federal tax withholding election
- View and print your 1099R
- Update your beneficiary information
- Access important forms, such as PPA/VPA withdrawal requests

Plus, much more ... Log in today* using your SSO (Single Sign On) and password to see what *benefits.ge.com* has to offer!

*At *benefits.ge.com* you can find instructions for registering or retrieving your SSO and password.



Your GE Health Care Checklist and Contact Information

- ☐ Read this newsletter to understand your health care options and to choose the option that is best for you. If you would like to keep your current coverage, you do not need to do anything.
- ☐ To enroll, **call the GE Pension Benefits Inquiry Center at 1-800-432-3450.** Please remember you must **enroll by December 7, 2013.**

Annual Enrollment Benefits call center hours of operation:

Monday - Friday, 9 a.m. to 5 p.m, Saturday, November 16, 9 a.m. to Noon and Saturday, December 7, 9 a.m. to Noon, Eastern time.

- ☐ Visit www.medicare.gov or call 1-800-633-4227 to find out about any changes to Medicare coverage, rates and deductibles for 2014.

Stay connected!

Find out what's happening at GE and sign up to receive periodic news and updates by visiting:

- **ge.com/retirees** — enter your email address and, in a few weeks, you'll begin receiving regular email updates about the Company;
- **gereports.com** — offers the most up-to-date news and information about GE; and
- **ge.com** — offers in-depth information about our Company and strategy.



GE
US Employee Services
One River Road
Schenectady, NY 12345

November, 2013

GEMIP -S

Your Annual Enrollment period is November 16 – December 7
Take the time to read the enclosed *Your GE Health Care* newsletter

No action is required to keep your current health care elections

Annual Enrollment for GE retirees and their spouses, age 65 and older, is November 16 – December 7. Enclosed in this packet is *Your GE Health Care* newsletter. It provides you with important information about the GE Pensioners Prescription Drug Plan (PPDP), an overview of your benefits, and a summary of your 2014 health care options.

If you would like to keep your current coverage, no action is required. Your current enrollments will continue unchanged into 2014. If you do want to change your current coverage, Annual Enrollment is your chance to change your health care option.

2014 Benefit Plan Rates

Benefit plan	Rate per member, per month
GE Medicare Insurance Plan (GEMIP)	\$112.00
GE Pensioners Hospital Indemnity Plan (PHIP)	\$11.50
GE Medical Care Plan for Pensioners (MCPPI)	\$13.46
GE Pensioners Prescription Drug Plan (PPDP)	\$51.79

\$188.75 - Total - Per Month

To elect or learn more about the benefit plans listed above, please contact the GE Pension Benefits Inquiry Center at 1-800-432-3450. During Annual Enrollment, the call center will have additional hours - weekdays from 9 a.m. to 5 p.m, Saturday, November 16, 9 a.m. to Noon and Saturday, December 7, 9 a.m. to Noon, Eastern time.

Sincerely,
US Employee Services

GE MedicarePlus Plan	Aetna Medicare Plan PPO w/Fitness and Rx11S3-H24	HealthNow - H72
Premium	\$93.37	\$215.00
Plan Phone Number	1-800-307-4830	1-800-329-2792
Inpatient Hospital	\$250 copay/stay; Out of Network: 20%	\$250 per stay
Physician Services	20% Out of network	
Primary Physician	\$20 co-pay	\$15 co-pay
Specialist	\$20 co-pay	\$25 co-pay
Annual Physical	100% coverage	\$0 co-pay, 1 per year
Prescription Drugs	\$0 for Select generics	
Coverage Gap	Generics covered at co-pay Tier 3, 4, & 5 Generic drugs have a 72% member coinsurance Tier 3, 4, & 5 Brand drugs have a 47.5% member coinsurance	Drugs are covered at the co-pay through the gap
Retail	Up to 30 day supply at copay -- (90 day supply available)	34 day supply
Generic	\$5 co-pay preferred \$25 co-pay non preferred	\$0 for some Generics \$7 - Generics
Brand	\$40 co-pay preferred brand (includes some high cost generic and preferred brand)	\$30 co-pay
Brand Non formulary	\$75 co-pay (high cost non-preferred generic and non-preferred brand)	\$50 co-pay
Specialty Brand	33% coinsurance (includes high-cost/unique generic and brand drugs)	\$50 co-pay
Mail Order	Up to 90 day supply available via our preferred vendor	90 day supply
Generic	\$10 co-pay preferred \$50 non preferred co-pay	\$0/\$14 copay
Brand	\$80 co-pay preferred brand (includes some high cost generic and preferred brand drugs)	\$60 co-pay
Brand Non formulary	\$150 co-pay non-preferred brand (high cost non-preferred generic and non-preferred brand drugs)	\$100 co-pay
Specialty Brand	33% coinsurance (includes high-cost/unique generic and brand drugs)	\$100 co-pay
Dental	Not covered	\$100 annual allowance
Hearing		
Annual Exam	Covered 100%, 1 per year; Out of Network: 20%	\$25 co-pay; 1 exam per year
Hardware	\$500 allowance, every 3 years	\$300 annual allowance
Vision		
Annual Exam	Covered 100%, 1 per year; Out of Network: 20% 1 per year	\$25 co-pay; 1 exam per year
Hardware	\$70 allowance every 2 years	\$100 annual allowance/plus discounts

Please note that this is a summary of the 2014 benefit coverage. If you are currently enrolled, you will receive a detailed des administrator. Do not disregard notices from your Plan Administra

GE MedicarePlus Plan	MVP Health Care - H84	CDPHP Upstate NY - H90
Premium	\$172.20	\$192.70
Plan Phone Number	1-800-665-7924	1-888-248-6522; TTY/TDD 1-877-261-1164
Inpatient Hospital	\$250 per stay; Mental Health days 91-190 covered at 100%	\$250 co-pay (maximum of 2 co-pays per year); OON \$750 co-pay
Physician Services		
Primary Physician	\$15 co-pay	\$12 co-pay IN/OON
Specialist	\$30 co-pay	\$20 co-pay IN/OON
Annual Physical	\$0 co-pay	\$0
Prescription Drugs		
Coverage Gap	Drugs are covered at the co-pay through the gap	Drugs are covered at the co-pay through the gap
Retail	30 day supply	30 day supply
Generic	\$0 - Select Generic	\$0 - Preferred Generic
Brand	\$10 - Generic	\$5 - Non-Preferred Generic
Brand Non formulary	\$35 co-pay	\$20 co-pay
Specialty Brand	\$90 co-pay	\$30 co-pay
Mail Order	33% co-pay	\$30 co-pay
Generic	90 day supply	90 day supply
Brand	\$20 co-pay	\$0 co-pay - Preferred Generic
Brand Non formulary	\$70 co-pay	\$10 co-pay - Non-Preferred Generic
Specialty Brand	\$180 co-pay	\$40 co-pay
Dental	33% co-pay	\$60 co-pay
Hearing	Not covered	\$30 co-pay - 30 day supply only
Annual Exam	\$30 co-pay; 1 exam per year	\$250 annual allowance for preventive services
Hardware	\$600 allowance, every 36 months	Hearing Health Discount Program Available
Vision		\$20 co-pay; 1 exam per year
Annual Exam	\$30 co-pay; 1 exam per year	\$200 allowance, every 12 months
Hardware	\$100, every 2 years	
		\$100 allowance, every 12 months

Please note description of 2014 benefit coverage from your GE MedicarePlus

H24-H72-H84-H90
Unsub