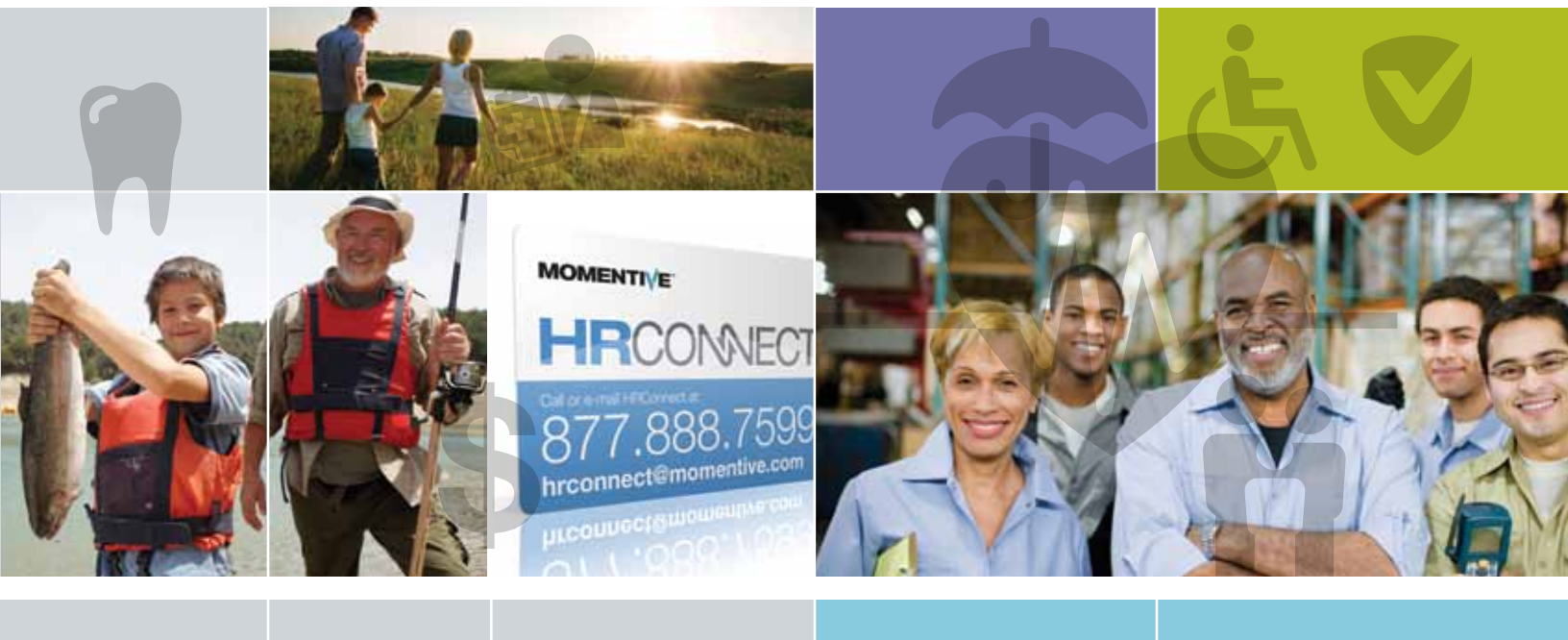




Your 2014 Benefits Enrollment Guide

Annual Enrollment
Nov. 8 – Nov. 24, 2013

Career
Finances
Health Life



Only for local U.S. union associates in Waterford, NY and Willoughby, OH, employed by Momentive Performance Materials Inc. ("Momentive")

How to Enroll – November 8-24

1. Click “Enroll Now” from www.momentivewellbeing.com.
2. Enter your user ID, which is the first initial of your first name and your full last name, with no spaces. Your initial password will be the last four digits of your SSN in reverse order.
3. Select the annual enrollment link at the top of the screen.
4. Review your personal information. Contact HRConnect at **877.888.7599** to change any incorrect information.*
5. Review and update your dependent and beneficiary information or add information on your dependents and beneficiaries.*
6. Follow the prompts to review each benefit option for which you are eligible and make your choice. **Due to new health benefit options in 2014, you MUST enroll in order to have medical coverage.** Be sure to click “waive” for any coverage you don’t want.
 - If you choose the Consumer Health Plan, you’ll be prompted to set up your HSA payroll deduction amount.
7. When you have finished making your choices, print and review the confirmation statement to confirm everything is correct. You can make changes at any time before annual enrollment ends on November 24.

* Earn \$25 in your HSA or Health Care FSA for confirming your demographic and dependent information. See page 14 for details.



HRConnect Can Help

HRConnect is staffed by Momentive associates who are specially trained on our benefit programs and ready to assist you during annual enrollment – and throughout the year.

To speak to a Momentive HRConnect representative, dial 877.888.7599 and press Option 1. You’ll be prompted to press Option 1 again to reach a representative who can answer questions on:

- The annual enrollment process
- How benefits work
- Updates to your personal information.

If you have a question that requires talking to one of the benefit providers – for example, a question about a claim – a Momentive HRConnect representative can direct you to the right resource.

Questions?

Call HRConnect at **877.888.7599** or e-mail hrconnect@momentive.com.

During annual enrollment, representatives are available Monday through Friday, 8 a.m. to 7 p.m. EST.

Total Well Being at Momentive

2014 Annual Enrollment: November 8 to November 24

For 2014, Momentive is introducing:

- Two new medical plans — with a contribution from Momentive of \$250 or \$500 in your Health Savings Account if you choose the Consumer Health Plan
- New dental plan offerings
- Rewards in 2014 – up to \$525 – when you take healthy steps
- Free company-provided Long-Term Disability coverage

Momentive benefits represent our commitment to your health and well being. Momentive provides you with options that offer comprehensive coverage – plus the tools, resources and information to make knowledgeable choices about your health and welfare benefits, your health and the care you receive.

Annual enrollment is your opportunity to choose benefits that begin January 1, 2014. This guide provides an overview of all your health and income protection benefit options, and highlights changes for 2014.

IMPORTANT NOTICE: You MUST enroll yourself and any dependents in order to have medical coverage beginning January 1, 2014.

If you do not log in to the benefit system to make an election for the following benefits, you will automatically be enrolled based on your current election and coverage level.

- Life Insurance
- Accidental Death and Dismemberment (AD&D) Insurance

Visit
www.momentivewellbeing.com

- Access your enrollment options
- Search our health plan networks
- View videos about the Health Savings Account, Understanding Your Health Numbers and Taking Control of Your Health
- See average costs for medical services
- Review details on the 2014 Healthy Steps program

Your 2014 Benefit Options At-a-Glance

Benefit	Your Options	Learn More
NEW Medical plan choices (including prescription drug coverage through Express Scripts and vision coverage through Aetna)	<ul style="list-style-type: none"> – Consumer Health Plan – Preferred Provider Organization (PPO) Health Plan 	See page 7
NEW Health Savings Account (HSA) – available only if you enroll in the Consumer Health Plan	<ul style="list-style-type: none"> – Use to pay for eligible medical, vision and dental expenses – Automatic contributions of \$250 to \$500 from Momentive – You can also contribute up to \$3,050 or \$6,050 – Total contributions (your and Momentive's contributions) cannot exceed \$3,300 for individual coverage or \$6,550 for family coverage – Opportunity to contribute an additional \$1,000 in catch-up contributions if you are age 55 or older 	See page 9
NEW Critical Illness Insurance coverage	– Company-paid coverage if enrolled in the Consumer Health Plan	See page 9
NEW Rewards for taking healthy steps	– Earn up to \$525 in your plan account (HSA or Health Care FSA)	See page 14
NEW Dental plan choices	<ul style="list-style-type: none"> – Dental PPO Plan — Scheduled Dental Plan (same as 2013) – Basic Dental Plan 	See page 16
NEW Long-Term Disability (LTD) coverage	<ul style="list-style-type: none"> – 50% Company-paid benefit equal to 50% of your pay (up to \$2,500 per month) – 60% Buy-up benefit – Short-Term Disability coverage (same as 2013) 	See page 16
Life Insurance	<ul style="list-style-type: none"> – Company-paid coverage – Additional voluntary coverage you can purchase for you and your family 	See page 17
Accidental Death and Dismemberment (AD&D) Insurance	<ul style="list-style-type: none"> – Company-paid coverage – Additional voluntary coverage you can purchase for you and your family 	See page 17
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> – Health Care FSA (available if enrolled in PPO Health Plan or if medical coverage is waived) – Dependent Care FSA 	See page 18
Employee Assistance Program (EAP)	– FREE support for work/life issues, stress, family concerns and more	See page 19
NEW Voluntary benefits through MetLife	<ul style="list-style-type: none"> – Hyatt Legal Services Plan – Critical Illness Insurance – Group Accident Insurance – Home and Auto Insurance discount programs – Pet Insurance 	See page 19

Log In to Enroll

This year, you must log into the benefit system if, for 2014, you want to:

- Make an election in order to have medical coverage
- Earn \$25 in your HSA or Health Care FSA for confirming your demographic and dependent information is accurate
- Make changes to your benefit choices, including adding or dropping dependents
- Set up Health Savings Account (HSA) payroll deductions
- Contribute to a Flexible Spending Account (FSA)
- Print a copy of your benefits confirmation statement

If you wish to elect payroll deduction contributions to either an HSA or an FSA, you must make an election to contribute for 2014.

While you are enrolling, **please confirm your home address, phone number and dependent information.** This will help ensure that you receive updates on Momentive benefits and wellness programs throughout the year – and that claims are filed correctly.

You can update dependent information when you enroll. If your address or phone number is incorrect or missing, contact HRConnect at 877.888.7599, or you may link to a form in that section of the enrollment system, complete and e-mail to hrconnect@momentive.com to correct it.

Go to www.momentivewellbeing.com for guides, tools and contacts – and to begin the enrollment process. See “How to Enroll” on page 2.



Eligibility for Coverage

Eligible Dependents

Eligible family members include:

- Your legal spouse or domestic partner

“Spouse” includes your opposite-sex or same-sex spouse as determined under applicable state law at the time and location that the marriage was entered into.

- Dependent children to age 26 regardless of student status
- Unmarried children beyond the age of 26 who are incapable of self-support due to physical or mental disability.

“Children” include your legally adopted children, children placed with you for adoption, stepchildren or grandchildren living in your home, and dependent on you for support, and children of your domestic partner.

Eligible Domestic Partners

To qualify for coverage, you and your partner must meet these requirements:

- You both must be age 18 or older
- You share a committed, exclusive relationship and can show proof of joint property ownership
- You share a residence
- You are both free to be married in your state of residence
- You are financially interdependent
- You are not related in a way that would prevent marriage.

Note: The law requires that you are taxed on contributions for medical and dental coverage for your domestic partner and the children of your domestic partner unless these covered individuals are considered your tax-dependents.

Changing Your Benefits During the Year

You may change your benefit choices during the year only if you have a qualified change in status. A qualifying event is a change in family status such as marriage, meeting the domestic partnership requirements for the first time, divorce, termination of domestic partnership, birth or adoption of a child, loss or gain of employment by your spouse/domestic partner, or a dependent who no longer meets plan eligibility requirements.

You can also make a change if you have a HIPAA special enrollment event, such as gaining a new dependent as the result of marriage, birth, adoption or placement for adoption, or you decline Momentive coverage because of other group coverage and you lose eligibility for that coverage.

In order to change your benefit choices, you must submit your request within 45 days after the event and provide proof of the change within 60 days after the event. Otherwise, you may not change your selection until the next annual enrollment period.

For more information on changing your benefits during the year, please call HRConnect at 877.888.7599 or e-mail hrconnect@momentive.com.

Associates and dependents who are eligible for but not enrolled in the Momentive plan may enroll if they lose Medicaid or CHIP coverage because they are no longer eligible or they become eligible for a state's premium assistance program. You have 60 days from the date of the Medicaid/CHIP event to request enrollment under the plan. If you request this change, coverage will be effective the first of the month following your request for enrollment. Specific restrictions may apply depending on federal and state law. Contact HRConnect for assistance at 877.888.7599 or e-mail hrconnect@momentive.com.

What's New for 2014

Medical Coverage Options

Momentive will offer two new medical plans for you to choose from – The Consumer Health Plan and Preferred Provider Organization (PPO) Health Plan. Both options provide comprehensive coverage, including free preventive care. There are important differences in financial features, including your per-paycheck contributions and deductibles. See page 7 for more details.

A Health Savings Account (HSA)

If you enroll in the Consumer Health Plan, you can use an HSA to budget and save for your share of health care costs. With the HSA, you set aside pre-tax dollars and use those dollars for eligible expenses. If you don't use your HSA funds during the year, the money rolls over – building savings for future health expenses, even in retirement. **Momentive will automatically contribute \$250 or \$500 in your HSA for 2014 to get you started. See page 9 for details.**

Associate Contributions for Medical Coverage

With the two new medical options, your contributions for medical coverage will depend on the plan and coverage level you select and your annual pay. See page 15 for medical plan contributions.

The steps we take for better health in 2014 can help us improve the health of all Momentive associates and families. When we make informed decisions about treatment, use benefits wisely, and make healthy lifestyle changes, we reduce future costs and feel better. Here are a few suggestions to improve your health:

- Utilize the well being programs and health management tools including wellness coaching and health reminders
- Team up with your coworkers to challenge one another to get moving

Rewards for Taking Healthy Steps

You can earn up to \$525 in your medical plan account (HSA or Health Care FSA) if you complete well being initiatives, get your annual preventive exam, and confirm your personal information online. To earn the full reward, your enrolled spouse or domestic partner must also get an annual preventive exam and complete well being initiatives. You can use the rewards you earn for eligible medical expenses. See page 14 for details.

New Dental Plan

You will have three dental plan choices for 2014. The Dental PPO Plan and the Basic Dental Plan – offered through **Delta Dental** – are new. You will continue to have the option to enroll in the Scheduled Dental Plan, which is not changing. See page 16 for more details.

New Company-Provided Long-Term Disability Coverage

Disability benefits help to protect you and your family if you become disabled and are not able to work because of an illness or accident. Long-Term Disability coverage is offered through **Aetna**. Momentive will cover at no cost to you – 50% of your pay up to \$2,500 a month. You may purchase supplemental Long-Term Disability (LTD) coverage for a total LTD of 60% of your pay up to an additional \$12,500 a month. See page 16 for more details.

Evidence of Insurability (EOI)

Because the LTD program is new for 2014, no EOI will be required for the 50% company-paid LTD benefit. EOI may apply otherwise; if you are required to provide EOI, the enrollment system will prompt you.

Updates for Health Care Reform

- Effective Jan. 1, 2014, U.S. citizens and legal residents are required to have qualifying health insurance. There is a phased-in tax penalty for those without coverage, with some exemptions. If you enroll in Momentive health coverage, or have other qualified coverage through your spouse's employer, you meet the individual mandate.
- Online marketplaces, or insurance exchanges, have been created and are administered by governmental agencies and/or non-profit organizations. This means that you will have new options to purchase private health insurance on these exchanges. Because Momentive plans meet government requirements for benefit value and affordability, you and your eligible dependents generally will not be eligible for a government subsidy to purchase coverage on the exchange.

What's New for 2014 (continued)

Voluntary Group Accident Insurance Coverage

With **MetLife**, you have a choice of two comprehensive voluntary Accident Insurance plans – the low and high – which can help you be better prepared for when the unexpected happens. Accident Insurance covers over 150 events such as fractures, burns and concussions.

If you have a covered accident, you will receive this benefit in addition to any benefits from the medical plan – and you choose how to spend the money. This benefit can be used to pay unexpected, out-of-pocket medical expenses such as insurance deductibles and copays, as well as for your family's everyday expenses such as mortgage and rent payments, childcare and other household expenses.

Voluntary Critical Illness Insurance

Critical Illness Insurance offered by **MetLife** provides you with a lump-sum payment to pay for expenses not covered by medical and disability income coverage such as groceries, housing expenses and car payments. For 2014, you can elect to participate in this program. Choose from two coverage levels – \$15,000 or \$30,000. If you are diagnosed with one of the following conditions, you will receive a check directly from **MetLife** up to the coverage amount you elected:

- Full benefit cancer
- Partial benefit cancer
- Coronary artery bypass graft
- Stroke
- Heart attack
- Kidney failure
- Alzheimer's disease
- Major organ transplant
- 22 other listed conditions (ask HRConnect for details)

The total benefit amount available to you is three times the initial benefit amount you select — either \$45,000 or \$90,000 should you suffer from more than one condition.

Voluntary Legal Services Plan

This voluntary benefit is provided through **Hyatt Legal, a MetLife company**. If you enroll in the Legal Services Plan, you will have convenient access to more than 12,000 pre-qualified attorneys nationwide. Network attorneys offer telephone advice and office consultations to help you with a wide range of personal legal matters including:

- Buying, selling and refinancing houses
- Adopting/having children
- Consumer/creditor and debt collection problems
- Creating a will or living will
- Losing a spouse or parent
- And much more

For matters covered by the Legal Services Plan, you will not pay any attorney fees beyond your payroll contribution.

Home/Auto and Pet Insurance

You can purchase home, auto and pet insurance through **MetLife** at low group rates. To learn more, go to MetLife's web site at www.metlife.com/mybenefits, enter MOMENTIVE as the company name. You can enroll in these options at any time during the year. Contact HRConnect if you have any questions.



Medical Coverage

For 2014, you have a choice of two medical plans:

The Consumer Health Plan

with contributions from Momentive to your Health Savings Account (HSA).

The Preferred Provider Organization (PPO) Health Plan

Medical plan benefits are changing for 2014 so it's a good idea to consider the options and decide what offers the best value based on the types of care you use most. Read this guide and visit www.momentivewellbeing.com to learn more and use interactive tools.

Our Health Care Provider Network

Aetna will continue as our medical plan network provider for 2014. **Aetna** gives you access to quality doctors and hospitals, and supports your health with great resources. As of November 1, 2013, Albany Medical Center in Albany, New York, is part of the **Aetna** network.

For associates in New York, Vermont and Massachusetts, the Capital District Physicians' Health Plan (CDPHP) network will be offered as an alternative to the **Aetna** network if you enroll in the PPO Health Plan. The Consumer Health Plan is available with the **Aetna** network only.

Go to www.momentivewellbeing.com to search the networks.

Health Care Terms You Should Know

Here are some key definitions.

Coinsurance: How you and the plan share costs after you meet the annual deductible. Under both plans, your 20% share of the cost of covered services is your in-network coinsurance.

Contribution: The amount that is deducted from your pay to purchase coverage.

Copay: The amount you pay for office visits, prescription drugs, emergency room visits and urgent care visits in the PPO Health Plan. Medical plan copays (excluding pharmacy) count towards the out-of-pocket maximum for 2014. You do not have to meet the deductible for services where a copay applies.

Deductible: The amount you pay out of your pocket for covered expenses each year before the plan shares in the costs (except where copays apply in the PPO Health Plan). For the Consumer Health Plan, the deductible applies to all non-preventive care, including health care and prescription drugs.

Health savings account (HSA): An account that lets you save pre-tax dollars to pay for eligible health care expenses taxfree. To set up an HSA, you must be enrolled in the Consumer Health Plan – and Momentive will automatically contribute \$250 or \$500 to your HSA in 2014. If you don't use all the money in your HSA during 2014, it rolls over and you can use it for eligible expenses in the future. Your account goes with you if you leave Momentive, so it's always your money, even for retiree medical premiums or expenses.

In-network: Doctors and facilities that are part of the **Aetna** network – and pharmacies in the **Express Scripts** network. The plans pay the highest benefit when you use the network.

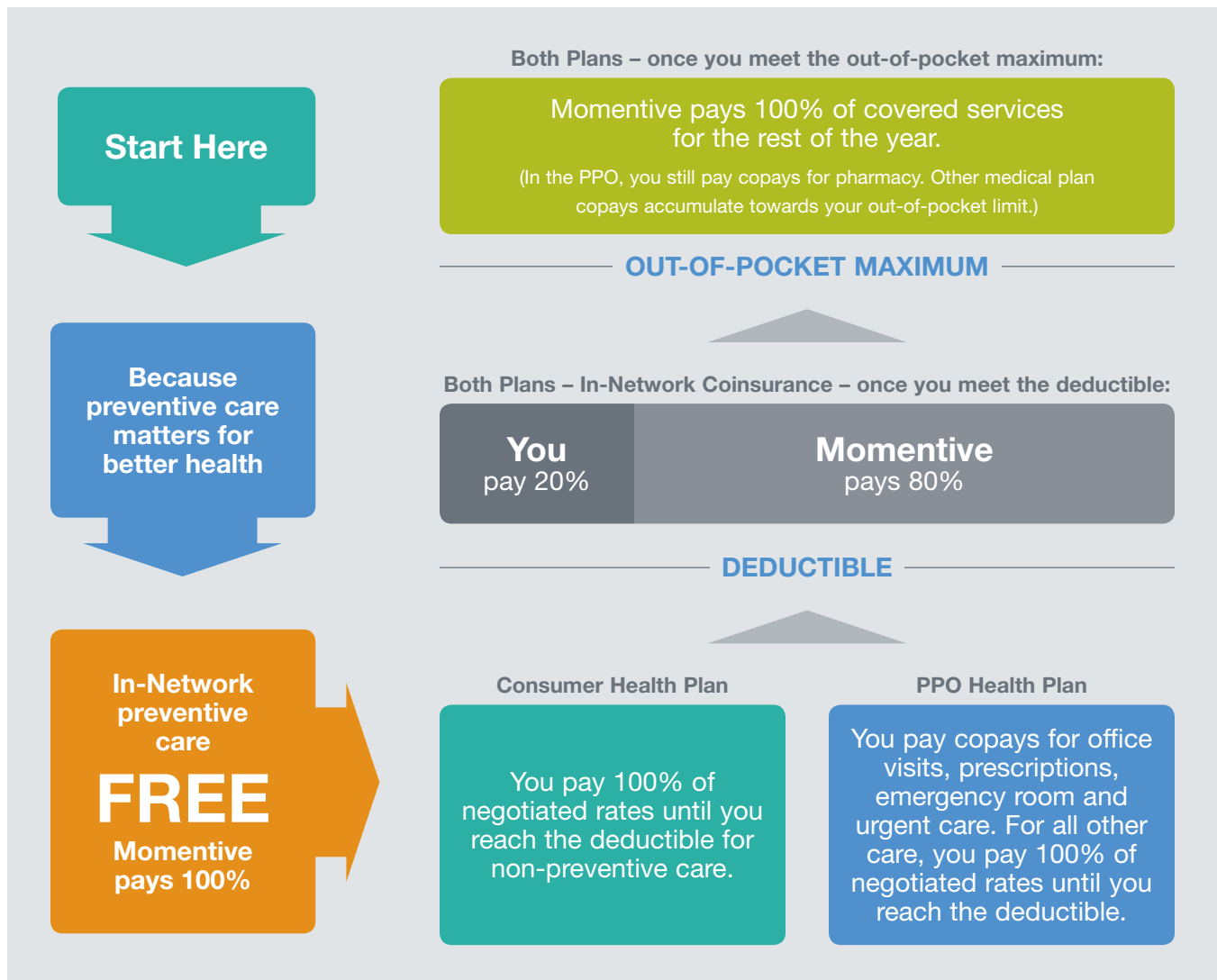
Out-of-pocket maximum: The most you pay in a plan year for covered services. In the PPO, your deductible, medical plan copays and coinsurance count towards the out-of-pocket maximum. The pharmacy copays and coinsurance **do not** count toward the out-of-pocket maximum. Once you meet the maximum, the plan pays 100% for covered services for the rest of the year. Even if you meet your out-of-pocket limit, you will still pay copays for prescriptions in the PPO Health Plan.

Note: In the Consumer Health Plan, in addition to the covered services applied under the PPO, pharmacy costs also apply to the out-of-pocket limit.

The Patient Protection and Affordable Care Act of 2010 (PPACA): A federal law that creates new state-based health care exchanges where you can shop for medical plan coverage at group rates without providing proof of good health.

Preventive care: Routine physical exams and health screenings (like routine blood tests, immunizations, pap smears, prostate screenings and other age appropriate health screenings). Services coded by your doctor as preventive are generally covered at 100% in-network. If the same tests are done to diagnose an illness or treat a known condition, they are not considered preventive care.

How the Plans Work



Important Differences

The Consumer Health Plan

- You pay the lowest payroll contribution. In exchange, you have a higher deductible.
- The deductible applies to all non-preventive care, including prescriptions. You pay 20%, deductible waived, on preventive prescriptions.
- You can use a Health Savings Account (HSA) to budget and save for eligible health care expenses – with an automatic contribution of \$250 to \$500 from Momentive to get you started.
- Momentive provides FREE Critical Illness Insurance that pays an additional benefit for specific serious health conditions.

The PPO Health Plan

- You only pay the deductible if you use covered services or have expenses that count toward the deductible during the year, such as a hospital stay or MRI test.
- You pay copays with no deductible for office visits, prescriptions, emergency room visits and urgent care. Copays apply to out-of-pocket maximums except for pharmacy.
- You can use a Health Care Flexible Spending Account (FSA) to pay for eligible expenses you have during 2014.

Important note about HSA: Under IRS rules, you may contribute to an HSA only if you have qualifying high deductible health coverage – such as the Momentive Consumer Health Plan. If you or your spouse/domestic partner has other coverage (instead of or in addition to the Consumer Health Plan), special rules on HSA contributions may apply. Consult your personal tax advisor for information.



A Closer Look at the Consumer Health Plan




If you enroll in the Consumer Health Plan, you should take advantage of enrolling in a Health Savings Account that offers some key advantages:

- **You can save.** You decide how much, and you can change your contributions during the year.
- **Momentive saves with you** – contributing \$250 or \$500 to your account if you enroll.

- **You never pay taxes** on the money you and Momentive contribute, when it goes into your account or when you use it for eligible health care expenses.
- **It's your money.** Money left in your account rolls over, and it is yours even if you leave Momentive.

Once you meet your out-of-pocket maximum, Momentive pays 100% of covered services for the rest of the year.

A Health Savings Account (HSA): The Basics

 Money goes in.	 Money comes out.	 Have money left? It rolls over.
<p>\$250 if you enroll in associate-only coverage or \$500 if you enroll dependents – added to your account automatically by Momentive. Think of this as a reduction in your deductible.</p> <p>+</p> <p>Up to a total of \$525 in rewards if you and your spouse/domestic partner complete Healthy Steps activities in 2014 (see page 14).</p> <p>+</p> <p>For 2014, the IRS maximum HSA contribution limit is \$3,300 for an individual and \$6,550 for a family. You can make pre-tax contributions from your pay, up to:</p> <ul style="list-style-type: none">▪ \$3,050 for single coverage*▪ \$6,050 if you enroll your spouse/ domestic partner and/or children* <p>Plus an additional \$1,000 for catch-up if you are age 55 or older.</p> <p>*These maximums reflect the IRS annual contribution limit reduced by the Momentive automatic contribution. Any reward dollars you earn in 2014 count toward the maximums and reduce the amount you can contribute.</p>	<p>You pay the full cost of non-preventive care, including prescription drugs, until you meet the deductible. The deductible does not apply to preventive prescriptions or preventive exams. You receive discounted rates in-network. By budgeting now, you can set aside enough money each pay period to cover your deductible if you need it.</p> <p>When you have an eligible expense, you can pay it with your Chase HSA. This account is an interest bearing or money market account with savings potential. You can use your Chase HSA debit card, request direct payment to your provider or reimburse yourself from the account if you pay out-of-pocket. You can be reimbursed only up to the amount in your account. If there is not enough money in your account to cover the expense, you can pay it and reimburse yourself later.</p>	<p>Any money left in your account will roll over into the next year and is yours to pay future eligible expenses. If you leave Momentive, you take the account with you.</p> <p>You're never taxed on money you use to pay eligible expenses. You can withdraw money from your account for expenses that are not eligible health care expenses. However, if you do, you will pay taxes and penalties on the amount you withdraw.</p> <p>Growing your savings...</p> <p>When your account balance reaches \$2,000, you can choose to invest it in a range of investment funds offered through Chase.</p>

The Value of Tax-Free Contributions

If you are in the 20% bracket and save \$50 a month pre-tax in your HSA, your take-home pay is only reduced by \$36.18. In other words, you don't pay \$13.82 in federal income and FICA taxes – and the full \$50 is available for your eligible health care expenses.

Critical Illness Insurance for the Consumer Health Plan

If you enroll in the Consumer Health Plan, you will automatically have Critical Illness Insurance that pays a lump sum benefit of up to \$2,000 if you or your covered dependents have a specific illness – including cancer-related conditions, heart-related conditions, or a major organ transplant or kidney failure. This insurance pays up to \$2,000 per person for each condition, with a per person lifetime maximum of \$6,000.

If you have a covered illness, you will receive this benefit in addition to any benefits from the medical plan – and you can use the money for medical costs or general living expenses (such as your mortgage). You will receive additional details on this coverage – including covered illnesses – if you enroll in the Consumer Health Plan.

How Much Should I Put in an HSA to Cover My Deductible? (Just in case...)

The table below shows how an associate can use the Momentive automatic contribution, premium savings and his or her own contributions to set aside enough in an HSA to cover the deductible or more. This example is based on premiums for an associate making \$50,001 to \$75,000 and enrolling in either associate-only or family coverage. To try out different scenarios for other pay levels or coverage levels, use the “Budgeting for Your Deductible” tool at www.momentivewellbeing.com.

	Associate-Only	Associate + Family
Annual in-network deductible:	\$1,250	\$2,500
Momentive's automatic HSA contribution covers:	-\$250	-\$500
To cover the deductible, the associate can make HSA contributions of:	\$1,000	\$2,000
Part of that can come from premium savings for selecting the Consumer Health Plan instead of the PPO:	\$439.44 in pre-tax dollars (\$36.62 premium savings/month)	\$828.84 in pre-tax dollars (\$69.07 premium savings/month)
Part of it comes from additional contributions from the associate:	\$560.56 in pre-tax dollars	\$1,171.16 in pre-tax dollars

Setting Up Your Health Savings Account

You can set up your Health Savings Account payroll deductions when you enroll online. If you do not already have an **Aetna** HSA, you can set up an account online at www.efundscard.com/aetna.jsp.

Please note that your Health Savings Account is not an employee benefit plan sponsored by Momentive. It is a trust account held in your name.

How Money in the HSA Grows Over Time

Assume the associate in the example above enrolls in associate-only coverage and doesn't use all the money in his or her HSA during the year. That money carries forward, and the associate and Momentive can add to the account in 2015 and beyond. The example below shows how the money grows over time (assuming Momentive contributes the same amount each year, the deductible remains the same, and the associate decides to contribute \$1,000 a year).

2014	2015	2016
\$250 from Momentive + 1,000 from associate \$1,250 total contributions - 750 in eligible expenses \$500 carries forward	\$500 from 2014 250 from Momentive + 1,000 from associate \$1,750 total contributions - 500 in eligible expenses \$1,250 carries forward	\$1,250 from 2015 250 from Momentive + 1,000 from associate \$2,500 total contributions - 600 in eligible expenses \$1,900 carries forward



Building Savings for the Future – Including Retirement

An HSA lets you build savings in case you have a year with higher health care expenses. And, an HSA can also be part of your retirement savings strategy. Because the money in your account carries forward each year and can be used at any time in the future for eligible health care expenses, you can use an HSA to save tax-free today for health care needs during retirement. You can even use money in your HSA to pay premiums for medical coverage during retirement. You should consult your own tax advisor about how you may benefit from enrolling in an HSA.



A Closer Look at the PPO Health Plan

How the Plan Works

- You pay a flat dollar amount (called copays) with no deductible for office visits, prescriptions, emergency room visits and urgent care visits.
- You pay the full cost of other covered services such as outpatient surgery and diagnostic testing until you reach the deductible.
- Once you meet the annual deductible, you share in the cost of services by paying a percentage (called coinsurance) for such covered health care expenses.
- Your deductible, medical plan copays and coinsurance count towards the out-of-pocket maximum. Once you reach your annual out-of-pocket maximum, the plan pays 100% of covered costs for the rest of the year. The pharmacy copays do not count toward the out-of-pocket maximum and continue even if you reach your out-of-pocket limit for the year.



Determine Your Coverage Needs

- Review your medical plan options carefully
- Think about the medical services you and your family will use and how likely you are to meet the deductible in 2014
- Choose the plan that best fits your needs

How the Deductible and Out-of-Pocket Maximum Work

Keep in mind that you pay copays for office visits (including specialist visits), prescription drugs, emergency room visits and urgent care visits. The deductible applies only if you need other care, such as a hospital stay or lab work and tests. Copays **do not count** toward the deductible.

Another part of the PPO Health Plan is the out-of-pocket maximum. Once you reach the out-of-pocket maximum each year, the plan pays 100% of the covered costs for the rest of the year. Your medical plan copays do apply to

the annual out-of-pocket maximum. Pharmacy copays continue even if you reach your out-of-pocket limit.

Many Momentive associates are generally healthy and don't accumulate enough claims to even meet the deductible in any given year. When making your plan decisions for 2014, think about the medical services you and your family typically use and how likely you are to meet the deductible when you consider which medical plan is best for you.



Using a Health Care Flexible Spending Account (FSA) for Deductible Expenses

The Health Care FSA lets you set aside pre-tax dollars from your pay throughout the year and use that money to reimburse yourself for eligible expenses. You can be reimbursed up to the full amount you choose to contribute for the year, even if all of the money is not yet in your account.

You can use an FSA to set aside the \$400 or \$800 to cover your in-network deductible or for any health care expense considered eligible by the IRS – including copays, dental care and vision care. So, if you don't need to use your balance toward your deductible, you can still use those dollars if you have other eligible expenses. The maximum Health Care FSA contribution for 2014 is \$2,500, a Health Care Reform update that was effective January 1, 2013.

As part of the collective bargaining agreement ratified in 2013, Momentive is making a one time contribution of \$250 for single coverage and \$500 for family coverage to a Health Care FSA for associates who enroll in the PPO medical plan in 2014.

How is the FSA different from the HSA that goes along with the Consumer Health Plan?

- Money left in your FSA doesn't roll over to the next year; you need to plan carefully so that you don't leave money in your account at the end of the year.
- Momentive provides automatic funding of \$250 or \$500 only if you enroll in the Consumer Health Plan with HSA.
- With the FSA, you decide during annual enrollment how much to contribute for 2014 and you cannot make changes unless you have a qualified life event during the year. If you enroll in the Consumer Health Plan with an HSA, you can change your HSA contribution at any time during the year, and any change takes effect as soon as administratively possible after you submit it.

See page 18 for more on FSAs.

How the Plans Pay for Covered Expenses

	Consumer Health Plan		PPO Health Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual deductible	\$1,250 if you enroll yourself only \$2,500 if you enroll your spouse/domestic partner and/or children	\$2,500 if you enroll yourself only \$5,000 if you enroll your spouse/domestic partner and/or children	\$400 per individual \$800 for family	\$800 per individual \$1,600 for family
In-network annual out-of-pocket maximum (includes deductible)	\$3,500 per individual \$7,000 for family	\$7,000 per individual \$14,000 for family	\$2,000 per individual \$4,000 for family	\$4,000 per individual \$8,000 for family
Lifetime maximum	Unlimited		Unlimited	
Preventive care	100% with no deductible	60% after deductible	100% with no deductible	60% after deductible
Office visits	80% after deductible	60% after deductible	100% after your \$20 copay (\$40 for a specialist)	60% after deductible
Emergency room (care for true medical emergency)	80% after deductible	80% after deductible	100% after your \$150 copay	100% after your \$150 copay
Urgent care provider	80% after deductible	60% after deductible	100% after your \$50 copay	60% after deductible
Most other covered care	80% after deductible	60% after deductible	80% after deductible	60% after deductible

A Note about Deductibles and Out-of-Pocket Maximums

*If you enroll in the **Consumer Health Plan**,* your deductible depends on who you cover:

- **If you cover yourself only,** you must meet the individual deductible (\$1,250 in-network) before the plan shares in the cost of non-preventive care.
- **If you cover yourself and any family members (your spouse/domestic partner or children),** you and your dependents must meet the full family deductible (\$2,500 in-network) before the plan shares in the cost (coinsurance) of non-preventive care. You can meet the family deductible through any combination of expenses of covered family members.

The out-of-pocket maximum works differently. It applies to each person you cover individually so if any covered family member meets the individual maximum (\$3,500 in-network), the plan begins paying 100% of all covered charges for that member for the remainder of the plan year.

*If you enroll in the **PPO Health Plan**,* the deductible applies to each person you cover individually, so you do not have to meet the full family deductible before the plan begins sharing the cost (coinsurance). If, for example, your spouse injures her knee and has \$400 in expenses for tests, she will meet the individual deductible and the plan begins paying 80% of her covered costs.

Note: Any copays for office visits, prescriptions, emergency room visits or urgent care do not count toward your deductible. All copays except pharmacy apply to your annual out-of-pocket limit.

The out-of-pocket maximum also applies to each person individually, so if one covered person meets the individual maximum (\$2,000 in-network), the plan begins paying 100% of all covered charges for that person for the remainder of the plan year.



Prescription Coverage

Momentive will continue to offer prescription drug coverage through **Express Scripts (ESI)** for 2014. **Express Scripts** offers competitive pricing on prescription drugs and excellent programs for helping you and Momentive manage rising prescription drug costs.

	Consumer Health Plan		PPO Health Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail (30-day supply)	You pay...		You pay...	
Generic	20% after deductible (no deductible for preventive drugs in-network)		\$10 copay	
Formulary (preferred brand)			20% copay (\$25 minimum and \$50 maximum)	
Non-Formulary (non-preferred brand)			30% copay (\$40 minimum and \$80 maximum)	
Mail Order (90-day supply)	You pay...		You pay...	
Generic	20% after deductible (no deductible for preventive drugs)	Not available	\$20 copay	Not available
Formulary (preferred brand)			20% copay (\$50 minimum and \$100 maximum)	
Non-Formulary (non-preferred brand)			30% copay (\$80 minimum and \$160 maximum)	

Prescription Coverage and the Consumer Health Plan

You must meet the annual deductible before your plan begins sharing the cost for prescription drugs. The deductible does not apply to preventive drugs, such as medications to treat and prevent hypertension, high cholesterol and diabetes.

To see ESI's list of approved preventive medications, go to www.momentivewellbeing.com.

The Express Scripts Network

Express Scripts gives you access to a broad network of retail pharmacies, including many major chains. Go to www.express-scripts.com to find network pharmacies near you. (Tools are available if you are currently enrolled.)

When Mail Order Is Required

You are required to use mail order for regular maintenance medications, after the third fill at a retail provider. If you continue to fill at retail, you will be required to pay 100% of the cost. Ordering by mail is easy and convenient. Contact HRConnect for assistance with setting up your mail order refills.



What Is a Maintenance Medication?

Drugs taken regularly, such as high blood pressure drugs, are considered maintenance medications.



Save with Generics

Generic drugs are required by the Federal Drug Administration (FDA) to meet the same quality and effectiveness standards as brand name drugs – and they offer savings for associates and Momentive. If you choose a brand name drug when a generic is available, you will pay the normal brand copay **plus** a penalty equal to the difference in cost between the brand and generic drug.



Rewards for Taking Healthy Steps

Whether you're at the peak of health or in a valley, there's always more to know and do when it comes to living well. Understanding your current health and challenging yourself to make improvements is key. And to help you, Momenive will reward you and your spouse up to a total of \$525 in 2014 for completing Healthy Steps activities throughout the year.

In 2014, you'll have an opportunity to complete well being challenges or take other healthy steps and earn rewards. Any rewards you earn will be added to a Health Savings Account if you enroll in the Consumer Health Plan, or a Health Care Flexible Spending Account if you enroll in the PPO. Look for more details in early 2014.

2014 Healthy Rewards



For you: Up to \$25 for confirming your home address, phone number and dependent information.

For you: Up to \$50 per quarter for participating in well being initiatives – and your spouse/domestic partner earns \$25 per quarter for doing the same.



For you: Up to \$100 for completing the Winter 6-Week Get Active program. Details on the Winter Get Active Program – Fit and Festive – will be announced on November 11, 2013.

For you: Up to \$50 for getting your annual preventive exam – and your spouse/domestic partner earns \$50 for doing the same.

Note: If you enroll in the Consumer Health Plan, any rewards count toward the maximum HSA contribution you can make. See page 9.



Vision Coverage

Whether you enroll in the Consumer Health Plan or the PPO Health Plan, Momenive provides FREE vision benefits through **Aetna**, with coverage for exams and eyeglasses or contacts. You can also get discounts on laser eye surgery through the network.

Consumer Health Plan or PPO Health Plan		
	In-Network	Out-of-Network
Eye exam every 12 months	100% – no cost to you	Up to \$40
Eyeglasses every 12 months		
Frames	Up to \$130 dollars + 20% of any amount above \$130	Up to \$120
Standard plastic lenses*		
Single vision	100%	Up to \$45
Bifocal	100%	Up to \$70
Trifocal	100%	Up to \$100
Lenticular	100%	Up to \$120
Standard progressives	100% after you pay \$65	Up to \$70
Premium progressives	100% after you pay \$65	Up to \$70
<i>Note: The plan pays up to \$120. For amounts above \$120, the plan pays 20%.</i>		
Contacts every 12 months in place of glasses		
Conventional	Up to \$130 + 15% of amounts over \$130	Up to \$130
Disposable	Up to \$130	Up to \$130

*You pay extra for tinting, scratch coating and other special treatments.



2014 Medical Plan Contributions

Your contribution depends on who you cover and your pay level. For medical contributions, pay is defined as your annualized salary only. As you can see below, Momentive cares about you and your family's health and welfare. That's why we contribute to a majority of your health care costs.

Consumer Health Plan – Weekly Contribution

If your annual pay is...				
	Up to \$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001 or more
You only	\$10.08	\$12.36	\$16.44	\$19.08
You + Spouse/Domestic Partner	\$22.04	\$27.03	\$35.95	\$41.72
You + Children	\$19.21	\$23.55	\$31.33	\$36.36
You + Family	\$30.72	\$37.68	\$50.11	\$58.16

PPO Health Plan – Weekly Contribution

If your annual pay is...				
	Up to \$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001 or more
You only	\$14.47	\$20.81	\$27.01	\$32.05
You + Spouse/Domestic Partner	\$31.74	\$45.63	\$59.23	\$70.28
You + Children	\$27.48	\$39.49	\$51.27	\$60.84
You + Family	\$44.82	\$64.42	\$83.63	\$99.24

Working Spouse/Domestic Partner Surcharge

As in years past, if your spouse or domestic partner works and has access to employer-provided comprehensive medical coverage and you still choose to enroll him or her in the Momentive medical plan, you will be required to pay an extra monthly charge for that coverage. You will be asked to answer a couple of questions during the online enrollment process, which will determine whether or not the surcharge applies. Note: If both you and your spouse/domestic partner work for Momentive, the surcharge is not applicable.

If your pay is...			
	Up to \$50,000	\$50,001 - \$75,000	\$75,001 or more
Weekly working spouse/ domestic partner surcharge	\$10	\$15	\$20



Dental Coverage

For 2014, **Delta Dental** will provide Momentive's two new dental plan options. You will continue to have the Scheduled Dental Plan option, which is not changing. Here is an overview of how the plan works:

	Scheduled Dental	Basic Dental	Delta Dental PPO
Annual deductible	Benefits based on fixed dollar schedule of services.	\$50 per person, \$150 for family	\$0
Annual maximum benefit		\$1,000 per person	\$2,000 per person
What the plan pays:			
– Preventive (exams, cleanings)		100%	100%
– Full mouth x-rays, every five years		80%	80%
– Fluoride treatments and space maintainers, to age 14		100%	100%
– Basic (fillings, simple extractions)		75%	80%
– Oral surgery, other than simple extractions		25%	50%
– Major (crowns, bridges)		25%	50%
– Orthodontia (children to age 19 only)		Not covered	50%, up to \$2,000 per child

Use the Delta Dental Network and Save

All three dental plans pay benefits when you see any dentist. However, using a network dentist will save you money. **Delta Dental** offers the largest dental network in the U.S., and network dentists have agreed to accept a discounted fee for services. You can only be billed for your share of the discounted fee.

Out-of-network dentists may charge more for the same services, and because they do not participate in **Delta's** network, they are permitted to bill you the difference not otherwise covered by **Delta Dental**.

To find out if your dentist is part of the **Delta Dental** provider network, go to www.momentivewellbeing.com.

Dental Contributions – Weekly Contributions

Payroll Deductions	Scheduled Dental	Basic Dental	Delta Dental PPO
You only	No Cost	\$2.08	\$2.77
You + Spouse/Domestic Partner	No Cost	\$4.15	\$6.00
You + Children	No Cost	\$4.38	\$6.69
You + Family	No Cost	\$6.92	\$11.31



Disability Coverage

Disability benefits help to protect you and your family if you become disabled and are not able to work because of an illness or accident. Disability coverage is offered through **Aetna**.

Income Protection

Short-Term Disability and basic Long-Term Disability are provided automatically by Momentive at no cost to you – enrollment is not required. If you want to purchase supplemental coverage, you must enroll for this coverage during annual enrollment.

Note: Company-paid Long-Term Disability coverage is NEW for 2014.

Long-Term Disability

■ Free Basic LTD Coverage from Momentive

– Replaces 50% of your pay up to \$2,500 a month

Supplemental LTD Coverage You Can Purchase

■ Replaces additional pay, for a total LTD of 60% of your pay up to an additional \$12,500 a month

\$0.59 monthly premium/\$100 covered payroll

Evidence of Insurability (EOI)

Because the LTD program is new for 2014, no EOI will be required for the 50% company-paid LTD benefit. EOI may apply otherwise; if you are required to provide EOI, the enrollment system will prompt you.



Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance

Momentive provides free basic life and AD&D insurance to protect your family if something happens to you.

You can choose to buy additional coverage, based on your personal needs. During annual enrollment, you may be required to provide evidence of insurability if you increase or choose new supplemental or spouse life insurance. If evidence of insurability is required, you will be prompted to complete the form when you enroll online – and you'll be given instructions for submitting the form directly to **Aetna**. Aetna will notify you when your coverage is approved or denied.

Supplemental and Dependent Life Insurance Coverage You Can Purchase

Coverage for You	Coverage for Your Spouse/Domestic Partner	Coverage for Your Children – One Rate for All
1x base pay	\$5,000	\$1,000
2x base pay	\$10,000	\$2,000
3x base pay	\$15,000	\$3,000
4x base pay	\$20,000	\$4,000
5x base pay	\$25,000	\$5,000
...up to \$1 million maximum	\$50,000	\$10,000
	\$75,000	
	\$100,000	

Important Life Insurance Notes

- Both life and AD&D insurance are offered by **Aetna**.
- You cannot be covered both as an associate and spouse/domestic partner if both of you work for Momentive – and only one of you can cover children.
- Your coverage is portable if you leave Momentive.

Life insurance coverage includes funeral planning assistance, to offer help and support during life's hardest moments. Go to www.momentivewellbeing.com for more information on funeral planning services through **Everest**.

Supplemental and Spouse/Domestic Partner Life Insurance Contributions

Associate's Age as of 1/1/2014	Monthly Cost per \$1,000 of Coverage
Under 25	\$0.04
25–29	\$0.05
30–34	\$0.06
35–39	\$0.08
40–44	\$0.10
45–49	\$0.15
50–54	\$0.24
55–59	\$0.42
60–64	\$0.60
65–69	\$1.12
70+	\$1.82

Note: The cost for Child Life Insurance coverage is \$0.45 per month for \$5,000 in coverage or \$0.90 per month for \$10,000 in coverage.



Supplemental Accidental Death and Dismemberment (AD&D) Coverage

This insurance provides additional coverage for you and your beneficiaries in the event of an accident resulting in death, loss of limbs, sight or hearing, or paralysis. You may choose AD&D coverage of one to five times your base pay up to a maximum of \$1 million for yourself.

You can also choose coverage for your family. You may elect coverage up to \$250,000 for your dependent spouse/domestic partner and up to \$50,000 for your dependent child(ren). Cost for coverage will be displayed on the annual enrollment Web site. Note: You may also be enrolled in other grandfathered Life and AD&D plans that are not outlined in this guide.



Flexible Spending Accounts

Momentive offers two Flexible Spending Accounts (FSAs) through **Aetna** that you may enroll in only during annual enrollment each year (unless you have a qualified life event during the year):

- Health Care FSA
- Dependent Care FSA

These accounts offer tax savings on eligible health care and dependent care expenses.

How the FSAs Work

- You decide how much to set aside for health care or dependent care expenses for 2014.
- You have to re-enroll every year.
- Estimate carefully; you can only change the amount you put into your FSA if you have a qualified change in family status during the year, and you will lose any money left over in your account at the end of the plan year. You have until March 31, 2015, to file claims for 2014.
- Money is taken from your pay before taxes are withheld, which lowers your taxable income. And, you will never be taxed on the money you use from the account to pay for eligible expenses.
- You may choose to have your reimbursements from your FSA direct deposited into your bank account.
- You may not enroll in a Health Care FSA if you enroll in the Consumer Health Plan with the Health Savings Account. See page 9 for more on the HSA.

Limit on Health Care FSA Contributions Health Care Reform requires annual Health Care FSA contributions to be limited to \$2,500 in 2014.

Health Care FSA

You may contribute to the Health Care FSA if you enroll in the PPO Health Plan or if you have coverage outside of Momentive. The Health Care FSA is not available to associates enrolled in the Consumer Health Plan.

The maximum you can contribute to your Health Care FSA in 2014 is \$2,500. You may be reimbursed up to your full contribution amount at any time during the year – even if all the money is not in your account yet. If you earn reward dollars in 2014 (see page 14), those rewards are in addition to the \$2,500 maximum.

You may use your account to pay eligible expenses that are not covered by your plan. These include such things as deductibles, copays, coinsurance, eyeglasses and contact lenses, and dental costs.

You will receive a debit card, which you can use for eligible expenses at any provider that accepts debit cards.

If you leave Momentive during the year, you can file claims for any eligible expenses you incurred before your employment ended. You can also choose to continue to make after-tax contributions through COBRA coverage.

Dependent Care FSA

You can contribute up to \$5,000 – or \$2,500 for married couples filing separately – to your Dependent Care FSA. You can only be reimbursed up to your current account balance when your claim is filed.

Use your Dependent Care FSA to pay for eligible care for your dependents so that you can work. This may include child care for your children who are under age 13, as long as the care provider is not another child of yours who is under age 19 or anyone else who you can claim as a tax exemption on your federal income tax return. You can also use the account to care for your spouse/domestic partner, parent or child if they are older than age 13, are not physically or mentally able to care for themselves and spend at least eight hours a day in your home.



Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) is provided free of charge to all associates and household members through **Aetna**. Take advantage of all that EAP offers, which includes but is not limited to free, confidential, short-term counseling and resource information on a variety of life issues such as elder care, child care and general living support.

Aetna provides confidential, professional and personal assistance for you and your family members for any type

of problem. Counseling is given by experienced, licensed counselors and is available 24 hours a day, seven days a week.

When you need assistance, contact the EAP for a referral. Once counseling is approved, you can receive up to eight visits per life issue, per year at no cost to you. If you need additional care, services may be covered by your medical plan. It's important to check your medical plan, including provider networks, before you continue care.



New Voluntary Benefits for 2014

Momentive will offer three voluntary benefits through **MetLife** as part of annual enrollment – a Legal Services Plan, a Critical Illness Insurance plan and an Accident Insurance plan. You pay 100% of the cost of these benefits with after-tax dollars.

If You Enroll in the Consumer Health Plan for Medical Coverage

The Consumer Health Plan automatically provides Critical Illness coverage of \$2,000 for you and for any dependents you enroll. Regardless of the medical plan you're in, you can also purchase voluntary Critical Illness Insurance in either \$15,000 or \$30,000 increments.

Critical Illness Insurance

MetLife Critical Illness coverage is designed to work with your medical and disability coverage to provide financial protection from costs associated with having a critical illness. It can help to pay your deductible and other medical costs or general living expenses like mortgage payments or child care – you have the flexibility to use the benefit in any way you choose. Because Critical Illness Insurance supplements and does not replace medical insurance, you must have medical insurance to enroll in this coverage (although it is not required that your coverage be through Momentive). For 2014, you can choose from two coverage level amounts – \$15,000 or \$30,000.

Critical Illness Insurance generally pays a lump-sum benefit payment if you or your covered eligible dependent have one of these medical conditions: cancer, heart attack, heart transplant, stroke, major organ transplant or kidney failure.

The total benefit amount available to you is three times the initial benefit amount you select – either \$45,000 or \$90,000 should you suffer from more than one condition. Your contribution is based on age. You will see your payroll contributions when you enroll online.

Choose Coverage For:	Coverage Amount
You only	\$15,000 or \$30,000
You + Spouse/Domestic partner	\$15,000 or \$30,000 each
You + Children	\$15,000 for you and \$10,000 for each eligible dependent child
You + Family	\$15,000 each for you and your spouse/domestic partner and \$10,000 for each eligible dependent child

Critical Illness Insurance

No evidence of insurability is required if enrolling during annual enrollment. Pre-existing conditions rules may apply. Contact HRConnect for more information.



New Voluntary Benefits for 2014 – continued

Group Accident Insurance Coverage

Accident Insurance offers you protection by providing a payment directly to you should you experience an accident. If you have a covered accident, you will receive this benefit in addition to any benefits from the medical plan – and you chose how to spend the money. This benefit can be used to pay unexpected, out-of-pocket medical expenses such as insurance deductibles and copays, as well as for your family's everyday expenses such as mortgage and rent payments, childcare and other household expenses. It also pays if you undergo testing, receive medical services, treatment or care for more than 150 covered injuries. Here is a summary of what Accident Insurance covers:

- **Injuries** – 12 covered injury types including fractures, burns, concussion, and more
- **Medical services and treatment** – i.e. ground and air ambulance, emergency care and more
- **Accidental Death** (in addition to other coverage offered by Momentive)
- **Dismemberment, Loss and Paralysis** (in addition to other coverage offered by Momentive)
- **Hospitalization coverage** – admission, confinement and inpatient rehab when due to an accident
- **Lodging** – benefit provided for a companion accompanying a covered insured while hospitalized. This benefit may be paid for up to 30 nights per calendar year. The lodging facility must be located at least 50 miles from the covered person's primary residence.

Group Accident Insurance

No evidence of insurability is required if enrolling during annual enrollment. Contact HRConnect for more information.

Group Accident Insurance – Monthly Contributions

24/7 Coverage	Low	High
You only	\$8.72	\$16.16
You + Spouse/Domestic Partner	\$13.04	\$24.80
You + Children	\$16.53	\$31.41
You + Family	\$21.13	\$39.79

Legal Services Plan

Whether you need advice about preparing a will, adopting a child, sale or purchase of a home, personal debt or tax planning, the Legal Services Plan can help. This voluntary benefit is provided through **Hyatt Legal, a MetLife company**.

The plan provides telephone, online and in-office legal services through a network of professional attorneys. It offers:

- A toll free number to call for unlimited advice about legal matters
- An online resource for finding an attorney in your area or creating your own legal documents
- In-office legal services to help with family issues, consumer protection and debt, criminal misdemeanor, will preparation, real estate issues and tax and financial matters.

Your contribution is \$9.95 per month if you cover yourself and any eligible children – or \$12.95 per month if you enroll yourself, your spouse/domestic partner and any eligible children.

Other Voluntary Benefits: To check out options for home and auto discount programs and pet insurance, go to MetLife's Web site at www.metlife.com/mybenefits, enter MOMENTIVE as the company name. You can enroll in these options at any time during the year and take advantage of group rates. Contact HRConnect if you have questions.

What Do You Do Now?

1 Choose your benefits.

For medical coverage, review your family's needs and take time to consider which plan is right for you and how you might use a Health Savings Account (HSA) to budget and save for care.

If you want medical coverage through Momenive in 2014, you **MUST** go online and make an election!

2 Update your personal information.

While you are enrolling, please confirm **your home address, phone number and dependent information**. You can update dependent information when you enroll online. If your address or phone number is incorrect or missing, contact HRConnect at 877.888.7599 to correct it.

Remember, you can earn \$25 in your HSA or Health Care FSA for confirming your demographic and dependent information.

3 Enroll between November 8 and November 24!

Tools to Help You Choose Well

Go to our Web site at **www.momentivewellbeing.com** to:

- View a quick video on Health Savings Accounts (HSAs)
- Use a simple budgeting tool that helps you decide how much to contribute to a Health Savings Account each pay period to cover the deductible and fund your account
- Find network providers
- Compare the cost of services and procedures amongst different facilities and providers
- Review the associate meeting presentation
- Check out preventive exam guidelines and a list of preventive medications for the Consumer Health Plan
- Take advantage of the resources and information available through our EAP program



Guides



Tools



Contacts



2014 Enrollment Checklist

- | | |
|--|--|
| <input type="checkbox"/> Attend an annual enrollment meeting. | <input type="checkbox"/> Print your confirmation statement |
| <input type="checkbox"/> Visit the Web site at www.momentivewellbeing.com beginning November 8, 2013. | <input type="checkbox"/> Review your confirmation statement, which will be mailed to your home in December. |
| <input type="checkbox"/> Understand who is, and is not, eligible to be considered a dependent, spouse or domestic partner. See page 4. | <input type="checkbox"/> If you enroll in medical or dental coverage, you'll receive new ID cards by January 1. |
| <input type="checkbox"/> Enroll between November 8 and November 24 by going to www.momentivewellbeing.com and clicking "Enroll Now." You must log into the enrollment system and make an election in order to have medical coverage, earn \$25 for confirming the accuracy of your demographic information, set up Health Savings Account payroll deductions, or contribute to a Flexible Spending Account in 2014. | <input type="checkbox"/> Review your first paystub in 2014 to make sure your deductions match your confirmation statement. |

Be sure to consider all your options and choose the best plans for you and your family for 2014.

For Your Health...

Medical coverage:

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Consumer Health Plan
– Health Savings Account (HSA) –
You can set up your HSA contribution amount when you enroll |
| <input type="checkbox"/> | PPO Health Plan
– Health Care FSA |

Dental coverage:

- | | |
|--------------------------|--------------------|
| <input type="checkbox"/> | Delta Dental PPO |
| <input type="checkbox"/> | Delta Dental Basic |
| <input type="checkbox"/> | Scheduled Dental |

For Your Finances...

- | | |
|--------------------------|----------------------------|
| <input type="checkbox"/> | Dependent Care FSA |
| <input type="checkbox"/> | Supplemental Life coverage |
| <input type="checkbox"/> | Supplemental AD&D |
| <input type="checkbox"/> | Supplemental LTD |

For Life Challenges...

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Legal Services Plan |
| <input type="checkbox"/> | Critical Illness Insurance Plan |
| <input type="checkbox"/> | Group Accident Insurance Plan |
| <input type="checkbox"/> | Other voluntary benefits through MetLife (home and auto insurance and pet insurance) |



Contacts for 2014

Benefit-Provider	Phone	Web
Medical and Vision – Aetna	Medical: 800.238.6716 Vision: 877.973.3238	Medical: www.aetna.com Vision: www.aetnavision.com
Medical – CDPHP	877.724.2579	www.cdphp.com
Health Savings Account – Aetna	800.899.4165	www.aetna.com
Health Care and Dependent Care Flexible Spending Accounts (FSAs) – Aetna	877.392.3862	www.aetnafsa.com
Pharmacy – Express Scripts	800.398.4193	www.express-scripts.com
Dental – Delta Dental	800.932.0783	www.deltadentalins.com
EAP – Aetna	888.238.6232	www.aetnaeap.com (Company code is MOMENTIVE)
Life and AD&D Insurance – Aetna	To confirm the status of evidence of insurability: 800.660.9913	N/A
Disability – Aetna	To confirm the status of evidence of insurability: 800.660.9913	N/A
Legal Services Plan – Hyatt Legal	800.821.6400	www.legalplans.com
Critical Illness Insurance – MetLife	800.getmet8 (800.438.6388)	N/A
Group Accident Insurance – MetLife	800.getmet8 (800.438.6388)	N/A
Home and Auto Insurance and Pet Insurance – MetLife	800.getmet8 (800.438.6388)	www.metlife.com/mybenefits (Company name is MOMENTIVE)

Availability of Summary of Benefits and Coverage

To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare options. The SBC is available at www.momentivewellbeing.com. A paper copy is also available, free of charge, by calling HRConnect at 877.888.7599 or e-mailing hrconnect@momentive.com

This communication is intended to be a Summary of Material Modifications (SMM) to the Momentive Welfare Benefits Plan. It explains the changes being made to the Plan effective January 1, 2014. Full details regarding coverage, eligibility and limitations can be found in the official Plan documents. For a complete listing of details, exclusions and limitations, please review the Summary Plan Descriptions. If there are any discrepancies between the information in this publication, verbal representations and the Plan documents, the Summary Plan Description will govern. Momentive reserves the right to change or terminate the Plan at any time. This publication is in no way intended to imply a contract of employment.

You are entitled to receive this SMM under the Employee Retirement Income Security Act of 1974 (ERISA). You also have other important rights and protections under ERISA. These are explained in more detail in the Summary Plan Descriptions. October 2013

HRCONNECT

Your one place to go for human resources questions, changes and transactions.

HRConnect representatives are regularly available Monday–Friday, 8 a.m. to 6 p.m. EST. During annual enrollment representatives will be available for extended hours Monday–Friday, 8 a.m. to 7 p.m. EST.

877.888.7599

or e-mail hrconnect@momentive.com

HRConnect is staffed by Momentive associates. Our representatives can help when you have questions about:

- Annual enrollment
- Payroll
- Benefits
- Retirement
- Personal info changes

Press Option 1 and then press Option 1 again to be connected to a specially trained Momentive representative who can assist you.



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