

# Annual Enrollment for 2014

October 21 – November 15



Online  
enrollment is  
available at  
[benefits.ge.com!](http://benefits.ge.com)

If you wish to remain in your current plan, no action is required during Annual Enrollment. Your current elections will continue into 2014. However, please note below some changes effective January 1, 2014.

## What's new for 2014

<b>New preventive screenings and services for women</b>	Services will be covered 100%, not subject to deductible, when you use in-network providers. <ul style="list-style-type: none"><li>• Breast Cancer Susceptibility Gene (BRCA) Genetic Testing, when medically appropriate</li><li>• Prescribed generic contraceptives (including OTC) and contraceptives counseling</li></ul>
<b>Gender Re-assignment coverage</b>	Will be covered subject to the annual deductible and co-insurance. Coverage determinations will be based on WPATH guidelines.

## Summary of Benefits and Coverage (SBC) is enclosed

GE is now required to provide a Summary of Benefits and Coverage (SBC) document to all individuals enrolled in GE Medical Benefits (GEMB). If you waived coverage in 2013, you may obtain an SBC for GE Medical Benefits at [ge.com/healthahead/healthcaredecisions](http://ge.com/healthahead/healthcaredecisions) or by calling the GE Benefits Center at 1-800-252-5259.



## Do you need to take action?

Annual Enrollment is your opportunity to evaluate your benefit needs and change plan elections. You can also add or remove dependents from your coverage.

Your options	What you need to do	When elections can be changed
Medical and Vision Plans	<b>If you wish to continue with your current plan, you don't need to take any action.</b> Your current enrollments will continue into 2014. You need to take action only if you wish to switch plans, waive coverage or if you wish to add or remove dependents.	Elections can be changed only during Annual Enrollment.*

*\* Certain elections may be changed outside of the Annual Enrollment period if you experience a qualified status change such as marriage or the loss of coverage you had through your spouse's employer. Please note that qualified status changes allow you to change certain elections only. For instance, the birth of a child qualifies you to add a dependent. It would not qualify you to change your plan option. Changes must be made within 63 days of the qualifying event.*

## Vision Care Plans

What's the difference between the options?

	Vision Standard Option	Vision Premium Option
How it works	Routine eye exams, new lenses, frames or new contact lenses are covered every other year for participants age 19 and older. (Annually for participants under age 19.)	Routine eye exams, new lenses, frames or new contact lenses are covered every year. Additionally, this option provides higher allowances for certain benefits and a lifetime maximum allowance of \$250 per eye for laser vision surgery.

Employees enrolled in a GE Medical Care Option (GE Health Care Preferred, GE Medical Benefits and alternative health plans, except HMOs) can elect to participate in GE Vision Care Options.

## You are responsible for making sure your covered dependents are eligible

Dependents eligible for certain GE benefits include your spouse, your same-sex domestic partner, and your children until their 26th birthday. If your spouse's status and covered dependents have changed, you will need to recertify them for 2014 during the enrollment process.

## Use online tools to save on medications and estimate your costs

To save on prescription drugs, use the **Find Savings and Opportunities** section at [www.caremark.com](http://www.caremark.com). Once you register, it will identify savings opportunities based on your prescription history. You'll see a list of the medications you've been taking and their generic options. You can also choose to receive notifications via email. CVS Caremark can contact your doctor on your behalf to discuss a switch to generics.

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## Three easy ways to minimize your prescription costs

1. Always use generics unless the brand name drug is medically necessary.
2. Always use pharmacies in the CVS Caremark network. There is no coverage for prescriptions filled at out-of-network pharmacies.
3. Use your CVS ExtraCare Health card to save 20% on eligible health-related CVS/pharmacy brand products in-store and online at [www.cvs.com](http://www.cvs.com).

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## Use Health Coach from GE to get the right services at the right cost

A family of resources for your health and wellness, Health Coach from GE provides additional types of support, such as lifestyle coaching and after-hours services. Health Coaches are specially trained nurses, supported by doctors and other specialized resources who can locate providers, answer medical questions, and provide information on treatment options. Lifestyle Coaches are wellness professionals who can help you manage issues like weight, stress, smoking, diabetes, heart health, and nutrition.

There's no cost to GE employees, retirees and covered family members enrolled in a GE Medical Care option – why wouldn't you use it? Call **1-866-272-6007** weekdays from 9 a.m. to 7 p.m. Eastern time to speak with a Health Coach. In urgent medical situations, you can call 24/7 for information on after-hours care options.

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## 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.



## Online enrollment is available!

You can make your Annual Enrollment elections online at [benefits.ge.com](http://benefits.ge.com). Online enrollment is fast and easy, and available 24 hours a day, seven days a week during Annual Enrollment.



If you need to make a change, be sure to do it during Annual Enrollment, October 21 – November 15.

### Your Annual Enrollment Checklist

#### **Review your needs**

- Do your current medical and vision elections meet your needs?
- Do you need to add or drop dependents?

If you wish to keep your current coverage, you do not need to take any action. Your current elections will carry over to 2014.



#### **Explore, learn and compare your options.**

- Your Benefits Handbook provides detailed plan information. You can access Your Benefits Handbook at [benefits.ge.com](http://benefits.ge.com) or by calling the GE Benefits Center at 1-800-252-5259.

#### **Make your elections during Annual Enrollment, October 21 – November 15.**

If you need to make a change, make your elections online at [benefits.ge.com](http://benefits.ge.com). The easy on-screen instructions will walk you through the process.

You may also call the GE Benefits Center at 1-800-252-5259.

- Weekdays: 7 a.m. – 7 p.m., Eastern time
- Saturdays: 9 a.m. to 12 noon, Eastern time

## GE Benefits Annual Enrollment - 2014 Monthly Contribution Rates

### Monthly Medical Contribution\*

	GE Medical Benefits	GE Health Care Preferred
1 Person	\$ 271.58	\$ 280.71
2 Persons	\$ 543.12	\$ 561.42
3-or-More Persons	\$ 814.71	\$ 842.17

### Vision

	Vision Premium Option
1 Person	\$ 8.00
2 Persons	\$ 16.00
3-or-More Persons	\$ 24.00

\*In 2014 state surcharges will apply to residents in New York, Maine, Vermont, Idaho and Michigan.

Pre-65 Retirees  
Rates

This table sets forth contributions for pre-65 retirees (or surviving spouses) who retired from the Company with "special benefits protection" (see "Job Loss Benefits" in your GE Benefits Handbook).