



Annual Enrollment Is Coming: October 25 – November 8

An Overview of the 2022 Changes

- **Adjusted salary bands:** These are used in the determination of your medical, dental and vision plan contributions. Our adjustments will help some associates pay less for benefits through expanded bands.
- **Bronze HSA Plan:** Associates enrolled in this plan can now contribute up to \$3,650 for individual and \$7,300 for family to their Health Savings Account.
- **Dental:** Along with 2 routine exams, both plans also will cover 2 problem-focused exams per year, and any costs related to the exams will no longer apply to annual maximum expenditures.
- **Vision:** The frame and contact lens allowances are increasing from \$150 to \$175 annually.
- **Basic Life Insurance and Basic Accidental Death and Dismemberment (AD&D):** Your benefit is increasing to 1x annual salary, up to a maximum of \$200K. Accordingly, the combined Guaranteed Issue Amount for Basic and Optional Life Insurance Buy-up is increasing to \$900K.
- **Critical Illness:** The benefit amount you elect will increase from three times the initial benefit amount elected to five times the amount. In addition, benefit reductions due to age have been eliminated. Healthcare navigation services have also been added, and health screening benefits will now also cover hearing tests, immunizations, dental exams and eye exams!
- **Child Birth Benefit:** This has been enhanced so that associates (birth mothers) with a minimum of one year of service prior to birth will receive 12 weeks of leave with 100% pay. Please note: The combination of the Short-term Disability benefit and the Airgas Child Birth Benefit cannot exceed 100%; the Child Birth Benefit will be reduced so as not to exceed this amount.



Salary Bands and Contribution Rates

Your cost for medical, dental and vision coverage is based on your salary band.

2022 Salary Bands

- \$70,000 and less
- \$70,000.01 to \$130,000
- Above \$130,000

Medical premiums will have minimal increases, as will the Vision plan. Airgas has worked to keep associate increases as low as possible. All rates will be available on the YBR enrollment website when you enroll.

Remember: The benefits you select and the decisions you make when seeking care have an impact on helping us manage future cost increases. Take advantage of tools like ALEX to help you choose a medical plan and www.mybenefitshome.com to help you make the most of the plan you elect.

Airgas
an Air Liquide company
you **drive.** you **decide.**

Your Medical Plan Options

For 2022, Airgas will continue to offer five medical plans (as well as HMOs/PPOs in certain areas).

- The Platinum Plan has the highest per-pay contributions. This means you will pay more per paycheck but the plan will pay more when you need care.
- The Gold Plan has per-pay contributions that are lower than the Platinum Plan, and the plan pays less than the Platinum Plan when you need care.
- The Core Plan has lower per-pay contributions than the Platinum and Gold Plans. With the Core Plan, you would need to spend more out-of-pocket before the plan begins paying benefits.
- The Silver Plan has lower per-pay contributions than the Platinum, Gold and Core Plans. With the Silver Plan, you will pay more out-of-pocket before the plan begins paying benefits.
- The Bronze HSA Plan has the lowest per-pay contributions. You are also able to put pre-tax dollars into a Health Savings Account (HSA) to pay for healthcare expenses or to save and invest. You pay the full amount for any healthcare service either from your Health Savings Account or out of pocket until you meet the Bronze HSA Plan's deductible, except for certain prescription maintenance medications that are covered with no deductible at 80% coinsurance. Once the deductible is met, the plan pays 80% and you pay 20% of the cost for care until you reach the out-of-pocket maximum.

The chart below shows some of the major differences between the five plans for in-network services. More information, including out-of-network details, will be provided in the enrollment guide.

	Platinum	Gold	Core	Silver	Bronze HSA
In-Network Coverage*					
Deductible (individual/family)	\$500 / \$1,000	\$750 / \$1,500	\$1,000 / \$2,000	\$1,250 / \$2,500	\$1,500 / \$3,000
Coinsurance % (after the deductible has been met)	You pay 10% Plan pays 90%	You pay 20% Plan pays 80%	You pay 20% Plan pays 80%	You pay 20% Plan pays 80%	You pay 20% Plan pays 80%
Out-of-pocket maximum** (individual/family)	\$2,500 / \$5,000	\$3,000 / \$6,000	\$3,500 / \$7,000	\$4,000 / \$8,000	\$6,550 / \$13,100
Preventive care (e.g., annual exam)	100%	100%	100%	100%	100%
PCP copay	\$20	\$25	\$25	\$40	Plan pays 80% after you meet your deductible
Specialist copay	\$25	\$35	\$35	\$50	
Hospital inpatient	Plan pays 90% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	
ER copay (waived if admitted)	\$500	\$500	\$500	\$500	
Walk-in clinic copay	\$20	\$25	\$25	\$40	
Urgent care copay	\$25	\$35	\$35	\$50	

Prescription Drugs***

Generic copay	\$9	\$9	You pay 30% up to \$50 per prescription	You pay 30% up to \$50 per prescription	You pay 20% with no deductible for most preventive and maintenance medications; otherwise, the plan pays 80% after you meet your deductible.
Brand formulary copay	\$35	\$35	You pay 30% up to \$150 per prescription	You pay 30% up to \$150 per prescription	
Brand non-formulary copay	\$70	\$70	You pay 30% up to \$300 per prescription	You pay 30% up to \$300 per prescription	
Mail order (up to 90-day supply)	2x retail copays shown above	2x retail copays shown above	You pay 30% up to 2x retail maximum shown above	You pay 30% up to 2x retail maximum shown above	
Rx out-of-pocket maximum (individual/family)	\$2,100 / \$4,200	\$2,100 / \$4,200	\$2,100 / \$4,200	\$2,100 / \$4,200	Applies to Bronze HSA Plan out-of-pocket maximum
Specialty Rx eligible for PrudentRx	If filled via PrudentRx, \$0				N/A

Fact: More than 90% of pharmacy claims filled in the Airgas plan are for generic prescriptions. The average generic drug cost is \$24.84.

*You will pay more if you use out-of-network providers. How each plan pays for out-of-network benefits will be outlined in your enrollment guide.

**The out-of-pocket maximum includes amounts paid toward the deductible, coinsurance and copays.

***Under the Platinum, Gold, Core and Silver Plans: 1. The prescription drug benefit has no deductible. 2. Medical plan deductibles do not apply to prescription drug out-of-pocket maximums.

Note: There are no copays in the Bronze HSA Plan. Also, the PrudentRx program for specialty medications does not apply in the Bronze HSA Plan.

How to Enroll

Your Benefits Resources™ (YBR) enrollment website: www.ybr.com/airgas

Phone: 1-877-424-2363 (Monday-Friday, 8 am-9:00 pm ET)

Benefits take effect on January 1, 2022.

Annual Enrollment “To Do’s”

- Ensure you understand what’s changing and take time to consider your potential benefits needs for 2022.
- Look for your enrollment guide and other additional information – mailed to your home in October.
- Visit our decision-support tool ALEX (www.myalex.com/airgas/2022) and, in 12 minutes or less, learn more about which Airgas benefit options might best meet your and your family’s needs.
- Ask questions by talking to a YBR customer service representative or using the online chat feature on the YBR enrollment website.
- Decide on the benefits and coverage levels you want for 2022.
- Enroll between October 25 and November 8, 2021.

What Happens If You Don’t Enroll

If you are currently enrolled in any of the following plans, you will automatically stay enrolled for 2022 (any rate increases go into effect on January 1, 2022):

- Medical, Dental and Vision
- Critical Illness, Hospital Indemnity and Accident Insurance
- Short-term and Long-term Disability Buy-Up options
- Optional Life and AD&D Insurance

If you DO NOT make an election during Annual Enrollment for the following plans, you WILL NOT participate or have coverage in 2022:

- Health Savings Account (HSA)
- Flexible Spending Account (FSA)

alex[®]
Your Virtual
Benefit Counselor



Get Simple Quick Help Choosing Your Benefits

Don’t forget about ALEX, your virtual benefits counselor that can help you evaluate your healthcare needs for 2022 and decide which of the Airgas medical plans is the best fit for you and your family. Visit <https://www.myalex.com/airgas/2022> because:

- 1. It’s fast!** While you can spend as much time with ALEX as you need to learn about your benefit options, the average user spends 12 minutes with ALEX.
- 2. It’s available on any device.** ALEX is optimized to work on any laptop, desktop, tablet or smart phone. All you need is an internet connection.
- 3. It’s private.** ALEX is an anonymous experience. It does not track your personal details. It also does not send any data about you back to Airgas. The information you enter is not saved, so if you want to use ALEX again, you will need to re-enter all of your information

How Airgas Partners With You to Share the Cost

Airgas and every associate play a part in determining the cost of medical benefits each year.

The five Airgas medical plans are self-insured by the company. This means that instead of paying for insurance through our carrier to fund our healthcare claims at a much higher cost, Airgas pays the cost of every healthcare claim.

Each of the five Airgas medical plans has a coinsurance rate. This means that after you meet a plan’s deductible, the company and you split the cost of certain covered healthcare expenses, up to the out-of-pocket maximum.

Airgas also covers your preventive care (such as your annual physical exam, mammogram or colonoscopy) at 100% (in-network) in each of the five medical plans we offer.

In-Network Coverage

Airgas Medical Plan	What Airgas Pays (After deductible is met)	What You Pay (After deductible is met)
Platinum	90%	10%
Gold	80%	20%
Core	80%	20%
Silver	80%	20%
Bronze HSA	80%	20%

ANNUAL ENROLLMENT
BEGINS OCTOBER 25TH.
LEARN ABOUT THE
BENEFIT CHANGES
FOR 2022.



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A Once-A-Year Opportunity to Elect Benefits

Think about your needs for 2022. With the pandemic, it's essential to carefully consider your needs and make thoughtful decisions to ensure your physical, emotional and financial well-being. Consider your situation and compare the different options and costs for each benefit. Also ensure you are covering the right dependents under each plan. This is your annual chance to add or remove family members or change coverage levels.

- Your enrollment guide will arrive at your home in late October, and more information will be sent to your Airgas e-mail address (if you have one).
- ALEX: Your Virtual Benefit Counselor (www.myalex.com/airgas/2022) can help you review your benefit options and make the best decisions for your needs.
- The YBR enrollment website (www.ybr.com/airgas) contains more information about benefit options, costs, tools and resources.
- Chat online with a YBR customer service representative by clicking the "Chat" button at the top of the page, Monday to Friday, 8:00 a.m. to 9:00 p.m. ET, or send a question by clicking the "Contact Us" link at the top of the page on the YBR enrollment website beginning October 25, 2021.
- Alternatively, call YBR at 1-877-424-2363 with questions, Monday through Friday, 8:00 a.m. to 9:00 p.m. ET.



Except as set forth in this document, all other provisions of the Plans remain unchanged. Please keep this Summary of Material Modifications (SMM) with your Summary Plan Description so that you will have an up-to-date description of the Plan's benefits. If you have any questions about the benefits addressed in this document, contact Your Benefits Resources™ at 1-877-424-2363. If this summary has been delivered to you by electronic means, you have the right to receive a written SMM and may request a copy at no charge by contacting the Plan Administrator.