



you **drive.** you **decide.**

ENROLLMENT TIPS FOR NEW ASSOCIATES

Welcome to Airgas! Our goal for you as a new associate is to help you become well informed and confident about enrolling for the benefits that meet your and your family's needs. Airgas offers you valuable options but you are in control of the important decisions—which benefits you need, how much coverage you want and who is covered. Follow these steps to successfully enroll for your benefits.

WHEN COVERAGE BEGINS

Your Airgas coverage begins 31 days from your date of hire, so be sure to enroll promptly.

STEP 1: REVIEW YOUR OPTIONS

Airgas benefits are administered by Your Benefits Resources™ (YBR). Within the next two weeks, you'll receive an email or enrollment materials at your home address from YBR. Be sure to enroll right away. In fact, you don't have to wait to hear from YBR. Once you get your first paycheck, you can go to the YBR website to enroll. You'll need to create a user ID and password the first time you log in or call the YBR Customer Service Center (the same information will be used to identify you online and by telephone).

Carefully review the enrollment materials and think about how the benefits can work for you. Do you have dependents who also need coverage? Does your spouse or domestic partner have benefits available from another source? Does your family need the extra financial protection that Optional Life insurance provides? Do you need to enroll in vision coverage, or would it work better for you to pay vision expenses with pre-tax money from a Healthcare Spending Account? Do you need additional disability insurance protection? Take some time to explore all of your options.

Use the tools! In addition to the Enrollment Guide, you have access to several online plan comparison and cost estimator tools through YBR. YBR is where you access and manage your benefits—and where you'll enroll:

- **Online—www.ybr.com/airgas**

The website is the best way to review your benefit options, make your choices, and get answers to your questions. After enrollment, use the site to get details about your plans and coverage.

- **YBR Customer Service Center—1-877-424-2363**

Customer Service Representatives can be reached Monday through Friday between 8:00 a.m. and 9:00 p.m. Eastern time to address any of your benefit questions.

STEP 2: REVIEW YOUR DEPENDENT ELIGIBILITY

You can choose coverage for yourself, your spouse or domestic partner, and/or your children. See page 6 of the Enrollment Guide to review your dependents' eligibility. Your cost is based on your salary band, the plan option you select and how many dependents you enroll. (The cost of coverage for dependent children is capped at three. Enroll two children, pay for two. Enroll four or more children, pay for three.)

When you enroll, you'll be asked to certify whether your spouse/domestic partner has other coverage options available elsewhere. Associates who choose to cover a

spouse/domestic partner who has other coverage options available elsewhere will be assessed a surcharge of \$100 per month in addition to the regular payroll contributions. See page 8 of the guide for more information.

DEPENDENT VERIFICATION REQUIRED

If you enroll dependents, you will be asked to provide proof of dependent eligibility.

- When you enroll you'll be alerted to the need to provide proof of eligibility for any dependents you want to enroll in Medical, Dental, Vision, Dependent Life or Optional Family AD&D insurance.
- After you enroll, you'll receive a dependent verification notice from our benefits administrator, YBR, requesting documentation for any dependents you want to cover.
- You will have 31 days from the date of the notice to provide acceptable documentation (such as a birth or marriage certificate).
- **If you do not provide the acceptable documentation to YBR, coverage for your dependents will be dropped at the end of the verification process.**
- You are responsible for maintaining information on your dependents and complying with the eligibility rules.
- If circumstances change your dependents' eligibility for benefits, you must contact YBR within 31 days of the change to update your coverage.

YOU CHOOSE: BUILDING A MEDICAL PLAN

One important feature of your Airgas benefits is the ability to "build your own" medical option based on your needs and budget. The YBR website and your enrollment worksheet will show several pre-built medical options (like the Aetna or UnitedHealthcare Core Plan depending on the state where you live, a "Buy-up" Core Plan, or an HMO if available in your area). However, building your own plan will allow you to customize your coverage by choosing your preferred level of deductible, coinsurance and copays.

Once you choose a medical option, you'll remain in that option throughout the year and may not change it until the next annual enrollment. For more details about your medical options, see pages 11-15 of the Enrollment Guide.

STEP 3: ENROLL! THERE IS A DEADLINE.

Within the next two weeks, you will receive an email or enrollment materials at your home address from YBR. **Be sure to enroll right away.**

You have two ways to enroll: online at www.ybr.com/airgas any time, or by telephone at 1-877-424-2363 Monday through Friday between 8:00 a.m. and 9:00 p.m. Eastern time.

TAKE ACTION!

Your enrollment email or mailing will contain an enrollment deadline. If you do not enroll by the deadline, you will not have Medical, Prescription Drug, Dental, or Vision coverage. Your next opportunity to choose coverage will be during the next annual enrollment period, unless you experience a qualified change in status (such as marriage, divorce or the birth of a child).

Don't miss out—take action before the deadline!

AFTER ENROLLMENT...

CONFIRMATION STATEMENT

After you enroll, you will be mailed a confirmation statement detailing the benefits and coverage levels you selected. If you enroll for your benefits online, look for the "Submitted Successfully" message before you log off. You will also be able to print a Confirmation Statement once you receive this message. Be sure to print and keep the Confirmation Statement for your records.

FUTURE COMMUNICATION

If you have an Airgas email address it will be provided to YBR and you'll receive communication from YBR by email. If you would prefer to be contacted at your personal email address, log on to YBR at www.ybr.com/airgas and provide your personal email address by following the instructions under "Your Profile" on the navigation bar. Some communications from Airgas will continue to be provided in print. Remember, there is valuable information on YBR that can help you use your benefits effectively and manage your out-of-pocket costs—it is more than an enrollment tool. So, check back and use YBR during the year.

AIRGAS BENEFITS DIRECTORY

YBR is your first stop for information about your benefits. At times, however, you may need to contact a carrier or vendor directly. Our online directory—www.airgasbenefitsdirectory.com—can help.

AIRNET

Additional benefit information is available on Airnet (the company intranet site).