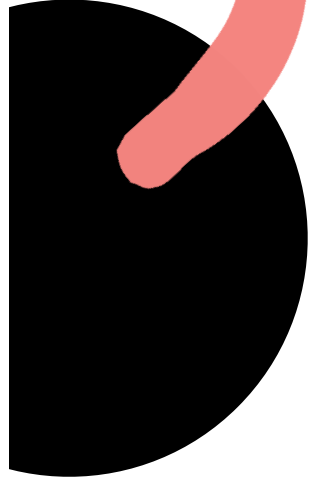


Be prepared

Annual Enrollment
November 2009





There's a paradigm shift in health care. And you're a part of it.

Today health care is on everyone's mind—how to provide it, how to pay for it, how to improve it. GE has been exploring these questions too. As a result, we're changing the way we provide health benefits.

Your new insurance plan, GE Health Choice, will expand preventive coverage, provide you with tools to be healthy, and will protect you financially in the case of severe illness. Under GE Health Choice, the cost of health care for some retirees will increase. As a result you will need to become more responsible for how you spend your health care dollars.

For you and your family, this switch may be a big change. This guide will help you sort through your options, and provide key information you need to make your decision.

Become a smart health care consumer:

Eat well, exercise, get fit—and be healthy

Don't smoke

Use network providers wherever possible

Seek care from high quality doctors and hospitals

Use generic drugs whenever possible

Get preventive care to catch any issues early

How to Use this Guide

Right now, it's important to understand this new plan so you can be an active consumer and begin to take more personal responsibility for your health care choices. Keep the following points in mind.

Get Involved

First, this is a major change in your health benefits. So you need to get involved with this material. Take notes. Mark it up. Discuss it with your family. Think about your key issues and what's most important to you.

Learn More

Second, this guide is not meant to be comprehensive. If you need more information on any of these topics, you'll find it at www.ge.com/myhealth. And there will be people to call to help you with your decision.

Prepare for November

Third, you must make an election this November. But don't wait. Start your decision process now, and give yourself enough time to make a truly informed choice.

Be informed

What is GE Health Choice?

GE Health Choice is a new suite of medical benefit options that GE is introducing beginning January 1, 2010 to replace the current GE Health Care Preferred, GE Medical Benefits and alternative health plans.

With GE Health Choice, you and your family will need to take a greater role in managing your health and your health care spending.

You will be offered three options, so you can select how much you pay for your medical contributions, versus how much you will pay in a deductible when you seek

care. Like other forms of insurance, if you pay less up front, you will have a higher deductible, and vice-versa. Your insurance payments start after you meet your deductible.

As with our plans today, GE will protect you from high medical bills in case of a serious illness or accident. The maximum amount depends on the option you choose, your annual pension income and how many dependents you cover. Once you reach your limit, the plan pays 100%.

The best way to reduce health care costs is to keep you and your family healthy, detect disease early, and choose the best

doctors and hospitals. That's why GE Health Choice will offer many preventive care doctor visits and recommended screenings at no cost. It will also provide:

State-of-the-art tools and education

New technologies to help you manage medical expenses

Resources to help you become a more active consumer

GE Health Choice will change the way you pay for health care. Its key elements are deductibles, co-insurance and savings accounts.

What are medical contributions?

The amount you pay for the GE Health Choice option you select.

What is a deductible?

The expenses you'll need to pay each year before insurance payments begin.

What is co-insurance?

It's the amount you pay for health care services after you reach your deductible. For example, once you reach your deductible, GE Health Choice covers in-network services at 80%. Your co-insurance is the remaining 20% that you will have to pay.

What is a co-insurance maximum?

The maximum amount you pay each year for covered benefits after you reach your deductible.

What is an out-of-pocket maximum?

Your deductible plus your co-insurance maximum. Once you meet your out-of-pocket maximum in a given year, GE pays 100% of covered expenses.

What is a network?

Doctors, hospitals, and pharmacies who meet quality standards and have agreed to accept lower payments.

What are savings accounts?

Accounts to help you pay for your share of qualified medical expenses.

Health Reimbursement Account (HRA)

Tax-free account funded by GE.

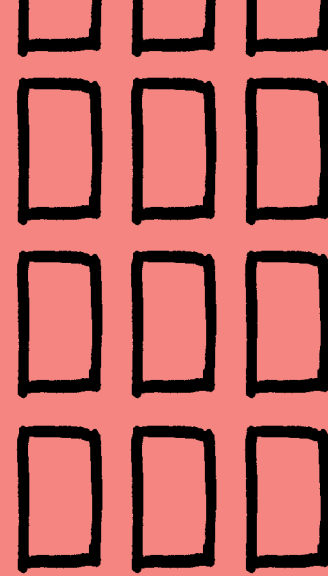
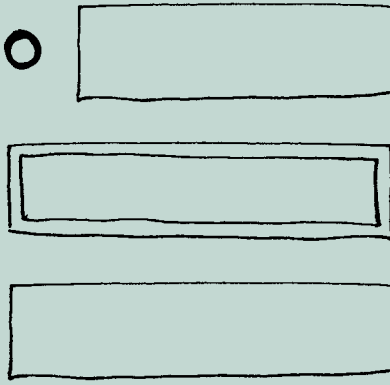
Health Savings Account (HSA)

Tax favored bank account that you open and fund.

Keep this glossary handy. You may want to refer to it as you read the guide.



Below is an overview of your three GE Health Choice options.



OPTION 1

Medical Contributions

Highest

Deductibles and Co-insurance
Maximum

Lowest

Savings Accounts

GE-funded HRA

You pay the most in medical contributions, but you pay less when you seek care.

OPTION 2

Medical Contributions

Lower

Deductibles and Co-insurance
Maximum

Higher

Savings Accounts

GE-funded HRA

You pay less in medical contributions than in Option 1, but pay more when you seek care.

OPTION 3

Medical Contributions

Lowest

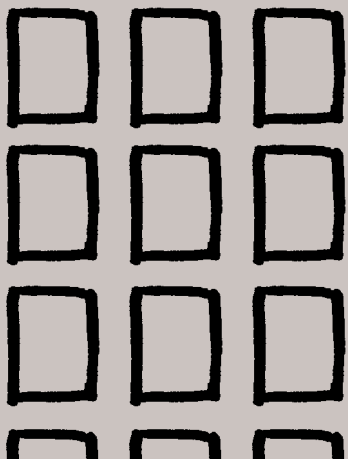
Deductibles and Co-insurance
Maximum

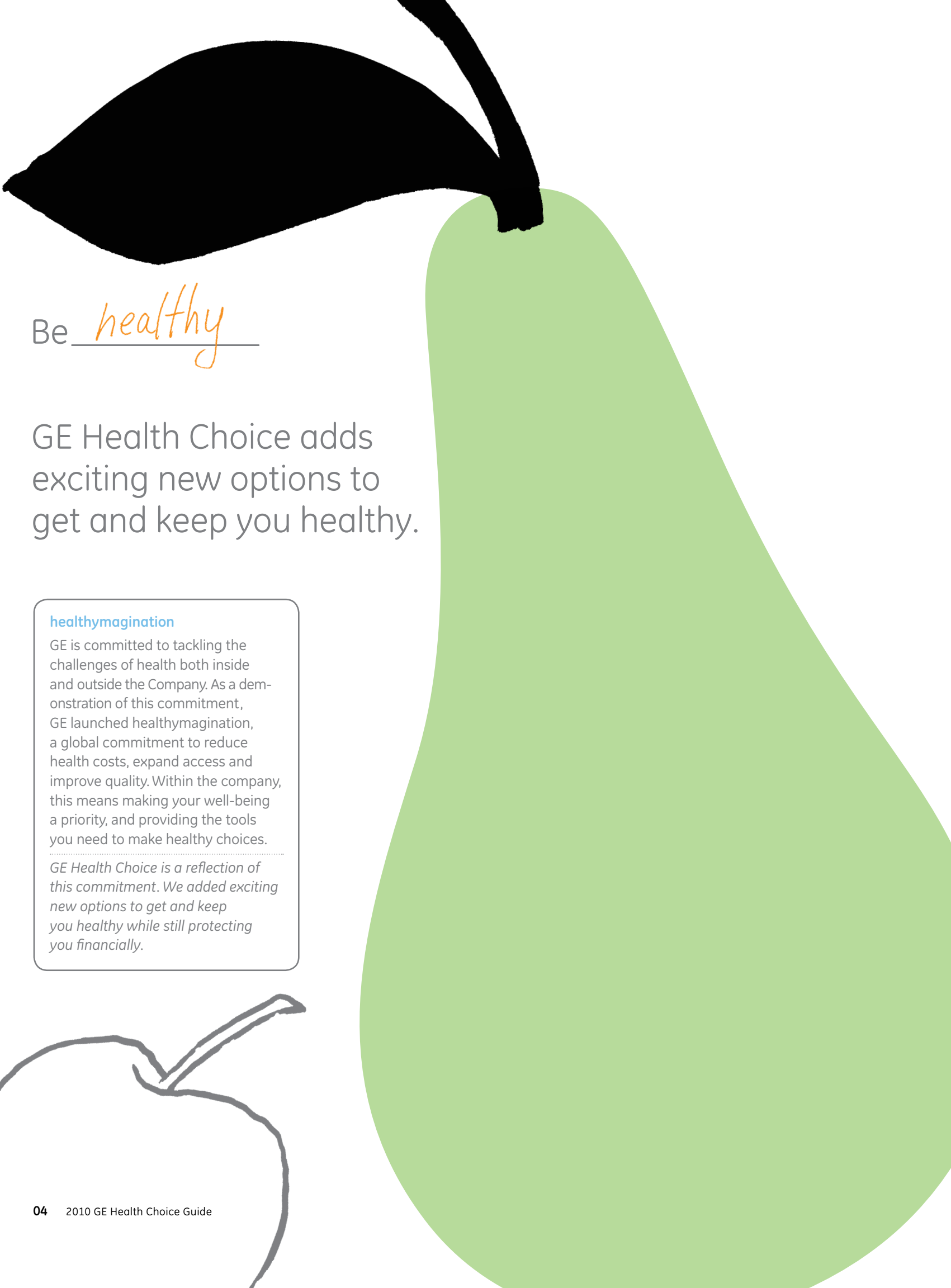
Highest

Savings Accounts

Retiree-funded HSA

Pay the least in medical contributions but pay most when you seek care.





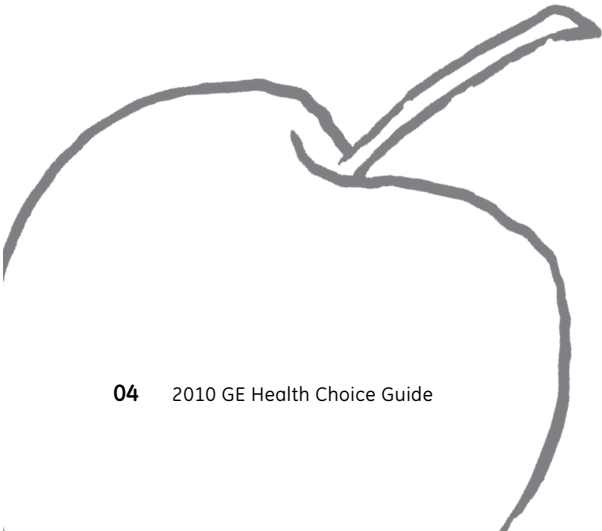
Be healthy

GE Health Choice adds exciting new options to get and keep you healthy.

healthymagination

GE is committed to tackling the challenges of health both inside and outside the Company. As a demonstration of this commitment, GE launched healthymagination, a global commitment to reduce health costs, expand access and improve quality. Within the company, this means making your well-being a priority, and providing the tools you need to make healthy choices.

GE Health Choice is a reflection of this commitment. We added exciting new options to get and keep you healthy while still protecting you financially.



Wellness Resources

As a member of GE Health Choice, you'll have many online and phone-based resources—from lifestyle coaching and tracking tools to training modules and support groups—to help you assess your health and take action to improve it.

You can access a confidential Health Risk Questionnaire (HRQ), an online tool. The HRQ includes a variety of key medical and lifestyle questions and takes about 15 minutes to complete. You'll receive an overall wellness score, and individual recommendations to reduce risks and improve your health.

Lifestyle Coaching will also be available. Your Lifestyle Coach will work with you over the phone to develop a plan to manage stress, improve your diet, increase physical activity, and meet your other health goals based on the results of your HRQ.

These services are confidential and voluntary.

Learn about all these resources and many more at www.ge.com/myhealth.

Preventive Visits

With GE Health Choice, preventive care services, as defined by the U.S. Preventive Services Task Force, a government agency, are covered 100% in-network, not subject to the deductible. In other words, they cost you nothing. Preventive care services include, but are not limited to:

Screenings for cervical, breast, prostate and colon cancer

Adult physicals

Routine gynecological care

Well-child care

Immunizations

There is no out-of-network coverage for preventive care. To view a complete list of covered preventive care, go to www.ge.com/myhealth.

Starting in 2011, cigarette smokers enrolled in GE Health Choice will pay more

Smoking is the leading preventable cause of serious disease. If you make the healthy choice not to smoke, GE believes you should pay less for your coverage. So if you don't smoke, you will save hundreds of dollars on your GE Health Choice plan contributions in 2011.

Employees who smoke will pay more starting in 2010, but the new higher contribution won't apply for retirees until 2011. You will be required to state your smoking status when you make your enrollment elections in November of next year. This applies to retirees, not their dependents.

In order to avoid the smoking contribution in 2011, you cannot have smoked any cigarettes after January 1, 2010. In addition, for any individual who cannot quit smoking due to a medical condition, alternative means to avoid the contribution will be available.

New coverage for nutrition, autism and infertility

In response to employee requests, unlimited nutrition visits are available as recommended by your physician for a medical condition.

GE Health Choice also adds coverage for autism and infertility. Once you meet your deductible, autism and infertility care are covered at 80% in-network, and autism care is also covered at 60% out-of-network. Accompanying these benefits are new counseling resources that are helpful in planning treatment. For more information go to www.ge.com/myhealth.

Behavioral Health: similar coverage, new resources

The behavioral health administrator and network are changing for 2010. GE will continue to offer comprehensive coverage, while adding many new behavioral health providers and resources. To receive coverage, the services must be medically necessary and prior authorization is required. If you are currently using these benefits, you'll get more information in October.

What's not changing

GE Health Choice does not require you to designate a primary care doctor or obtain referrals for specialists.

CVS Caremark will continue to administer the GE Prescription Drug Program.

Your dental and vision plan options remain the same.

Concerned about keeping your current doctors?

You may have a new health plan administrator (Aetna, Anthem Blue Cross Blue Shield, Health America or UnitedHealthcare). However, for the most part, the provider networks are similar regardless of the administrator. Please check the chart on [page 13](#) to see who administers GE Health Choice in your area. If you'll be moving to a new health plan administrator, you can go to www.ge.com/myhealth to verify if your physician and other providers are in the new network.



Be selective

Finding the right fit for your care.

First let's look at how your three options are similar...

All three GE Health Choice options offer:

Preventive care and screenings at no cost to you (in-network only)

Savings accounts to help you pay for medical expenses

Financial protection against high medical expenses



This chart shows benefit coverage provided by all three plans. With a few exceptions your insurance benefits start after you meet your deductible.

You Pay...

Medical	Prescription drug	
20% In-Network	Generic Drugs	Brand Name Drugs
40% Out-of-Network	RETAIL \$12 co-pay (30-day supply)	RETAIL 30% co-insurance (30-day supply)
	MAIL ORDER \$24 co-pay (90-day supply)	MAIL ORDER 20% co-insurance (90-day supply)

...and how they are different.

The differences are mostly financial in nature. To make your decision, you need to answer questions like:

How much do I want to pay for my medical contributions?

Am I more comfortable with a higher deductible or a lower deductible?

Do I want a Health Reimbursement Account (HRA) funded by GE to help pay some of my deductible?



This chart provides an at-a-glance view of the cost for each plan based on medical contribution, deductible and maximum spending:

	Option 1	Option 2	Option 3
Medical contributions	\$\$\$	\$\$	\$
Deductible	\$	\$\$	\$\$\$
Co-insurance maximum	\$	\$\$	\$\$\$
Maximum spend	\$	\$\$	\$\$\$
Savings accounts	GE-funded HRA	GE-funded HRA	Retiree-funded HSA

Key Coverage Difference for Certain Prescription Drugs

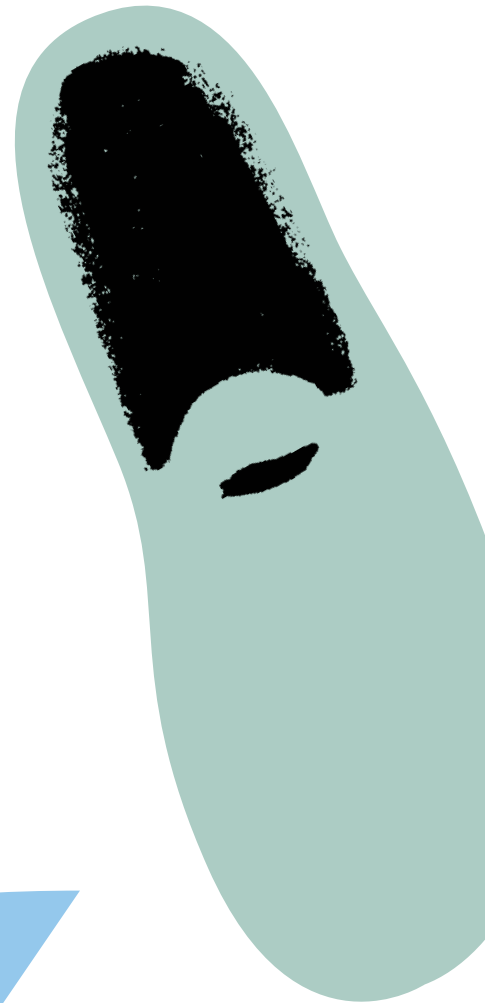
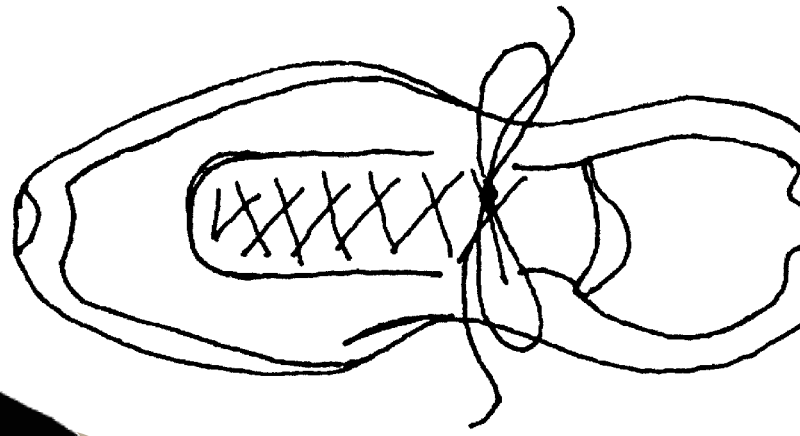
Specialty drugs, which includes a category called "biologics", are very costly but effective for people with major illnesses (such as those with multiple sclerosis, cancer, rheumatoid arthritis). GE Health Choice Option 1 and Option 2 will not subject these drugs to a deductible and co-insurance therefore there is a fixed co-pay—\$30 for a 30-day supply, \$90 for a 90-day supply.

Targeted drugs (such as diabetes and smoking cessation medications) are also on a fixed co-pay—\$12 for a 30-day supply, \$24 for a 90-day supply. For a complete list of specialty and targeted drugs go to www.ge.com/myhealth.

Option 1 and Option 2 do not require you to meet your deductible before benefits begin for these certain drugs.

With Option 3 you must meet your deductible for these certain drugs.

Please refer to the rate sheet located in your GE Health Choice mailing for information on your annual medical contribution, deductible, co-insurance maximum and HRA credit amount.



Below, we've provided an example of Joe and his plan in action.

Joe chose Option 1, 2-person coverage, with a \$1,600 deductible and has a salary at retirement of \$90,000. GE has also funded \$750 in his Health Reimbursement Account.

Medical Service	Cost of Care	Annual Deductible	Plan Pays	Co-insurance (Joe's Cost)	Joe Pays
Doctor Visit Sore throat	\$200	The full \$200 gets applied to Joe's deductible and he now has \$1,400 more to pay before he satisfies his annual deductible.	\$0	Does not apply, because Joe's annual deductible has not been satisfied.	\$200 —Joe must pay the doctor using either credits from his HRA, or his personal funds. The choice is his.
Annual Physical In-network	\$300	Preventive visits are paid at 100%, no deductible is required or applied.	\$300	Does not apply, because visit was paid 100%.	\$0
Brand Name Drug (Wife, Ann) Cholesterol	\$400	The full \$400 gets applied to his annual deductible and he has now satisfied \$600 in total. He has \$1,000 left to pay.	\$0	Does not apply, because Joe's deductible has not been satisfied.	\$400 —Joe must pay the pharmacy using either credits from his HRA, or his personal funds. The choice is his.
Hospital Stay Displaced knee	\$5,000	Joe has to pay the remainder of his deductible—\$1,000. Now his deductible had been satisfied. The balance of the bill is \$4,000.	\$3,200 which is 80% of \$4,000	The plan will pay \$3,200 and Joe must share in the cost by paying 20% of \$4,000 = \$800.	\$1,000 to satisfy his deductible, and \$800 in co-insurance. Joe must pay the doctor using either credits from his HRA, or his personal funds. The choice is his.
X-Ray Knee	\$175	Does not apply, as Joe has satisfied his deductible.	\$140 which is 80% of \$175	Joe pays \$35, which is 20% of \$175, the plan pays the \$140 balance.	\$35

And now here's how you can estimate your expenses.

To help you estimate your 2010 expenses, you will receive a letter that provides a summary of your and your covered dependents health care claims costs from 2008 and the first half of 2009.

If you also want a detailed report of your 2009 past prescription costs, login to CVS Caremark website at www.caremark.com and select *View Prescription History*, then *View/Print Prescription Report*.

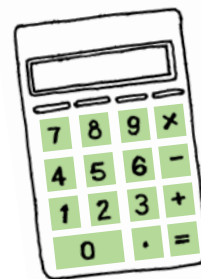


You can also use the Health Plan Cost Estimator tools on www.ge.com/myhealth. These are modeling tools you can use to:

Estimate how much you and your family will spend on health care during 2010

Compare your total cost under each of the GE Health Choice options

All GE Health Choice options include accounts to help you pay your share of qualified medical expenses.



Let's look at your savings account options in more detail. First, you need to understand what they all have in common.

You can use the money in the savings accounts to help pay your share of eligible healthcare expenses, including prescriptions, medical, and mental health expenses.

All of the accounts come with a debit card to access the funds. You can also choose to pay with your own money and file a claim to be reimbursed. To learn more go to www.ge.com/myhealth.

If you elect Option 1 or 2, GE will open and fund a Health Reimbursement Account (HRA) for you.

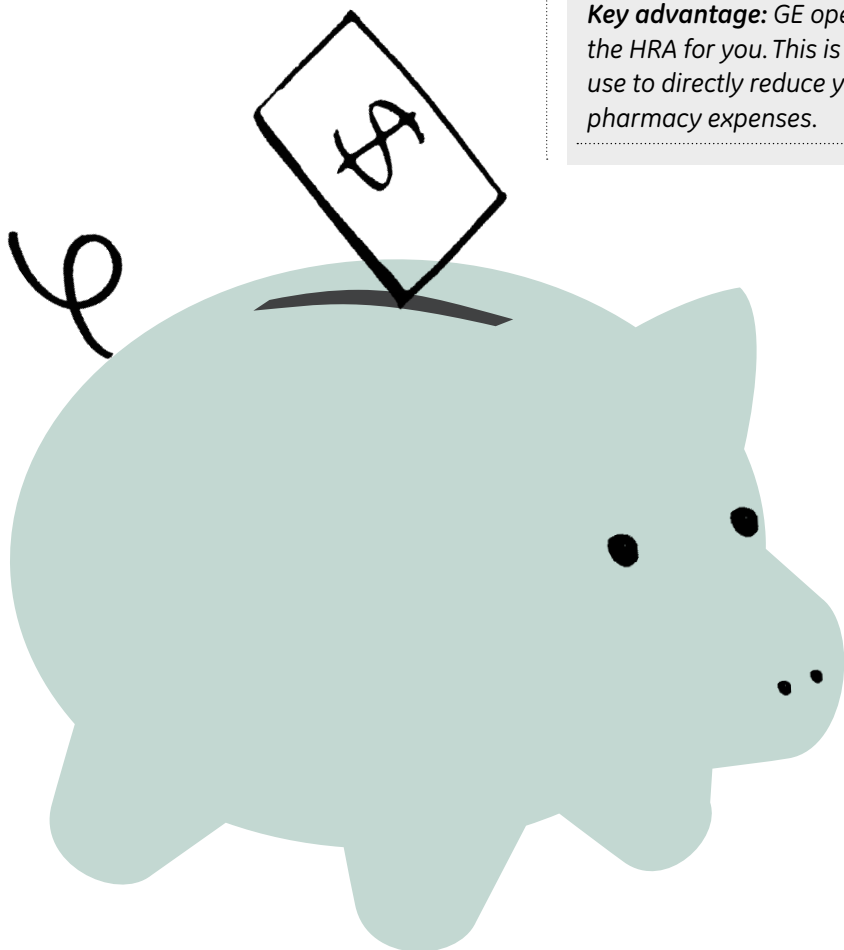
GE will credit your HRA account between \$250 and \$1000, depending on the number of persons covered. The amount in the account is provided tax-free. If you don't exhaust your HRA balance during the year, it will roll over to the following year. If you switch to Option 3, the balance in your account will be forfeited. You cannot use your HRA to pay for dental or vision expenses.

Key advantage: GE opens and funds the HRA for you. This is money you can use to directly reduce your medical or pharmacy expenses.

If you elect Option 3, you can open a Health Savings Account (HSA).

An HSA is a tax favored bank account that you open to help you save money and pay your share of qualified medical expenses, today and in the future. Your account earns interest, and once the balance reaches \$2,000 you can choose to invest it similar to how an IRA works. In 2010, you can contribute up to \$3,050 for single coverage, and up to \$6,150 for 2-or-more person coverage. If you are 55 or older, you can contribute an additional \$1,000. You can use your HSA to pay for dental or vision expenses.

Key advantage: You own your HSA even if you change health plans—your HSA will follow you. It's your money. Any funds you don't use in one year will roll over to the next year.



Be assured

Understanding someone else's situation is a good way to think about how GE Health Choice can work for you.

So we've created a series of Decision Profiles. Each one describes an individual or family with a unique set of health care needs, and explains why they chose the plan they did. You may see a situation similar to yours that can help you sort through your options and arrive at your decision. You can also access these online at www.ge.com/myhealth.



Married Couple with illness: Cancer treatment

Age: 60, 62
Dependents: 1
Main Consideration:
Breast cancer, chemo-therapy and radiation

They chose:



With Option 1, she pays more up front, but the lower deductible helps protect her from high costs. Her GE-funded Health Reimbursement Account will essentially pay the first part of her deductible. Also, for cancer medications classified as specialty drugs, Options 1 and 2 do not require her to meet the deductible before pharmacy benefits begin. Specialty drugs are costly medications for major illnesses such as cancer, multiple sclerosis, and rheumatoid arthritis. She will pay just \$30 for a 30-day supply, \$90 for a 90-day supply.

Married and healthy

Age: Both 61
Dependents: 1
Main Consideration
Allergies, annual preventive screenings

They chose:



Both active consumers, they get all their preventive screenings in-network. As a result, these screenings are covered at 100%, not subject to the deductible—they pay no additional cost for annual physicals, routine cancer screenings such as mammograms, and more. They also contribute to a Health Savings Account; they feel good knowing they have money set aside for unexpected medical expenses in 2010 and in the future.





Family with chronic illness

Age: 62, 57

Child: 20

Dependents: 2

Main Consideration

Ongoing care for asthma and diabetes

They chose:



The parent with diabetes and child with asthma will both require treatment and medications throughout the year. Those costs can add up pretty quickly. This family chose to make higher pension check contributions and keep their deductible as low as possible. As a result, benefits for their office visits, supplies and medications can begin sooner. Option 1 also comes with a GE-funded Health Reimbursement Account to help cover the deductible.

Family with healthy kids

Age: 63, 59

Children's Age: 21, 19

Dependents: 3

Main Consideration

Kids are in college; father has back condition that requires regular chiropractor visits

They chose:



All family members are generally healthy and active, and plan to receive their preventive screenings at no additional cost. While dad's back is an ongoing concern, the family does not expect to incur high medical costs in 2010. Still, with two college students, illness or injury can come at any time. After some dinner-table conversations, they chose the middle level of contributions and deductibles; the GE-funded Health Reimbursement Account will provide an extra cushion against unexpected expenses.



Single-male, chronic illness targeted drugs

Age: 63

Dependents: 0

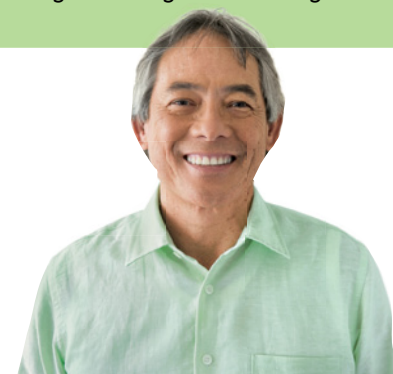
Main Consideration:

Diabetes, regular insulin injections, smoking cessation

He chose:



He will need diabetes treatment through the year, and he knows that quitting smoking is a key to managing his condition. Since diabetes and smoking cessation medications are classified as targeted drugs, Options 1 and 2 do not require him to meet the deductible before pharmacy benefits begin. Instead, he will pay a fixed co-pay—\$12 for a 30-day supply, \$24 for a 90-day supply. Option 3 would require him to meet his deductible before targeted drug benefits begin.



Learn to be an active consumer.

GE offers personal assistance through the Health Coach program. As in past years, you can call this confidential toll-free service to:

Find the right doctor or hospital.

Your Health Coach can identify the quality health care providers in your local plan's network—or across the country—for your care.

Learn where to get a second opinion.

If you or your covered dependents are diagnosed with a serious condition, Health Coach can facilitate a second opinion from leading medical experts.

Understand your diagnosis and the treatment options. *Get clear answers to your questions about test results, recommended treatments and prescribed medications.*

Identify the right questions to ask the doctor. *So you can go in prepared, and get the most out of each doctor visit.*

You can call the Health Coach with questions about a specific medical issue you are having. Based on your symptoms, the Health Coach can help you decide if you need to see a doctor. And if you don't have a doctor, Health Coach can help you find one.

Health Coach can also serve as a valuable resource if you or a family member has a chronic or serious health condition, and you have questions about your health care coverage and costs.

Because chronic conditions require more care, it is especially important for you to be actively involved in treatment decisions, work closely with your doctor, follow care regimens, and get the answers to any questions you may have. The Health Coach service is a great place to start. They can help you manage your condition and maximize your GE Health Choice benefits. For more information call 1-866-272-6007 or go to www.ge.com/myhealth.

After January 1, 2010, GE Health Choice enrollees who have completed a Health Risk Questionnaire (HRQ), will be eligible for Lifestyle Coaching. A Lifestyle Coach will work with you confidentially over the phone to develop a plan to manage stress, improve your diet, increase physical activity, and meet your other health goals. For more information go to www.ge.com/myhealth.

Minimize your costs by becoming a smart health care consumer.

Of course, you never know when you will need medical care, but certain factors are within your control. To minimize expenses under GE Health Choice:

Eat well, exercise, get fit—and be healthy

Use network providers wherever possible

Seek care from high quality doctors and hospitals

Use generic drugs whenever possible

Get your preventive care at no cost to you to catch any issues early

It's easy to find your health plan administrator.

States and Providers	Option 1 and 2	Option 3	Option 1 and 2	Option 3
Alabama	Anthem BCBS	UnitedHealthcare	UnitedHealthcare	UnitedHealthcare
Alaska	Anthem BCBS	UnitedHealthcare		
American Samoa, Guam, VI	UnitedHealthcare	UnitedHealthcare		
Arizona	UnitedHealthcare	UnitedHealthcare		
Arkansas	UnitedHealthcare	UnitedHealthcare		
California	Anthem BC	UnitedHealthcare		
Colorado	UnitedHealthcare	UnitedHealthcare		
Connecticut	UnitedHealthcare	UnitedHealthcare		
Delaware	Aetna	Aetna		
District of Columbia	UnitedHealthcare	UnitedHealthcare		
Florida	UnitedHealthcare	UnitedHealthcare		
Georgia	Anthem BCBS	Aetna		
Idaho	Anthem BCBS	UnitedHealthcare		
Illinois—Chicago area	UnitedHealthcare	UnitedHealthcare		
Illinois—All Other	Anthem BCBS	UnitedHealthcare		
Indiana	Anthem BCBS	UnitedHealthcare		
Iowa	Anthem BCBS	UnitedHealthcare		
Kansas	Anthem BCBS	UnitedHealthcare		
Kentucky	Anthem BCBS	UnitedHealthcare		
Louisiana	UnitedHealthcare	UnitedHealthcare		
Maine	Aetna	Aetna		
Maryland	UnitedHealthcare	UnitedHealthcare		
Massachusetts	Aetna	Aetna		
Michigan	Anthem BCBS	UnitedHealthcare		
Minnesota	Anthem BCBS	UnitedHealthcare		
Mississippi	UnitedHealthcare	UnitedHealthcare		
Missouri	UnitedHealthcare	UnitedHealthcare		
Montana	Anthem BCBS	UnitedHealthcare		
Nebraska	UnitedHealthcare	UnitedHealthcare		
Nevada—Minden area	Anthem BCBS	UnitedHealthcare		
Nevada—All Other			UnitedHealthcare	UnitedHealthcare
New Hampshire			Aetna	Aetna
New Jersey—Southern			Aetna	Aetna
New Jersey—Northern			Aetna and UnitedHealthcare	
New Mexico			Anthem BCBS and UnitedHealthcare	UnitedHealthcare
New York—NYC and Westchester county			Aetna and UnitedHealthcare	
New York—All Other			Anthem BCBS	UnitedHealthcare
North Carolina			UnitedHealthcare	UnitedHealthcare
North Dakota			Anthem BCBS	UnitedHealthcare
Ohio			UnitedHealthcare	UnitedHealthcare
Oklahoma			Aetna	Aetna
Oregon			Anthem BCBS	UnitedHealthcare
Pennsylvania—Philadelphia			Aetna	Aetna
Pennsylvania—All Other			Health America	UnitedHealthcare
Rhode Island			UnitedHealthcare	UnitedHealthcare
South Carolina			Anthem BCBS	UnitedHealthcare
South Dakota			Anthem BCBS	UnitedHealthcare
Tennessee			UnitedHealthcare	UnitedHealthcare
Texas—Houston area			Aetna	Aetna
Texas—All Other			UnitedHealthcare	UnitedHealthcare
Utah			UnitedHealthcare	UnitedHealthcare
Vermont			Anthem BCBS	UnitedHealthcare
Virginia			Anthem BCBS	UnitedHealthcare
Washington			Anthem BCBS	UnitedHealthcare
West Virginia			Anthem BCBS	UnitedHealthcare
Wisconsin—Madison area			Aetna	Aetna
Wisconsin—All Other			UnitedHealthcare	UnitedHealthcare
Wyoming			Anthem BCBS	UnitedHealthcare

Have Questions?



Learn more about GE Health Choice and your options

Web.....www.ge.com/myhealth

Find high quality doctors and treatment options, understand a specific condition and the treatment options and access resources to live a healthier lifestyle

Health Coach from GE 1-866-272-6007

Learn how the plan works, eligibility, enrollment, cost and plan information

GE Benefits Center..... 1-800-252-5259

Learn about drug costs and plan design information

CVS Caremark..... 1-800-509-9891

Learn about covered services, doctors and hospital participation and plan design questions

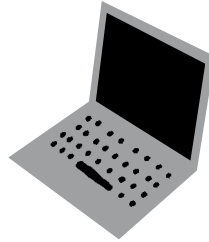
UnitedHealthcare..... 1-800-551-2445

Aetna..... 1-800-633-0637

Anthem..... 1-866-804-9321

Health America (Erie, PA).... 1-866-838-9374

Look for a GE Health Choice informational meeting in your local area. It's a great opportunity to ask questions and get informed.



To learn more about GE Health Choice and your options, please visit www.ge.com/myhealth

This comprehensive website has everything you need to know about GE Health Choice including:

Plan Option Descriptions

Comparison Charts

Topical Virtual Tours

Decision Profiles

Cost Estimators

Tips and Tutorials

On our website, you can also use our checklist tool to ensure you're accessing all of the right information and fulfilling required actions. In addition, informational meetings and teleconferences may be available in your local area. It's a great opportunity to ask questions and get informed.

Note

This guide provides highlights of GE health benefits plans effective January 1, 2010. If there are any conflicts between this document and Your Benefits Handbook (to be issued in 2010), the latter prevails.

Please note that some employees may be ineligible to participate in GE benefits.



imagination at work