

2016

Benefits Summary



FOR REPRESENTED EMPLOYEES

Medical Plans

High Deductible Health Plan (HDHP)

- High-deductible medical plan
- Prescriptions subject to deductible
- Network deductible—\$1,500 individual/\$3,000 family
- No primary care physician (PCP) required—choose any in-network provider
- Bombardier contributes to a Health Savings Account:
 - \$750 for individual coverage
 - \$1,500 for family coverage

POS Plan

- Managed care plan
- Prescriptions subject to copay and percentage of cost
- PCP required for Kansas residents only
- Copay—\$20 PCP/\$40 specialist

Medical Plan Premiums (HDHP and POS)

In order to earn reduced premiums, you must earn a minimum of 50 points in the BFit Wellness Program. You can earn points by completing two required activities (a Member Health Assessment and Biometric Screening) for a total of 20 points, as well as earning points from additional incentives. See the Benefits Toolbox for more details.

Medical Plan Premiums per Paycheck	Cost-Sharing Level			
	85% - 15% Cost-Sharing with Wellness Activities Completed		75% - 25% Cost-Sharing without Wellness Activities Completed	
	HDHP	POS	HDHP	POS
Employee Only	\$18	\$33	\$40	\$56
Employee + Child(ren)	\$29	\$60	\$70	\$101
Employee + Spouse	\$36	\$75	\$86	\$124
Employee + Family	\$42	\$95	\$106	\$159

Vision Plan

- One vision exam per plan year (two if the employee or dependent has diabetes)
- \$10 copay (exam, frames or lenses)
- New frames and lenses or contacts once per plan year, up to annual dollar limit
- Safety glasses (employees only)
- Must use VSP in-network providers

Vision Premiums per Paycheck	
Employee Only	\$2
Employee + Child(ren)	\$4
Employee + Spouse	\$4
Family	\$6

Condition Management Program

- Personalized health coaching and resources to help control certain chronic conditions
- Participation may make you eligible for free or reduced-cost prescription drugs to treat the following conditions:
 - Diabetes
 - Asthma
 - High cholesterol
 - High blood pressure
 - Coronary artery disease
 - Heart failure

Dental Plan

- No deductible
- Preventive care—covered at 100% of reasonable and customary (R&C) charges
- Restorative care—covered at 80% of R&C charges
- Major dental work—covered at 50% of R&C charges
- Annual plan maximum—\$2,000 per individual (orthodontics not included)
- Braces/orthodontia—covered at 50% of R&C charges
 - Lifetime maximum—\$2,500 per individual

Dental Premiums per Paycheck	
Employee Only	\$9
Employee + Child(ren)	\$19
Employee + Spouse	\$19
Family	\$32

Health Savings Accounts (HSAs)

If you participate in the HDHP, Bombardier will deposit tax-free money into your HSA that you can use to pay for eligible health care expenses. This amount is prorated based on the date you elect the HSA.

You can contribute to your account through payroll deductions. For 2016, the maximum contribution amounts are \$3,350 for Employee Only coverage and \$6,750 for Family coverage. (These amounts do not include catch-up contributions, if you are eligible.)

Flexible Spending Accounts (FSAs)

Health Care FSA

You can contribute up to \$2,500 pre-tax each year through payroll deductions to help pay for out-of-pocket health care expenses. (You may not enroll in the Health Care FSA if you enroll in the HDHP.)

Dependent Day Care FSA

You can contribute up to \$5,000 pre-tax each year to reimburse yourself for eligible dependent day care expenses.

Note: All benefits start on the 76th day following your hire date, provided you complete your enrollment within 75 days of hire.

Life and Disability Insurance

Company-Provided Coverage

- Basic Life Insurance
 - Employee—\$30,000
 - Spouse—\$2,000
 - Child(ren) age 14 days to 6 months—\$1,000
 - Child(ren) age 6 months to 23 years—\$2,000
- Basic Accidental Death and Dismemberment (AD&D) Insurance
 - Employee—\$30,000 plus an additional \$100,000
- Short-Term Disability (STD) Insurance—Employee Only coverage
- Maximum benefit levels apply to all coverages

Optional Coverage

- Supplemental Life Insurance
 - Employee Only coverage—\$10,000-\$200,000
- Maximum benefit levels apply to all coverages

Retirement

401(k) Plan

- Eligibility begins on the first day of the month following 75 days from your date of hire
- You can contribute from 1% to 75% of your gross salary, up to the annual IRS maximum
- Bombardier will match 50% of your contributions, up to 6% of your gross pay
- 100% vesting in the company match after four years of continuous employment
- 8 core investment funds and 4 target risk funds from which to choose
- Loans are available (maximum of one; restrictions apply)

Pension Plan

- Pension benefits begin accruing after you complete one year of service
- Fewer than five years of service—no vesting
- Five or more years of service—100% vested
- Pension benefit will be based on years of credited service

Bombardier Stock Purchase Plan

- Immediate eligibility
- You can contribute from 1% to 20% of your base annual salary
- Bombardier will match 20% of your contribution (to vest in the company match, you must keep the shares that you purchase for one full calendar year after the year in which you buy them)
- Annual U.S. plan contribution cap—\$5 million

Paid Time Off (PTO)

Holidays

You will receive a certain number of holidays per year based on the Collective Bargaining Agreement between Bombardier Learjet and the International Association of Machinists and Aerospace Workers.

Vacation

You will earn vacation based on your hire date and years of service. For details, see the Collective Bargaining Agreement between Bombardier Learjet and the International Association of Machinists and Aerospace Workers.

Authorized Time Off (ATO)

ATO administration varies based on the Collective Bargaining Agreement between Bombardier Learjet and the International Association of Machinists and Aerospace Workers.

Other Benefits

- Employee Assistance Program (EAP)—for employees and dependents
- Dell Computer Discount Purchase Program
- Ford Motor Co. Discount Purchase Program
- Employees Club
- U.S. Savings Bond Purchase Program
- Condition Management Program
- Wellness Program
- Fitness Reimbursement Program
- Career Development Plan
- Other local/regional benefits (see your Human Resources representative)

For questions, call the Employee Service Center at **316-946-2372** or **877-441-2372**. For details on Bombardier benefits, go to the Benefits Toolbox at **www.benefitstoolbox.com**.

Legal Notice: This is only a high-level summary of benefits offered to non-represented employees at Bombardier Aerospace. It does not provide a detailed explanation of each plan. No plan maintained by Bombardier is intended to create any contractual right of employment, and nothing contained therein shall be construed as a guarantee of time or for any specific type of work. Bombardier reserves all rights to make changes at any time in the benefits, costs and other provisions relative to any benefit plan, including, but not limited to, retiree medical provisions. Those changes could include the complete termination of benefits for all individuals or certain groups of individuals. Except in the case of certain pension benefits, no employee, spouse or dependent will acquire any vested (non-forfeitable) right to have benefits, costs or other provisions of any plan remain unmodified or in effect.