

# 2019

## BENEFITS SUMMARY



### FOR NON-REPRESENTED EMPLOYEES • NEW HIRES

## 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
- Teladoc: \$40 copay
- 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
- Network deductible—\$250 individual/\$500 family
- PCP required for Kansas residents only
- Copay—\$20 PCP/\$40 specialist/\$20 Teladoc

### 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	With Wellness Program Participation		Without Wellness Program Participation	
	HDHP	POS	HDHP	POS
Employee Only	\$23	\$41	\$49	\$67
Employee + Child(ren)	\$35	\$73	\$84	\$122
Employee + Spouse	\$43	\$90	\$104	\$151
Employee + Family	\$51	\$116	\$128	\$193

## 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)	\$5
Employee + Spouse	\$5
Family	\$7

## 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	\$10
Employee + Child(ren)	\$21
Employee + Spouse	\$21
Family	\$34

## 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 2019, the maximum contribution amounts are \$3,500 for Employee Only coverage and \$7,000 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 \$2,650 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 Care FSA

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

**Note:** Most benefits start on the first day of the month following your date of hire, provided you complete your enrollment within 30 days of hire. Eligibility for the 401(k) Plan begins on the first of the month following one month of service.

# BOMBARDIER

Life and Disability Insurance

Company-Provided Coverage

- Basic Life Insurance
  - Employee—2x your base annual salary
  - Spouse and Child(ren)—\$2,000
- Basic Accidental Death and Dismemberment (AD&D) Insurance
  - Employee—2x your base annual salary plus an additional \$100,000
- Short-Term Disability (STD) Insurance—Employee Only coverage
- Long-Term Disability (LTD) Insurance—Employee Only coverage
- Maximum benefit levels apply to all coverages

Optional Coverage

- Supplemental Life Insurance—coverage for employee, spouse and child(ren)
- Supplemental AD&D Insurance—coverage for employee, spouse and child(ren)
- Buy-Up LTD Insurance—Employee Only coverage
- Maximum benefit levels apply to all coverages

Retirement

401(k) Plan\*

- Eligibility begins on the first of the month following one month of service
- You can contribute from 1% to 75% of your gross salary, up to the annual IRS maximum
- You will be automatically enrolled with a 3% deferral on the first day of the month following 30 days from your date of hire, unless you elect not to participate
- Bombardier will match 100% of your contributions, up to 6% of your eligible 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 two, restrictions apply)
- Bombardier will also make an automatic contribution to your account, regardless of your participation in the plan, based on points determined by adding your age plus years of service:

Years of Service + Age	Automatic Company Contribution
Under 45 points	2% of base pay
45 to 74 points	3% of base pay
75 points and up	4% of base pay

**Note:** Points are calculated on Jan. 1 using your upcoming age and years of service. Non-elective contributions are capped at the IRS 401(a) (17) annual compensation limit.

Bombardier Stock Purchase Plan

- Immediate eligibility
- You can contribute from 1% to 20% of your base annual salary
- Annual U.S. plan contribution cap—\$5 million

Paid Time Off (PTO)

Holidays

You will receive 11 holidays per year (combination of statutory and floating holidays determined by management; eligibility varies by work location and/or division).

Vacation

You will earn vacation based on your hire date and years of service. Please contact your Human Resources representative for details.

Sick Leave

You will receive PTO to recover from illness or injury. Sick leave administration varies slightly by job function, work location and/or division.

Other Benefits

- Employee Assistance Program (EAP)—for employees and dependents
- Fitness Reimbursement Program
- Prepaid Legal and Identity Theft Protection
- Employee Discount Programs from Dell, Ford, Apple, AT&T, Sprint, and more!
- 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](http://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.

October 2018