



3DEXPERIENCE®

3DS US Benefits

Open Enrollment 2019

October 29 – November 9, 2018

Meeting Overview

3DS US Benefits Guiding Principles

2019 Employee Contributions

Wellness at 3DS – Health, Wealth, Life, Career

Open Enrollment Next Steps / Resources

Benefits Guiding Principles

Provide competitive benefits that are valued by employees and sustainable for 3DS

Competitive Benefits	Valued by Employees	Sustainable	Culture of Health
<ul style="list-style-type: none">• Our competitive benefit programs help us attract and retain top talent.• We regularly benchmark our benefit programs relative to our peers in the high tech industry.• We make adjustments to ensure our programs remain competitive	<ul style="list-style-type: none">• We are committed to offering a variety of plans, so you can choose the coverage that best fits your needs.• Our plans provide access to medical, dental and vision providers you choose.<ul style="list-style-type: none">✓ Discounted rates in network✓ Coverage for care out of network	<ul style="list-style-type: none">• The cost of health care increases every year at a pace that dramatically exceeds inflation.• Our plans are self-funded, which means increasing costs are a direct expense for 3DS.• We responsibly manage costs so that we can continue to offer comprehensive, competitive coverage for the long term.	<ul style="list-style-type: none">• We are committed to the health and wellbeing of you and your family.<ul style="list-style-type: none">▪ We provide employees with information and tools to make wise health care decisions.▪ Employees use the plan to get recommended preventive care and stay healthy while using the plan appropriately when treatment is needed.

Employee Contributions

Coverage Tier	Employee Cost Per Pay Period (26 pay periods annually)				
	Copay Plan		Coinsurance & Health Investment Plan	Dental	Vision
	2018	2019	No change	No change	No change
Employee Only	\$59.32	\$61.84	\$21.16	\$5.05	\$1.30
Employee + Spouse	\$147.16	\$152.71	\$62.06	\$12.18	\$3.60
Employee + Children	\$120.40	\$124.95	\$50.78	\$10.51	\$3.17
Family	\$214.05	\$222.13	\$90.27	\$15.49	\$7.65

- 4% increase to employee contributions for Copay plan in 2019 compared to 6% increase in 2018
- All other contributions remain the same in 2019 as 2018

What is driving our favorable experience?

Lower inpatient costs

- Decrease in number of admissions
- Decrease in number of days

Improvement in high cost claimant activity

- Decrease in the number of and average cost of high cost claimants

Favorable prescription drug patterns

- Utilization steady but decrease in the cost of non-specialty prescriptions
- Specialty drug costs are increasing however

High preventive care utilization

- Preventive screenings have increased across the board - top spend area.
- ~\$2.5m in claims driven by modifiable risks: unhealthy BMIs, high blood pressure, cholesterol, glucose and smoking as examples

Wellness at 3DS

For every dimension of your life – health, wealth, life, career

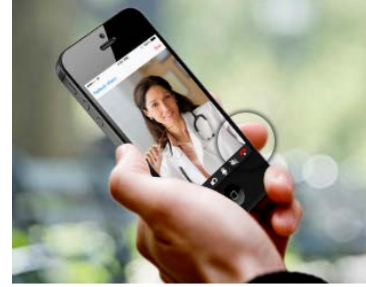


Health

- ▶ Schedule routine medical check ups and preventive screenings
 - ▷ Covered at no cost under our medical plans
 - ▷ Earn Vitality points for screenings such as mammograms, dental check ups and flu shots
- ▶ Register for telehealth – before you need it
- ▶ Claim fitness/weight loss reimbursements
- ▶ Schedule routine eye exams
 - ▷ Covered at no cost with VSP coverage
 - ▷ Detect eye problems before they become bigger issues. Risk of many vision-threatening issues increases with age (glaucoma, age-related macular degeneration and diabetic eye disease for example). Treatments can help slow or stop vision loss.
- ▶ Schedule dental check up – covered at no cost with Delta Dental coverage
 - ▷ Rollover plan maximum \$600 annually up to a maximum of \$1,500 if you receive at least one annual cleaning and claim less than \$800 in your plan year



Telehealth – Virtual Health Care is here



- ▶ Available when you enroll in a 3DS medical plan through BCBS
- ▶ New app - register at www.wellconnection.com or download the WellConnection App.
- ▶ Connect anytime with a doctor or therapist from a computer, smartphone or tablet
- ▶ Board-certified physicians diagnose, treat and write prescriptions for minor medical issues such as sore throat, allergies, cold and flu, respiratory infections, behavioral health
- ▶ When you are unable to travel to your primary care physician's office, your needs are outside regular office hours or you're traveling.

If you are enrolled in the...	Then you pay...
Copay Plan or the Coinsurance Plan	\$15 copay per visit, with no deductible or coinsurance
Health Investment Plan	Until you meet your deductible, you pay: <ul style="list-style-type: none">• \$54 for a medical visit (increase from \$49)• \$79 for a behavioral health visit with a social worker or counselor• \$95 for a visit with a psychologist After you meet your deductible, you pay 10% coinsurance



Wellness Incentives

Through Blue Cross with enrollment in a medical plan

- ▶ Weight loss benefit - \$150 per family
 - ▷ Previously only traditional Weight Watchers meetings or Weight Watchers at Work programs and hospital-based weight loss programs were eligible.
 - ▷ Expanded for 2019 to include any non-hospital based weight loss program that focuses on weight loss by modifying eating and physical activity habits and that ***requires participation in behavioral/lifestyle counseling with nutritionists, registered dieticians, exercise physiologists, or other certified health professionals*** in multiple sessions throughout enrollment in the program. Program delivery and counseling ***may be in-person, over the phone, or online.***
- ▶ Fitness benefit - \$150 per family
 - ▷ Health club membership or fitness classes (yoga, Pilates, spinning, CrossFit, kickboxing, etc.)
- ▶ Submit once per calendar year, by March 31 of the following year
- ▶ Forms available at www.RewardsAt3DS.com. Search "fitness" or "weight loss"



Wealth

Financial resources for today and in the future

- ▶ 401(k)
 - ▷ Are you contributing at least 8% in order to receive the maximum company contribution of 4%?
 - ▷ Have you had a no cost financial check up with our advisors from Arthur J. Gallagher lately?
- ▶ Visit Fidelity's website (www.netbenefits.com) for interactive tools and calculators, articles, and webinars designed to support you in saving for retirement
- ▶ Voluntary Life and AD&D insurances in addition to company paid life and AD&D

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Life



- ▶ Through its culture of health, Dassault Systèmes is committed to the health and wellbeing of its employees.
- ▶ 3DS partners with Vitality
 - ▷ Interactive, personalized, confidential online wellness program
 - ▷ 59% of employees are registered for the program
 - ▷ In first 2 years of the program, employees claimed approx \$100,000 in rewards
 - ▷ One time, Free Fitbit Flex 2 or Fitbit Zip or \$60 towards new fitness device in Vitality Mall
 - ▷ Seeking wellness champs and wellness wins for our newsletter
 - ▷ Stay tuned for 2019 program launch in early January

Vitality



Life

- ▶ Visit KGA, our Employee Assistance program <http://links.kgreer.com/3ds>
 - ▷ Find solutions for everyday challenges of career and personal life, counselors available 24 hours a day
 - ▷ Legal concerns, Financial Issues, Pre-retirement planning, Child/Eldercare assistance, and more preparation)
- ▶ Hyatt Legal Plan (\$9 per pay period) or identity theft protection through InfoArmor, (\$4.59 individual coverage and \$8.28 family coverage per pay period)
- ▶ Employee Discounts www.3ds.PerkSpot.com

Career

If We have the passion to learn, we can expand creativity to navigate the future



- ▶ Access the 3DEXPERIENCE University for certification & learning programs linked to your role plus:
 - ▷ Swymer's Certification
 - ▶ Discover 3DEXPERIENCE Company fundamentals and strategy, embrace 3DS culture and values, navigate the 3DEXPERIENCE Platform and use it to navigate your activity
 - ▷ People Manager Certification
 - ▶ For team leaders and manager at all levels to be fully equipped to motivate and support team development and performance
 - ▷ 3DS Content Catalogue
 - ▶ Search and access any training content
- ▶ Quarterly webinars hosted by our Talent Management team
 - ▷ Click Register now at www.RewardsAt3DS.com home page, Pathway to Wellness tile
 - ▷ Past webinars may be found on the Life tab, Pathway to Wellness webinars

Your Pathway to Wellness
For every dimension of your life
3DS supports your total well-being in every dimension of life. Design your pathway to well-being by visiting our Wellness Events Calendar. Register for one or more events today!

▶ Register Now




Your Considerations During Open Enrollment

- ▶ If you take no action, your current elections remain in place
 - ▷ You will not have contributions to tax free accounts for eligible healthcare or dependent care expenses. You must make your FSA/HSA elections each year during open enrollment.
- ▶ We recommend you:
 - ▷ Confirm/change your medical plan choice
 - ▶ Attend webinar on Friday, Nov 2 at 1pm ET for in-depth review of our 3 medical plan options
 - ▷ Review your *Optional Life and AD&D Insurances* to determine if you have the right level of coverage
 - ▷ Add/drop other voluntary benefits – InfoArmor, Hyatt Legal Services
 - ▷ Register for Telehealth and Vitality
 - ▷ Add/review beneficiaries

Reminder...benefits remain in effect for the entire year unless you have a qualifying event (marriage, divorce, birth, etc.) in which case you have 30 days from the date of the event to enroll/make changes

Protect Loved Ones – Assign/Review Beneficiaries

- ▶ Make sure you have accurate and up-to-date beneficiaries for your Life/AD&D insurances, 401(k) plan, and Health Savings Account (with enrollment in the HIP)

What	Basic Life and AD&D Insurance 	401(k) 	HSA 
Website	https://workforcenow.adp.com	www.netbenefits.com	https://my.healthequity.com
Path	<ul style="list-style-type: none"> • Myself <ul style="list-style-type: none"> • Benefits <ul style="list-style-type: none"> • Enrollment <ul style="list-style-type: none"> • Click on Basic Life, Basic AD&D and any supplemental coverages 	<ul style="list-style-type: none"> • Menu <ul style="list-style-type: none"> • Profile <ul style="list-style-type: none"> • Beneficiaries 	<ul style="list-style-type: none"> • My Account <ul style="list-style-type: none"> • Add Individuals <ul style="list-style-type: none"> • Beneficiaries

RewardsAt3DS.com Web site

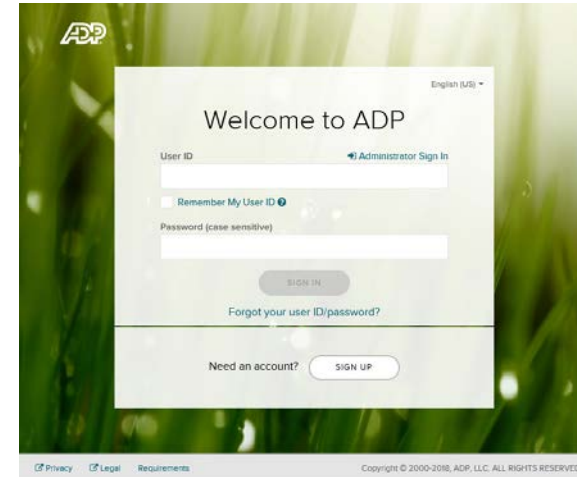
- ▶ Your ongoing resource for all benefits information: www.RewardsAt3DS.com
- ▶ The *3DS Total Rewards* site helps you:
 - ▷ Learn about your benefits
 - ▷ Compare medical plan options
 - ▷ Estimate medical costs
 - ▷ Link to providers
 - ▷ Access forms and documents
 - ▷ Explore total rewards at 3DS

The screenshot shows the 3DS Rewards website homepage. At the top, there is a navigation bar with the 3DS Dassault Systemes logo on the left and links for 'Contact Info', 'Help', and 'Feedback' on the right. Below the logo is a menu with 'Home', 'Wealth', 'Health', 'Life', and 'Career'. A search bar is located on the right side of the page. The main content area features a large banner titled 'Welcome to 3DS REWARDS' with a sub-headline '3DS Rewards | Explore the Dimensions'. The banner includes a photograph of a woman sitting on a rock, looking at a tablet. Below the banner is a list of 'Benefits Enrollment for New Hires' with links for 'What You Need to Do', 'Eligibility', 'Making Your Elections', 'If You Don't Enroll', 'Making Benefit Changes During the Year', 'Plan Decision Toolkit', and 'Enrolling in the Program'. To the right of the banner is a sidebar with 'Apps/Tools' and 'Forms/Docs' sections, listing various documents like '2019 Open Enrollment Checklist', '2019 Enrollment Newsletter', '2019 Benefits Guide', '2018 Open Enrollment Checklist', '2018 Enrollment Newsletter', '2018 Benefits Guide', '2018 Benefits Open Enrollment Presentation', '2018 Employee Contributions', and 'Exa Transition Newsletter'. At the bottom of the page, there are two 'Welcome' cards: one for 'Exa Colleagues: Learn About Your 2019 Benefits!' and another for 'No Magic Colleagues: Learn About Your 3DS Benefits!'.

Making Your Benefit Elections for 2019



- ❑ Website: <https://workforcenow.adp.com>
- ❑ Login ID: First initial of your first name and full last name @3ds.com
 - ❑ Ex: jsmith@3ds.com
- ❑ Starting Monday, Oct 29, once logged in:
 - ❑ Under “Benefits” tab
 - ❑ Select “Review/Change Benefits”
- ❑ View your benefits statement online after making your elections



You can also enroll by calling the DS Benefits Center:
855-547-8508

Timeline

What's coming?	When
Flu Shot Clinics and Benefit Fairs at Larger Sites	October 23 – Nov 5
Benefits Enrollment Site and Call Center	Beginning October 29
Open Enrollment Period	October 29 – November 9
Medical Plan Overview Webinar	November 2, 1pm ET
ID Cards Arrive (only if changing plans)	By January 1
3DS US Benefits Begin	January 1
First Payroll in 2019 (check your deductions)	January 3
2019 Wellness Program Launch	Early January

Questions / Information

Questions	Contact	Contact Information	
Benefits Enrollment	3DS Benefits Center	855-547-8508	Email: MyLifeAdvisor@adp.com
Other	People Support Center	https://peoplesupport.dsone.3ds.com	

Name	Address
Total Rewards	www.RewardsAt3DS.com
ADP Enrollment	https://workforcenow.adp.com
Fidelity	www.netbenefits.com

3DS Americas Benefits Team				
Maureen Giggey	Valerie Dumais	Linda Fifield	Bill Manning	Colin Murphy



