

Total health

Preventive Services Webinar

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Safety – Virtual Meeting

Please know the following at your location:

- Emergency phone numbers (from desk and cell phones)
- Desk/room location
- Take cover and evacuation alarms and routes
- Room hazards (loose cables, etc.) to be cautious of
- Be aware of your surroundings:
 - If driving, use a hands-free device; employees are not required to attend a meeting while driving
 - If calling in from a public place (coffee shop, hotel lobby), use earbuds and protect your monitor from view to protect Caterpillar Confidential Information
- In your location, who will:
 - Call emergency numbers
 - Perform CPR
 - Retrieve and use the AED
 - Retrieve and use fire extinguishers

Be Safe

Every employee...safely home...every day.

be present

SEEK + SHARE + LISTEN + CHAMPION



Win the Right Way

VALUES + ETHICS + COMPLIANCE

- Our reputation is built not only on what we achieve, but how we achieve it.

This presentation is intended for: management, support and non-bargained hourly employees; Solar Turbines employees; UAW-represented employees; and others who follow the Employee Health, Life and Disability Benefit Program.

If the content of this communication or any representations made by any person regarding Caterpillar's employee benefit plans and programs conflict with or are inconsistent with the provisions of the governing documents, the provisions of the plan documents are controlling. To the fullest extent permitted by law, Caterpillar has reserved the right to amend, modify, suspend, replace or terminate any of its plans, policies or programs, in whole or in part, at any time and for any reason, by appropriate company action.

Frequently Asked Questions on Preventive Services

Are preventive services covered the same for all plans?

What are preventive services?

What services are covered?

When is a service considered preventive vs. diagnostic?

Where can I find more information on preventive services?

Are preventive services covered the same for all plans?

Most
Caterpillar
healthcare
plans cover
preventive
services



- **BCBS National (EPO) & UHC Choice Plus (PPO)**

- Preventive services and screenings are covered without having to pay a copay, co-insurance or meet a deductible when using a network provider.
 - (following USPSTF Grade A and B recommendations and Affordable Care Act (ACA) mandates)



- **UHC Consumer Choice (CDHP) & UHC Consumer Max (CDHP)**

- Preventive services and screenings are covered without having to pay a copay, co-insurance or meet a deductible when using a network provider.
 - (following USPSTF Grade A and B recommendations and Affordable Care Act (ACA) mandates)

- **Prescription Benefit/ Medications**



- Specific **ACA Preventive** medications are covered without having to pay a copay, co-insurance or meet a deductible when using a network pharmacy.
 - (following USPSTF Grade A and B recommendations and Affordable Care Act (ACA) mandates)
- Certain **CDHP Preventive** medications are covered without having to first meet the deductible when using a network pharmacy. Your plan copay / co-insurance does apply.
 - (following IRS guidelines)



- **Dental preventive care covered at 100% for most plans (no deductible)**

What are preventive services?



Healthcare coverage is not intended to provide benefits only when sick. Preventive services are intended to help detect any health-related problems early while there is a better chance of recovery.

What services are covered?

TESTS

BLOOD PRESSURE
DIABETES
CHOLESTEROL



CANCER SCREENINGS

MAMMOGRAMS AND COLONOSCOPIES



INTERVENTION

quit smoking
lose weight
eat healthy
identify depression
reduce alcohol use
& more



VACCINATIONS

FLU, MEASLES,
POLIO, MENINGITIS
AND OTHER DISEASES



REGULAR VISITS

WELL-WOMAN, WELL-BABY, AND WELL-CHILD



CARE

FOR HEALTHY PREGNANCIES



These are examples of preventive services; please check the USPSTF Grade A and B recommendations or your health insurance carrier BCBS or UHC to verify before you receive these medical services

Top preventive services

BREAST CANCER SCREENING

Mammography for women, with or without clinical breast examination, every 1 to 2 years for women age 40 years and older

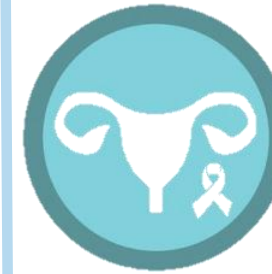


Screening for abnormal blood glucose as part of cardiovascular risk assessment in adults aged 40 to 70 years who are overweight or obese.



DIABETES SCREENING

CERVICAL CANCER SCREENING



Cervical cancer screening in women ages 21 to 65 years every 3 years or, for women ages 30 to 65 years who want to lengthen the screening interval to every 5 years

COLORECTAL CANCER SCREENING



Colorectal cancer screening starting at age 50 years and continuing until age 75 years



WELL CHILD

Routine doctor visits that occur annually until a child reaches age 21:

- physical exam and measurements
- vision and hearing screening
- oral health risk assessments

WELL BABY



Routine doctor visits that occur when a baby is young:

- physical exam and measurements
- vision and hearing screening
- oral health risk assessments

These are examples of preventive services, please check the USPSTF Grade A and B recommendations or your health insurance carrier BCBS or UHC to verify before you receive these medical services

When are services considered preventive vs. diagnostic?



PREVENTIVE

- No known symptoms or abnormalities.
- Screening performed within the recommended age, gender and time guidelines.
- Diagnostic service with normal results, after which the physician recommends future preventive care screenings using the established age, gender and time guidelines.
- In rare instances a diagnostic procedure could be covered if the treatment is being performed at the same time and as an integral part of the preventive procedure.



DIAGNOSTIC

- Services that are ordered due to current complaint, issues or symptom(s) that require further diagnosis.
- Abnormal test results on a previous preventive screening or diagnostic test that require further diagnostic testing or services.
- When a preventive screening is done and a condition is diagnosed medical protocols are followed. In some instances, follow up screenings may be classified as preventive, whereas other instances screenings may always be considered diagnostic.

Scenario: Mammogram

Mammogram rendered based on age/gender/risk factors



Mammogram Screening and Interpretation



Paid as preventive

Mammogram scheduled by doctor as participant notices lump during self-exam



Mammogram Screening and Interpretation



Not paid as preventive

Why has Caterpillar chosen USPSTF Grade A and B recommendations?



The U.S. Preventive Services Task Force is an independent, volunteer panel of national experts in disease prevention and evidence-based medicine. The Task Force works to improve the health of all Americans by making evidence-based recommendations about clinical preventive services.

The Affordable Care Act (ACA) mandates that certain health prevention and screening services be covered without having to pay a copay or co-insurance or meet a deductible.

Where can I find more information on preventive services?



Refer to the U.S Preventive Services Task Force at

<https://www.uspreventiveservicestaskforce.org>

Get USPSTF recommendations on your mobile device



Download the ePSS app to search for USPSTF recommendations by specific characteristics:

- Age
- Gender
- Selected behavioral risk factors



For specific coverage, contact:

UnitedHealthcare:
myuhc.com or 1-866-228-4215

Blue Cross Blue Shield:
bcbsil.com/caterpillar or 1-844-228-2227

Where can I find more information on prescription benefits & medications?



ACA Preventive Medications

<https://www.uspreventiveservicestaskforce.org>

or

www.healthcare.gov/center/regulations/prevention.html

- Specific ACA preventive medications are covered at 100% in accordance with the Affordable Care Act when you use a Network Pharmacy. If you use an Out-of-Network Pharmacy, the applicable Out-of-Network Copay or Co-insurance will be charged.



Preventive Drug List for CDHP Options

<https://benefits.cat.com/en/rx/preventivedruglistcdhp.html>

- Certain CDHP preventive medications are not subject to the deductible if filled at a Network Pharmacy. If the medication is listed on the Caterpillar CDHP Preventive Drug List, you pay the copay or co-insurance amount, whether or not your deductible has been met.



For specific coverage, contact:

OptumRx:

mycatamaranrx.com or 1-877-228-7909

UNDERSTAND PREVENTIVE VS. DIAGNOSTIC

Preventive care helps you detect issues – before you have symptoms.

TRUE

FALSE

TRUE

Routine checkups and screenings are two good examples of preventive services. Your doctor can help you decide what types of preventive services may be right for you.

UNDERSTAND PREVENTIVE VS. DIAGNOSTIC

Health plans cover a wellness exam once every five years.

TRUE

FALSE

FALSE

Active Caterpillar management, support and non-bargained hourly employees; Solar Turbines employees; UAW-represented employees, and others who follow the Employee Health, Life and Disability Benefit Program cover a wellness exam at least **once** a year.

UNDERSTAND PREVENTIVE VS. DIAGNOSTIC

Preventive services are 100 percent covered when you see a network provider.

TRUE

FALSE

TRUE

As explained earlier, certain recommended shots and health screenings are 100% covered – with no cost sharing – when you see a network provider.

UNDERSTAND PREVENTIVE VS. DIAGNOSTIC

When you get diagnostic care, you may need to share some of the costs.

TRUE

FALSE

TRUE

New symptoms or changes to an ongoing health condition are not considered preventive services. So, you may need to share some of the costs, such as copay, co-insurance, and deductible.

UNDERSTAND PREVENTIVE VS. DIAGNOSTIC

Joe goes in for his annual physical. During that visit he mentions he has been having lower back pain. Would this be considered preventive or diagnostic?

Preventive

Diagnostic

Preventive & Diagnostic

While the preventive care portion of the visit would be at no charge, national coding and billing guidelines require the doctor to charge for a separate office visit for the condition-focused care received. So, you may need to share some of the costs, such as copay, co-insurance, or deductible.

UNDERSTAND PREVENTIVE VS. DIAGNOSTIC

Your doctor orders a mammogram to learn more about a lump that you found during a self-exam.

PREVENTIVE

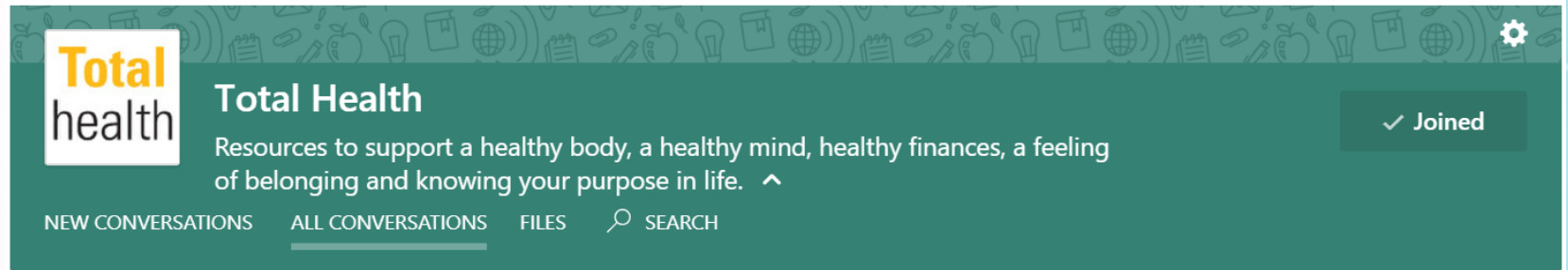
DIAGNOSTIC

DIAGNOSTIC

It is not a routine preventive screening, so it is considered diagnostic.

Questions?

 Join the Total Health group on Yammer!

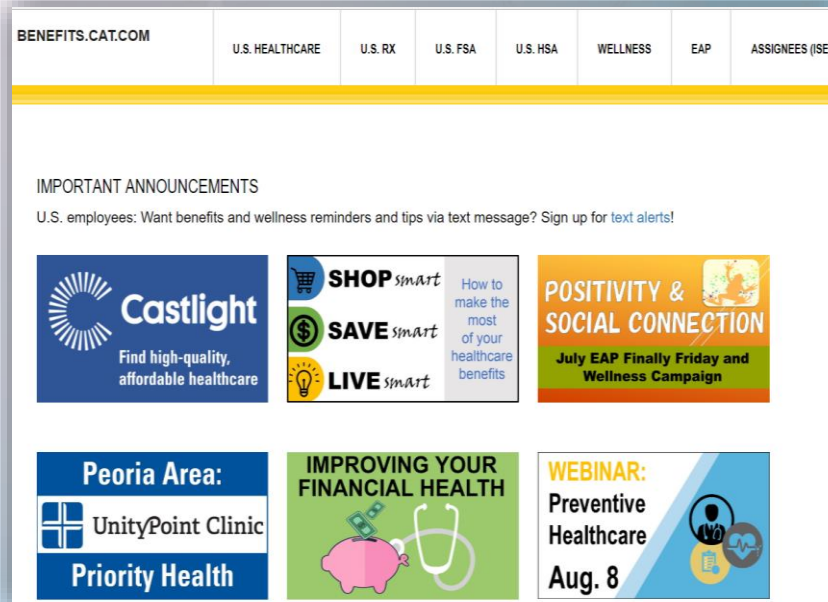


TEXT ALERTS

Get benefits and wellness announcements and tips via text message:

To sign up, text
YELLOW to
313131.



Normal text messaging rates apply, according to your cellular service plan.



DIGITAL WALLET CARD

Add benefit contacts to your smartphone for quick access when you need them:



1. Text **CAT** to **313131**
2. Click the link in the response
3. iPhone:
Tap the *Share* button 
- Android:
Tap the *Option* button 
4. Click *Add to Home Screen*