



ALEX Frequently Asked Questions **UPDATED 11/2016**

How long will it take me to go through ALEX?

Going through the entire ALEX experience and clicking every button can take about 30 minutes or so, but the actual duration of your experience will depend on your needs. For example, if you're a confident benefits "expert," you might use ALEX for a much shorter amount of time—a couple of minutes—to double-check a detail or two. If you're a benefits "novice," on the other hand, you might want to spend more time learning about your options.

How can I make the most of my ALEX experience?

- ALEX is best experienced on a desktop computer with sound (either headphones or speakers), but you can use it on an Android or iOS (Apple) mobile device.
 - ALEX's supported operating systems include Microsoft Windows: XP, Microsoft Windows: Vista, Microsoft Windows: 7, 8, & 8.1, and Mac OS X: v. 10.4 or later.
 - ALEX's supported browsers include Internet Explorer 8.0 or later, Safari 8.0.6 or later, and the latest versions Firefox and Chrome.
 - ALEX requires Flash Player 11 or greater (this should be automatically installed on your computer).
 - If you visit ALEX on a cell phone or tablet, you'll need Android 4.3 or later or iOS 7.0 or later. The supported mobile browsers include Android Native Browser, Chrome for Android, Chrome for iOS, and Safari for iOS.
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Will I need to do anything to prepare?

Using ALEX is very simple. ALEX will prompt you for some basic information about you and your family, ask a few questions about your expected medical needs for the year (everything you say remains confidential, of course), and help you figure out what to choose based on your responses.

ALEX won't require you to dig through your insurance records or anything like that, but if you'd like to prepare for the questions about your medical needs, here's what you'll be asked:

- Expected number of doctor visits (primary care and specialists)
 - Expected number of hospital stays
 - Expected number of ER visits
 - Expected maternity care needs
 - Expected number of surgeries (inpatient and outpatient)
 - Expected number of prescriptions (occasional and ongoing)
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How does ALEX calculate recommendations?

ALEX estimates the total yearly out-of-pocket costs (a combination of your premium contributions and the costs for the services you plan to use) for each plan and recommends the one with the lowest overall cost to you. ALEX's cost data is based on health insurance plan design features and average procedure cost data.

Although ALEX will always recommend the lowest-cost plan, your preferences may affect the plan he chooses for you. For example, if you tell ALEX you don't want a plan that offers in-network coverage only, then you won't be recommended a plan with that feature, even if that kind of plan is the financial winner.

There's an exception to the "lowest cost" rule, and that's if two plans are relatively close in out-of-pocket costs, but the less expensive plan has a significantly higher "worst case scenario" cost. In a case like that, ALEX will recommend the plan with the slightly higher out-of-pocket costs, but explain that he's doing it because the plan he's recommending could save you a lot of money if you have a bad year.

Details, Details, Details

The details pages at the end of each module or on the plan comparison pages contain a lot of helpful information. ***Be sure to scroll to the bottom so you don't miss something important.***

What's up with Dental and Vision?

ALEX is an off-the-shelf product with some customization opportunities available. Caterpillar has taken advantage of all of those opportunities to provide you with the best experience. One area that we were unable to customize is related to dental and vision coverage. ALEX will ask you if you want to cover different dependents than you do under your medical coverage. That isn't possible with Caterpillar's plans, so please keep those the same. We've included notes in those sections to remind you to do that.

ALEX will also ask you if you want to enroll in vision or dental, but if you enroll in medical coverage, you are automatically enrolled in vision and dental, so just say "yes!" Again, there is a note to help you remember.

ALEX said the Caterpillar Network is not a national network. What if I need services outside of the Caterpillar Network?

If you or one of your family members (like a college student) requires services outside the Caterpillar Network area, check out the FAQs about National Reciprocity at:

<https://benefits.cat.com/en/healthcare/national-reciprocity-FAQ.html>

How does ALEX work when I'm on Medicare, but have dependents who are under age 65?

ALEX will not make accurate calculations in this situation because the premiums for spouse-only or dependent-only coverage are not available in ALEX.

Why doesn't ALEX automatically input or allow me to input my claims expenses from prior years?

The logic to incorporate actual personal claims experience does not exist in the ALEX tool, so Caterpillar was unable to provide the specific claims information.

Is the information being provided for 2016 healthcare benefits or 2017 healthcare benefits?

The information is for the 2017 healthcare plan options.

How can I get more details about how the plan option results were calculated?

The calculations used to make determinations are proprietary to The Jellyvision Lab (the company that supplies ALEX), so we are unable to provide additional details.

How do I find in-network providers?

You're able to link to network provider directories in several places within ALEX, including the plan details page at the end. Scroll through the information on the page for the link(s).

Will ALEX highlight major differences between the plans?

ALEX will compare up to 3 plans at a time at the end of the medical section or in the beginning of the medical section when you select what you would like to do.

If I'm in the Caterpillar Network, how do I check healthcare providers for in-network coverage for out-of-state college students?

If you or one of your family members (like a college student) requires services outside the Caterpillar Network area, check out the FAQs about National Reciprocity at <https://benefits.cat.com/en/healthcare/national-reciprocity-FAQ.html>.

How does ALEX work for employees who have other insurance and want to use this insurance as secondary rather than primary?

The ALEX tool was designed to assist participants who use Caterpillar's medical benefits as their primary insurance.

I want vision (or dental) coverage only – not medical. How do I do that?

The Caterpillar healthcare plan does not allow for the selection of vision coverage only or dental coverage only. To have vision or dental coverage, you must enroll in a medical healthcare plan option.

The UHC Consumer Choice CDHP option does not show me an individual deductible or individual maximum out-of-pocket limit. Why?

If you indicated you would be coverage a spouse or dependent(s), the Consumer Choice and Consumer Max CDHP options will not show the individual deductible or maximum out-of-pocket limit because only the family deductible and maximum out-of-pocket limit apply.

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