

# 2019 HEALTHCARE BENEFITS

Supplemental Employees in Joliet & South Milwaukee

Eligible for the Caterpillar Inc. Healthcare Plan for Supplemental and Temporary Employees

## Wrks4me Plan

<b>Annual deductible</b>	You pay up to: <ul style="list-style-type: none"> <li>• \$5,000 per individual</li> <li>• \$10,000 per family</li> </ul>
<b>Medical co-insurance</b> <i>(applies after you meet your deductible)</i>	In network, you pay 20%. Out of network, you pay 50%.
<b>Office visits</b>	You pay the full negotiated rate until you meet the annual deductible, then you pay co-insurance.
<b>Maximum out-of-pocket limit</b> <i>(in-network only; excludes prescription drugs)</i>	You'll pay no more than: <ul style="list-style-type: none"> <li>• \$6,000 per individual</li> <li>• \$12,000 per family</li> </ul>
<b>Preventive care</b>	No charge in-network
<b>Prescription drug benefits</b>	<b>Retail or Mail Order</b> <ul style="list-style-type: none"> <li>• Tier 1: 20% co-insurance after deductible</li> <li>• Tier 2: 40% co-insurance after deductible</li> <li>• Tier 3: 50% co-insurance after deductible</li> </ul>
<b>Employee-only premium**</b>	\$141
<b>Employee + child(ren) premium**</b>	\$226

*Deductibles, co-insurance and maximum out-of-pocket amounts apply to covered healthcare services only.*

**\*\*Full-time premiums shown. Part-time premiums are 1.5x full-time premiums.**

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## 2019 BENEFITS ANNUAL ENROLLMENT

Nov. 5-23, 2018

Caterpillar Benefits Center: [CatBenefitsCenter.com](http://CatBenefitsCenter.com) -or- 1-877-228-4010



### Go mobile!

*NOTE: Certain benefits and vendors do not apply to all employees.*

**Text alerts:** Get benefits and wellness announcements & tips via text message. To sign up, text YELLOW to 313131.

**Digital wallet card:** Quickly access our benefit vendors' contact info from your phone. Text CAT to 313131 to be sent a link for the card. Follow the prompts to save it as an icon on your mobile device. *(Normal text messaging rates apply per your cellular service agreement.)*



### Shop for healthcare with Castlight

Use Castlight to find high-quality, local medical care and check prices of healthcare services and prescription drugs.

[myCastlight.com/Caterpillar](http://myCastlight.com/Caterpillar)