



ALEX Frequently Asked Questions **UPDATED 12/2018**

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 or laptop computer with sound (either headphones or speakers), but you will have the same experience on an Android or iOS (Apple) mobile device.
 - ALEX's supported desktop operating systems include Microsoft Windows 7 and up and MacOS 10.10 and up.
 - ALEX's supported browsers include Internet Explorer 10 and 11, Safari 10.0 and up, and the latest versions Edge, Firefox and Chrome.
 - ALEX's supported mobile operating systems include Android 4.4 and up and iOS 9.0 and up.
 - ALEX's supported mobile browsers include the latest version of Chrome for Android and iOS Safari 9.0 and up.
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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
 - If ALEX should consider an unexpected ER visit
 - Expected Maternity Care needs
 - Expected Number of Surgeries (Inpatient and Outpatient)
 - Expected Number of Prescriptions (Occasional and Ongoing) - ALEX can also add in the cost of specialty drugs (based on national averages)
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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 that 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, contains 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 that has 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 just said the Caterpillar Network was not a national network. What if I need services outside the Caterpillar Network?

If you or one of your family members (like a college student) require 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 ask questions to determine if this applies to you. Although ALEX will sometimes say that coverage is provided for *you* and any dependents under 65, the dollar calculations and premiums reflects will only be for your dependents. Use "0" when ALEX asks you about expected visits or prescriptions for you. Use the appropriate estimate for your dependent(s) under 65.

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

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, or allow you to input it into ALEX.

Is the information being provided for 2019 healthcare benefits or 2018 healthcare benefits?

The information is for the 2019 healthcare plan options. If you need to review the 2018 ALEX, it is available until the end of 2018 at: www.myalex.com/caterpillar/2018.

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 provides 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. Scroll through the information on the page for the link(s).

Will ALEX highlight major difference 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.