Referral Process Discontinued For Most Caterpillar PPO NetWork Participants

Effective January 1, 2012, for most Caterpillar PPO Healthcare NetWork participants, the referral process will be discontinued. Affected participants have been notified of this change. If you call UnitedHealthcare with a referral request, and this has been discontinued for the participant, UnitedHealthcare will not accept the request. Any referrals granted in 2011 will expire on December 31, 2011 and will not continue beyond that date. In addition, retrospective requests for referrals will not be granted beginning January 1, 2012 regardless of the date of service.

Participants in the Caterpillar PPO Healthcare NetWork will still need to utilize network providers to receive the highest benefit level. However, to provide coverage for services not available within the Caterpillar PPO Healthcare NetWork, members will continue to have access to a program through UnitedHealthcare called National Reciprocity.

As a reminder, National Reciprocity gives Caterpillar NetWork members access to most of UnitedHealthcare’s network providers across the country (hospitals, facilities, physicians and other healthcare providers) at their network-contracted rates. Access to National Reciprocity in the state of Illinois has been limited (please see the map on the right), but is available in all other states. The counties in yellow are not included in National Reciprocity.

If there are any questions about finding a provider outside the Caterpillar PPO Healthcare NetWork, please view additional information on CatHealthBenefits.com>Cat NetWork>National Reciprocity. This includes a Frequently Asked Questions section. You may also contact a UnitedHealthcare customer care professional at 866-228-4215, Monday–Friday, 7 a.m.–5 p.m. (Central time).

2012 Caterpillar Healthcare Benefits

<table>
<thead>
<tr>
<th></th>
<th>Management/Salaried/Non-Bargained Hourly</th>
<th>Hourly Bargained</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Plan Option A</td>
<td>Plan Option B</td>
</tr>
<tr>
<td>Deductible (Individual) – 2012</td>
<td>$250 in or out of NetWork</td>
<td>$450 in or out of NetWork</td>
</tr>
<tr>
<td>Deductible (Family) – 2012</td>
<td>$500 in or out of NetWork</td>
<td>$900 in or out of NetWork</td>
</tr>
<tr>
<td>Co-insurance (In-NetWork)</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Co-insurance (Out-of-NetWork)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Maximum-out-of-pocket (Individual)</td>
<td>$1250 in-NetWork only</td>
<td>$2250 in-NetWork only</td>
</tr>
<tr>
<td>Maximum-out-of-pocket (Family)</td>
<td>$2500 in-NetWork only</td>
<td>$4500 in-NetWork only</td>
</tr>
<tr>
<td>Deductibles</td>
<td>Deductibles apply to fee schedule or U&amp;C</td>
<td>Deductibles apply to fee schedule or U&amp;C</td>
</tr>
</tbody>
</table>

Note: Some retiree plans may not have the same changes. Always confirm benefit levels with UnitedHealthcare (www.unitedhealthcareonline.com or 866-228-4215) when confirming eligibility.

Plan Changes

The passage of the Patient Protection and Affordable Care Act (PPACA) resulted in the need for Caterpillar to modify some of its benefit plans to become compliant with this legislation. Some plans became retiree only plans, and do not contain some provisions of PPACA. It may be confusing to determine benefit coverage for Caterpillar PPO members. If you have any questions about what services may or may not be covered for a member, please visit UnitedHealthcare’s Provider Portal (www.unitedhealthcareonline.com) or contact a Customer Care Professional at UnitedHealthcare (866-228-4215).
2012 Plan Changes

Below are some of the plan changes for 2012 that apply to many members covered by Caterpillar PPO NetWork benefit plans. **Not all plans will have these changes, and some may have had these changes in 2011 or earlier. It is important to always confirm benefit levels with UnitedHealthcare.** (www.unitedhealthcareonline.com or 866-228-4215).

**Prosthetic Device Benefit**
The current benefit for prosthetic devices will be expanded to include orthotic appliances and devices, when prescribed by a physician, and custom-manufactured or custom-fitted to the individual to treat a disease or illness of the foot.

**Member Claim Filing Limitation**
The limitation for members to file claims will be **12 months from the date of service**. Please note that your contract with Caterpillar Inc. takes precedence with this requirement and is typically 90 days from the date of service. Any variation in that could cause claim denials and/or payment delays.

**Vision Benefits**
The $150 vision benefit will be administered on a rolling 24-month timeframe. Frames will be excluded from coverage.

**Obesity Surgery**
Coverage for obesity surgery (once per lifetime) has been extended to include surgery performed on an outpatient basis. This surgery will still have to meet certain requirements, so please contact UnitedHealthcare and request a pre-determination of benefits prior to scheduling inpatient or outpatient obesity surgery.

**Physicians’ Attendance Benefits**
The one visit limitation on a newborn inpatient will be removed.

**Physician Administered Services and Supplies**
Coverage will be expanded to allow for non-oral, physician administered contraceptives. Additionally, the co-pay for injections in the office will be eliminated. Charges will be subject to the deductible and out-of-pocket amounts.

**Emergency First-Aid Benefits**
Plan language will be modified to allow if treatment is within 24 hours of accidental injury.

**Psychiatric Benefits**
Psychiatric testing will no longer be paid at 100%; rather, it will be subject to deductibles and maximum out-of-pocket amounts.

**$100 Non-notification Penalty**
The $100 penalty for non-notification will be removed for Skilled Nursing Facility, Hospice, and Home Health Care.

Immunization Pricing

With PPACA, Caterpillar began offering immunization benefits to many Caterpillar PPO NetWork members. Effective March 1, 2011, Caterpillar adopted the Centers for Disease Control pricing methodology. This means that the allowed amount for coverable immunizations will be set at the CDC pricing values for the private sector as published on January 31 of each year. If you have questions regarding this pricing, please visit the CDC's web site at [http://www.cdc.gov/vaccines/programs/vfc/cdc-vac-price-list.htm](http://www.cdc.gov/vaccines/programs/vfc/cdc-vac-price-list.htm) or contact Alyssa Short at 309-636-1526.

Make Life Easier – Use UnitedHealthcare to Verify Member Benefits

Because Caterpillar has so many different plans for its members, it may be difficult to identify what services are considered covered for your patients. Save time and call UnitedHealthcare’s Caterpillar dedicated phone line or use UnitedHealthcareonline.com if there are any questions regarding a particular member’s benefits.

NetWork Provider Credentialing Web site

Caterpillar Inc. has released a new interactive web page for credentialing and re-credentialing that contains helpful links, current forms and information regarding the credentialing processes for the Caterpillar PPO NetWork. This site is the safe source for all credentialing and application requirements for the NetWork, including the most current Caterpillar specific forms, the Release of Information, Provider Attestation and Provider Questionnaire. Providers may access the web page at: [http://cathealthbenefits.cat.com/credentialing](http://cathealthbenefits.cat.com/credentialing).

Are you ready for HIPAA 5010 AND ICD-10?

UnitedHealthcare is ready, are you? Visit [www.unitedhealthcareonline.com](http://www.unitedhealthcareonline.com) to see what you can to do to be ready.

**ATTENTION: UnitedHealthcare Reimbursement / Protocol / Coverage Changes**

Please ensure someone in your office reviews the UnitedHealthcare Network Bulletin (the UHC provider newsletter) each quarter in order to stay current with any of UnitedHealthcare’s changes in coverage or reimbursement policies. The Network Bulletin may be found on its Web site, [www.unitedhealthcareonline.com](http://www.unitedhealthcareonline.com) under the Tools & Resources section. Select News and then the Network Bulletin section.
Additions to the Caterpillar NetWork – Facilities

Caterpillar recently welcomed the following facilities to the Caterpillar NetWork:
- Edward Hospital in Naperville
- Galesburg Cottage Hospital in Galesburg
- Linden Oaks Hospital in Naperville
- Methodist Medical Center in Peoria
- Proctor Hospital in Peoria
- Provena Saint Joseph Medical Center in Joliet
- St. John’s Hospital in Springfield

To view the most up-to-date listing of all providers that participate in the Caterpillar PPO NetWork, visit http://CatHealthBenefits.cat.com.

Meet the newest member of the Provider Relations Team

Lisa Drake came to the Provider Relations Group in October 2011 as a Compensation & Benefits Analyst replacing Marlene Olson. Lisa has been supporting the U.S. Healthcare Benefits Group for the past three years, as well as providing support for the Provider Relations Group. In her position as Compensation & Benefits Analyst, Lisa will be accountable for collecting, analyzing and reporting credentialing information for the providers in the Caterpillar NetWork.

Prescription Drug Plan

Specialty Pharmacy Notification - Caterpillar Selects New Exclusive Specialty Pharmacy Provider

Caterpillar is committed to providing your patients with access to quality, cost-effective prescription drugs and services to help them manage their condition. As such, we are pleased to announce we have recently selected ICORE Healthcare (ICORE) as our exclusive specialty pharmacy provider for our PPO and Health Alliance HMO plan participants.

Effective January 1, 2012, as a condition of reimbursement, all prescription drug requests for specialty products must be submitted to ICORE. The current Prior Authorization (PA) process will remain the same; patients with an existing authorization will not need to request a new PA until the current authorization has expired.

ICORE will offer your patients access to the following specialty services:
- Comprehensive coordination of care including benefits investigation, prior authorization coordination and ongoing refill reminders
- Direct access to pharmacists and nurses available toll-free to answer any questions
- Clinical programs to monitor patient progress to achieve optimal treatment outcomes
- Educational materials, such as instructional guides, to assist with self-administering medication
- Free delivery of medication to the patient’s home or another address
- Ancillary supplies at no additional cost, such as syringes and needles

Beginning January 1, 2012, you may submit a prescription for fulfillment by contacting ICORE at 866-554-2673, or faxing the prescription to ICORE at 866-364-2673.

REMINDERS!

We continue to have issues with late notifications of new providers and/or provider demographic changes. Again, it is extremely important to notify Caterpillar of any new providers in your office prior to the rendering of services by the new provider. If a new provider sees Caterpillar patients prior to their acceptance into the Caterpillar NetWork, the claims will be processed as out-of-network expenses and the provider’s office will be expected to write off any out-of-network penalties. It is also extremely important to contact Caterpillar at least 15 days before there are any changes in office location, billing address, additional site, Tax ID, name changes with personnel, etc. are effective. This will ensure claims are paid correctly. Please be aware that Tax Identification changes will affect the provider contract and may require additional documentation.

Please remember you must contact Caterpillar with this information even if you have also provided the information to UnitedHealthcare. If you only contact UnitedHealthcare, your information is not updated in UnitedHealthcare’s payment system for Caterpillar members’ claims and will not be correct in our provider directory. Please do not submit any changes with your claims.

Online Resources

UnitedHealthcareOnline.com
Please use this site for secure access to many different tools including patient eligibility, claims status, adjustments and certain UnitedHealthcare reimbursement and medical policies. For more information or to report problems with the system, please contact the UnitedHealthcare Online Help Desk at 866-UHC–FAST (866-842-3278).

CatHealthBenefits.com
This site offers information for both Caterpillar NetWork and Non-NetWork providers, including members’ plan information, Caterpillar Preferred Drug Lists and a network provider database. You may also download the NetWork Administrative Manual and Provider Questionnaire forms from this site.
Contact Information

UnitedHealthcare Medical Claims
PO Box 740800
Atlanta, GA 30374-0800
866-228-4215

Appeals Address
UnitedHealthcare
PO Box 30432
Salt Lake City, UT 84130-0432
ATTN: Caterpillar Appeals

Office/Personnel Change/New Network Providers:
Maura Everett Lisa Drake
309-636-1795 309-494-2334
Fax: 309-992-6609 Fax: 309-992-6545
Everett_maura@cat.com Drake_lisa_m@cat.com

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Alyssa Short – Physician and Ancillary Provider Contracting
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Secure Fax: 309-636-2710

Beth Brosmer – Hospital and Facility Contracting
Phone: 309-636-1391 Email: brosmer_beth_a@cat.com
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Team email box:
PR_Credentialing@cat.com