

CATERPILLAR NETWORK NEWS

2015 Plan Changes:

Caterpillar is moving from offering multiple HMO/EPO products, available to many of our participants, to one national EPO product. Beginning January 1, 2015, Caterpillar will offer many of its plan participants the option of enrolling in a PPO or Indemnity product administered by UnitedHealthcare or a national Blue Cross Blue Shield (BCBS) EPO product. **The Caterpillar PPO NetWork will continue to be offered to our participants who reside within the Caterpillar PPO NetWork area.**

If you have any questions about the Blue Cross Blue Shield EPO product, you may call Blue Cross of Illinois at 844-228-2227 and indicate you are a provider, not a participant.

2014 HEALTHCARE PLAN CHOICES FOR ILLINOIS PARTICIPANTS	2015 HEALTHCARE PLAN CHOICES FOR ILLINOIS PARTICIPANTS
<ul style="list-style-type: none"> Caterpillar PPO NetWork UHC PPO Network Out-of-Area Network Indemnity 	<ul style="list-style-type: none"> Caterpillar PPO NetWork UHC PPO Network Out-of-Area Network Indemnity (includes medical, dental, vision, Rx)
Blue Cross Blue Shield of Illinois (in selected areas)	National Blue Cross Blue Shield EPO (includes medical, dental, vision, Rx)
Health Alliance Medical Plan (in selected areas)	
UHC Choice EPO (in selected areas)	

2015 Deductibles and Maximum Out-of-Pocket

Some Caterpillar plans will have changes to the deductibles and maximum out-of-pockets beginning January 1, 2015. As a reminder, individual participant information including deductible amounts, maximum out-of-pocket amounts and coverage information may be accessed through UnitedHealthcare's provider portal at www.unitedhealthcareonline.com.

Addition of Chiropractic NetWork for Caterpillar PPO NetWork

Beginning January 1, 2015, participants enrolled in the Caterpillar PPO NetWork will be required to use a NetWork chiropractor to receive the highest level of coverage. Caterpillar is currently credentialing and contracting with chiropractors (and their employed physical therapists) in all Caterpillar PPO NetWork counties where chiropractors are available. Starting January 1, 2015, the out-of-network benefit level will be applied to all covered services from a non-network chiropractic office.

Coverage for USPSTF Recommendations

Many Caterpillar PPO plans provide coverage of the USPSTF Grade A and Grade B recommendations. Benefits are payable in any Plan Year (a Plan Year begins on January 1) if such recommendation went into effect at least one year prior to the beginning of a Plan Year. For example, if an immunization or service received a recommendation by the USPSTF on March 12, 2010, coverage will be provided for such immunization or service effective January 1, 2012. On occasion, a Grade A or Grade B recommendation may be implemented sooner. If you have a question on whether or not a service is covered for a participant or the effective date for coverage of a service, contact UnitedHealthcare at 866-228-4215. Please remember, the Caterpillar PPO NetWork only provides coverage for Grade A or Grade B recommendations by the USPSTF.

Prescription Drug Plan

Name Change: Effective January 1, 2015, Caterpillar's Pharmacy Benefit Manager will be changing its name from Restat to Catamaran. Participants who currently have a Restat ID card, or are newly enrolled in the BCBS EPO option, will receive a new Catamaran ID card late in December or early January.

New Prior Authorization Forms: Catamaran prior authorization forms must be used beginning January 1, 2015. The new forms are located on CatHealthBenefits.com > **For Providers tab** > **Prescription drugs**

Plan Design Change: For most Caterpillar PPO plans, Caterpillar will have a new prescription drug benefit design beginning January 1, 2015. The new plan design preserves the \$0 and \$5 co-pays at network pharmacies for Tier 0 and Tier 1 medications. Flat dollar co-pays for prescription medications in Tier 2, 3, and 4 will be replaced with co-insurance amounts. Minimum and maximum payments will also be added for Tier 2, 3 and 4 prescriptions. Please reference the chart below:

Drug Tier	Network* Walmart, Kroger, Walgreens, CPRxN	Out-of-network (All other pharmacies)	Walgreens Mail Service (90-day supply)
Tier 0	\$0	\$20	\$0
Tier 1	\$0 Walmart / Kroger \$5 Walgreens / CPRxN	\$20	\$15
Tier 2	20% co-ins \$25 min \$60 max	30% co-ins \$50 min \$120 max	20% co-ins \$75 min \$180 max
Tier 3	50% co-ins \$75 min \$125 max	50% co-ins \$150 min \$250 max	50% co-ins \$225 min \$375 max
Tier 4 (includes specialty**)	50% co-ins \$100 min \$200 max	50% co-ins \$150 min \$250 max	Not Offered

* Includes affiliates of Walmart, Kroger and Walgreens.

** Network pharmacy for specialty medications is ICORE Healthcare

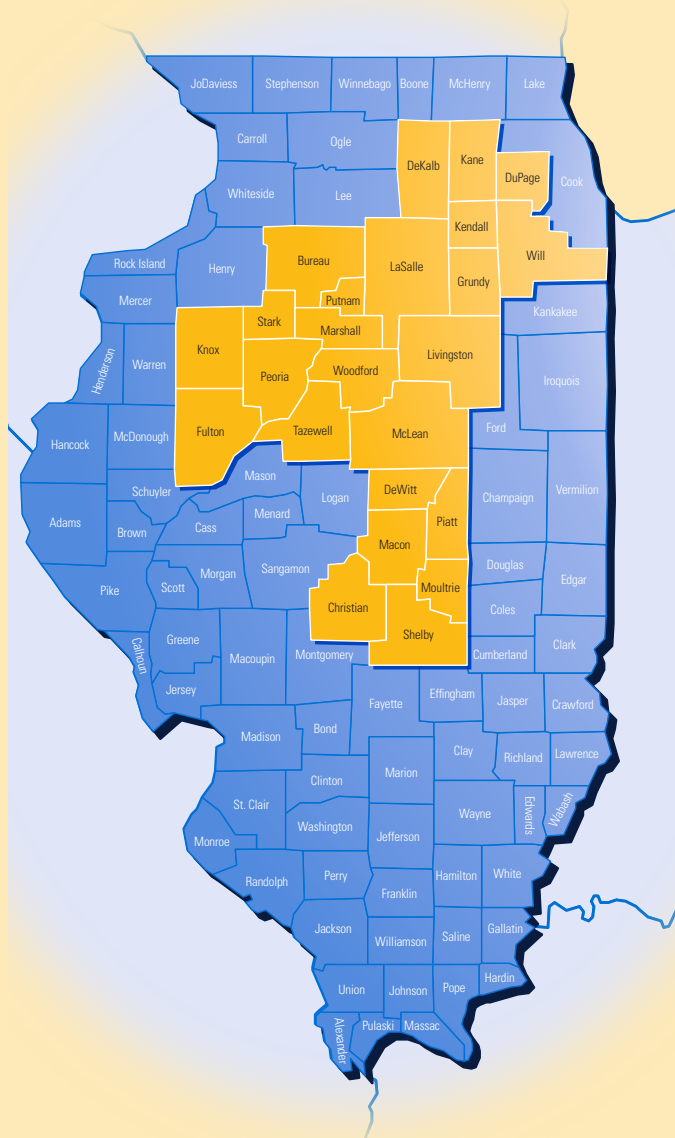
Caterpillar's Formulary and Specialty Products List:

Caterpillar's Prescription Drug Formulary can be found on CatHealthBenefits.com > **For Providers tab** > **Prescription Drugs**. The Caterpillar Drug Formulary is on the left side of the page, along with the Specialty Products List. The Prescription Drug Formulary applies to active Caterpillar employees (and certain retirees). The Prescription Drug Formulary and Specialty Products List are updated quarterly and the updates can be found on CatHealthBenefits.com. Prior Authorization forms can be found on CatHealthBenefits.com > **For Providers tab** > **Prescription Drugs**. The Prior Authorization forms are on the left side of the page.



Caterpillar PPO NetWork Map

From time to time, providers question what counties are actually included in the Caterpillar PPO NetWork. The Caterpillar PPO Network includes providers that are in the counties highlighted in yellow. Please use this map as a reference any time your office has questions.



Make Life Easier - Use UnitedHealthcare to Verify Participant Benefits

Because Caterpillar has so many different plans for its participants, it may be difficult to identify what services are considered covered for your patients. Save time and call UnitedHealthcare's Caterpillar dedicated phone line at 866-228-4215, or use UnitedHealthcareonline.com, if there are any questions regarding a particular participant's benefits.

Office Call Coverage for Production Participants

UnitedHealthcare continues to receive frequent phone calls with requests for review, and also requests for appeals for denied office visit coverage for Caterpillar's Production participants. Unless the office call is for a covered preventive service, we are reminding our NetWork providers that Production participants do not have coverage for office visits. The participant or responsible party is responsible for the charge for this service. There is no need to submit an appeal to UnitedHealthcare for reviews of the denials for these services; they will not be reversed.

NetWork Provider Credentialing Web site

Caterpillar Inc. has an 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>.

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 UnitedHealthcare's Website, www.unitedhealthcare-online.com under the Tools & Resources section. Select News, and then the Network Bulletin section.

Are You ready for ICD-10?

UnitedHealthcare is ready, are you?
Visit www.unitedhealthcareonline.com to see what you can do to be ready.

Caterpillar NetWork Provider Directory

Are you trying to find other Caterpillar NetWork providers?
To view the most up-to-date listing of all providers that participate in the Caterpillar PPO NetWork, visit <http://cathealthbenefits.cat.com>.

REMINDER!!!

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 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 participants' claims and will not be correct in our provider directory. Please do not submit any changes with your claims.

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)**.



VISIT CatHealthBenefits.com

Visit our online resources at <http://cathealthbenefits.cat.com> for helpful information about our Provider NetWork, including:

- Credentialing Forms
- Contact Information
- Participant ID Cards – How to Identify a Participant's Plan
- Online Provider Directory
- Prescription Drug Lists
- UHC Appeal Information

Office/Personnel Change/New NetWork Providers:

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Instructions for submitting changes, including the required forms, can be found on the CatHealthBenefits Website:
www.cathealthbenefits.cat.com/credentialing

Please be aware that Tax Identification changes will affect the provider contract and may require additional documentation. In order for changes to be made timely, the request must be received by Caterpillar 15 business days prior to the effective date of the change. Late paper could cause claim denials.

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

Caterpillar Provider Relations Staff & Responsibilities:

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