



July 20, 2015

Be aware of changes to benefits coverage for certain intranasal steroid medications and consider discussing with your physician.

Dear Caterpillar Healthcare Plan Participant:

Caterpillar continually reviews the prescription drug benefits offered in its healthcare plans. Recently, intranasal steroid products were reviewed. Because several over-the-counter (OTC) options are now available within this class of prescription medications, the **Caterpillar healthcare plan in which you participate will no longer provide prescription drug coverage for intranasal steroid products (see list below) beginning August 1, 2015.**

You are receiving this communication because a review of plan records indicates that you or your dependent(s) may have made a benefit claim for an intranasal steroid product such as:

Beconase AQ® (beclomethasone)	Omnaris® (ciclesonide)
Flonase® (fluticasone)	QNsai® (beclomethasone)
Nasacort AQ® (triamcinolone)	Rhinocort Aqua® (budesonide),
Nasalide® (flunisolide)	Vancenase AQ® (beclomethasone)
Nasarel® (flunisolide)	Veramyst® (fluticasone)
Nasonex® (mometasone)	Zetonna® (ciclesonide)

You may wish to take this letter to your physician prior to August 1, 2015, to discuss potential treatment options or alternatives in light of this coverage change.*

If you have any questions about this change, please contact Catamaran at 1-877-228-7909. Please be sure to have your Catamaran ID number ready when you call.

Sincerely,

Vice President, Chief Pharmacy Officer

**The information regarding alternatives contained in this letter is not intended and should not be construed, in any way, as medical advice, opinion, diagnosis or as advice about the treatment of any specific medical condition. The information is provided for informational purposes only. You should consult with your physician regarding your particular health needs and whether any of the alternative treatments discussed above is right for you. In the event that the content of this letter or any oral representations made by any person regarding the plan conflict with or are inconsistent with the provisions of the plan document, the provisions of the plan document are controlling. To the fullest extent permitted by law, Caterpillar reserves the right to amend, modify, suspend, replace or terminate any of its plans, policies or programs, in whole or in part, at any time and for any reason, by appropriate company action.*