



Your 2018 Healthcare Benefits

Enclosed is a brochure with detailed information on the 2018 healthcare benefit plan for retirees and eligible spouses/same-sex domestic partners who are age 65 and older. It's important for you to look through it to learn how it works, as it's very different from your current benefit plan.

Under the plan, Caterpillar will put benefit dollars into a tax-advantaged account called a health reimbursement arrangement (HRA) if you enroll in insurance coverage through OneExchange, Caterpillar's HRA administrator. Through OneExchange, you will have access to several individual health insurance offerings that work with Medicare, such as Medicare Advantage and Medicare Supplement plans, rather than being limited to Caterpillar-sponsored group health plan options.

You can use the HRA dollars to pay for:

- Individual insurance plan premiums
- Medicare Part B premiums
- Other qualifying healthcare expenses, such as co-pays and prescription drugs

Informational meetings

In September, the Caterpillar benefits team will be hosting meetings with OneExchange representatives to explain your new healthcare benefit plan and answer any questions you may have. Please see the attached informational meeting schedule.

If you're unable to attend a meeting, we encourage you to visit the UAW 2018 Healthcare section on benefits.cat.com, which contains resources to help you learn about your new benefit plan.

You can also call Caterpillar's UAW 2018 Healthcare hotline at **309-675-1700**. Leave a message with your name, phone number and a brief description of your question, and a benefits team member will return your call within 3 business days.