



Update on your 2018 healthcare benefits

To Know.

We're excited to provide you with new healthcare benefit choices during annual enrollment this fall. In 2018, you'll be eligible for the same healthcare benefit plans as management and executive retirees under age 65. A few of the advantages for you include:

- Lower premium options
- Office visit coverage on all plan options
- Enhanced vision benefits, including coverage for frames
- New tax savings vehicles

Some of the benefits are very different from what you've previously been eligible for, and we can't explain all of the details in just one letter. So, we'll be providing you with learning opportunities in the months to come to help you prepare to choose the best options for you and your family.

Retirees/spouses age 65 and older

When you reach age 65, your healthcare benefits will change again. You will be eligible for the health reimbursement arrangement available to management and executive retirees age 65 and older. This also applies to your eligible spouse or same-sex domestic partner, if applicable. More information will be provided at the informational meetings later this year.

To Do.

- **Read and participate**
You'll be sent more communications this summer and fall, and you'll have the chance to attend meetings about your new benefits. Make sure you take time to read the materials and participate in the meetings – they'll be your best opportunities to ask questions and better understand your benefits.
- **Preview your new benefits**
In the meantime, you can get an idea of what your new benefits will include by looking through the *UAW Caterpillar Highlights of Proposed 2017-2023 Tentative Agreement* booklet that was distributed in March.

We've also posted the healthcare section from that booklet on a special page of benefits.cat.com (click on the "UAW 2018 Healthcare Changes" tile on the homepage). We will add more information to this page throughout the rest of the year to help you with the transition.*

**Did you know? You can access benefits.cat.com from any computer or mobile device with an Internet connection. You don't need to log in with a CWS ID.*