

# If you choose to opt out of the management plan

If you retired under a 2005 or later agreement, but before March 27, 2017, you can choose to opt out of this change and remain in the UAW healthcare benefit plan for 2018. Below are the healthcare plan options for 2018 under the UAW plan.

**Post-64 retiree** costs/co-insurance and monthly premiums (rounded) shown. Premiums include vision & dental benefits. Premiums do not reflect Medicare primary rate.

	UAW Plan Options (Retired 2005-2011)		UAW Plan Options (Retired 2011-Mar. 26, 2017)	
	BCBS EPO	PPO	BCBS EPO	PPO
Individual Deductible	\$500	\$500	\$500	\$700
Family Deductible	\$1,000	\$1,000	\$1,000	\$1,400
Individual MOOP	\$2,000	\$1,500	\$2,000	\$2,000
Family MOOP	\$4,000	\$3,000	\$4,000	\$4,000
Medical Co-insurance (in-network / out-of-network)	20% / 100%	20% / 50%	20% / 100%	20% / 50%
Office Visit – Primary care	\$20 co-pay	No coverage	\$20 co-pay	No coverage
Office Visit – Specialist	\$40 co-pay	No coverage	\$40 co-pay	No coverage
Retiree-only or Spouse-only Premium	\$189.93		\$189.93	
Retiree + Spouse, Dependents or Family Premium	\$379.86		\$379.86	

MOOP = Maximum Out-of-Pocket limit.

## To opt out of the management plan:

1. Call Caterpillar's 2018 UAW healthcare hotline at 309-675-1700 and request an opt-out form
2. Complete the form and return it postmarked by October 6, 2017.



**For more information & helpful resources, visit the UAW 2018 Healthcare section on [benefits.cat.com](http://benefits.cat.com)**

You can also contact OneExchange, Caterpillar's Health Reimbursement Arrangement administrator:

- Phone: 1-866-766-6087 (Mon-Fri 7 a.m.-8 p.m. CST)
- Online: [Medicare.OneExchange.com/Caterpillar](http://Medicare.OneExchange.com/Caterpillar)

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