

2018 Healthcare Plan Options (Management Plan)

Retirees or dependents under age 65

Pre-65 retiree costs/co-insurance and monthly premiums (rounded) shown. Premiums include vision & dental benefits. Premiums do not reflect Medicare primary rate.

	Traditional Plan Options		Consumer-Directed Health Plan Options	
	BCBS National (EPO)	UHC Choice Plus (PPO)	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Individual Deductible	\$500	\$800	\$1,500*	\$3,000*
Family Deductible	\$1,000	\$1,600	\$3,000	\$6,000
Individual MOOP	\$2,000	\$3,000	\$3,000*	\$5,000*
Family MOOP	\$4,000	\$6,000	\$6,000	\$10,000
Medical Co-insurance (in-network / out-of-network)	20% / 100%	20% / 50%	20% / 50%	20% / 50%
Office Visit – Primary care	\$20 co-pay	Co-insurance after deductible	Co-insurance after deductible	Co-insurance after deductible
Office Visit – Specialist	\$40 co-pay	Co-insurance after deductible	Co-insurance after deductible	Co-insurance after deductible
Retiree-only Premium	\$225	\$126	\$81	\$45
Retiree + Spouse Premium	\$563	\$315	\$204	\$114
Spouse-only Premium	\$338	\$189	\$123	\$69
Retiree + Child(ren) Premium	\$450	\$252	\$162	\$90
Family Premium	\$788	\$441	\$285	\$159
Annual HSA seed from Caterpillar	Not eligible for HSA	Not eligible for HSA	\$250 / \$500	\$500 / \$1,000

*On the CDHP options, the individual deductibles and individual MOOPs only apply to those enrolled in the employee-only coverage tier. For all other coverage tiers, you must meet the family deductible and family MOOP.

Notice the annual HSA seed amounts:

- The 1st number is the amount Caterpillar will deposit in your HSA if you enroll in retiree-only coverage.
- The 2nd number is the amount Caterpillar will deposit in your HSA if you enroll in any other coverage tier.

You must open an HSA through Caterpillar's designated HSA vendor (HealthEquity) to receive company contributions.

MOOP = Maximum Out-of-Pocket limit.
Helps protect you financially in case of an unexpected and expensive health event.

New plan option type:
CDHP = Consumer-Directed Health Plan

2018 Prescription Drug Coverage (Management Plan)

Drug Tier	Network* Walmart, Kroger, Walgreens, CPRxN	Walgreens Mail Service (90-day supply)
Tier 0	\$0	\$0
Tier 1	\$0 Walmart/Kroger \$5 Walgreens/CPRxN	\$15
Tier 2	20% co-insurance (\$25 min / \$60 max)	20% co-insurance (\$75 min / \$180 max)
Tier 3	50% co-insurance (\$75 min / \$125 max)	50% co-insurance (\$225 min / \$375 max)
Tier 4	50% co-insurance (\$100 min / \$200 max)	Not offered

*Includes affiliates of Walmart, Kroger & Walgreens.

CPRxN = Community Pharmacy Prescription Drug Network

Network pharmacy for specialty medications is Magellan Rx.

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.

Pre-65 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	\$359.79		\$359.79	
Retiree + Spouse, Dependents or Family Premium	\$719.58		\$719.58	

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

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