



HEALTH CARE

We have high quality and affordable health care plans. In 2017, we negotiated changes to provide employees covered under the UAW Central Labor Agreement with the same affordable health care plan options as our salaried and management employees. This was a win-win because Caterpillar has greater purchasing power and can keep premiums lower when we have more members covered under our plan. UAW-represented employees can choose from a variety of market-leading and comprehensive plan options that cover every stage of life.

How Caterpillar's plan compares to the competition

- **Our premiums are among the lowest in the industry.** Premiums are lower than the market and have remained unchanged for three years in a row (vs. 5.5 - 7% increase each year on average for other employers).
- **Our plan designs remain stable.** Medical plan deductibles, copays, coinsurance and out-of-pocket maximums haven't changed in six years.
- **Our plans are among the best in the industry.** Our health care plan options are above market and rated in the top 25% of Fortune 150 companies.
- **You can customize your coverage.** You can choose from four medical plan options or meet your and your family's unique needs.
- **Caterpillar helps pay your out-of-pocket costs.** Two of our health care plan options include a tax-advantaged Health Savings Account feature with a generous employer contribution. You can use this money to help offset your deductible, coinsurance and other out-of-pocket costs.
- **We work hard to keep your costs low.** The medical, prescription, dental and vision plans are bundled together, which costs you less in premiums. 99% of employer plans are not bundled, which increases the costs for coverage.



[View additional details about your Caterpillar health care benefits online at www.caterpillar.com >](http://www.caterpillar.com)

How Caterpillar's health care plan compares to the former UAW plan (projected forward to 2023)

There is power in numbers. If the 2017 UAW Central Labor Agreement had continued the former UAW health care plan instead of adopting Caterpillar's health care plan, this is how the premiums would compare in 2023. By adopting Caterpillar's health care plan with a much larger pool of participants, members can take advantage of greater purchasing power and lower premiums.

