

Pay • Benefits • Learning & Development

# TOTAL REWARDS

Fall 2006

# talk

Cat @work & click on "My Total Rewards/HR."

## on the inside

### page 4

An ounce of prevention... take advantage of preventive benefits!

### page 5

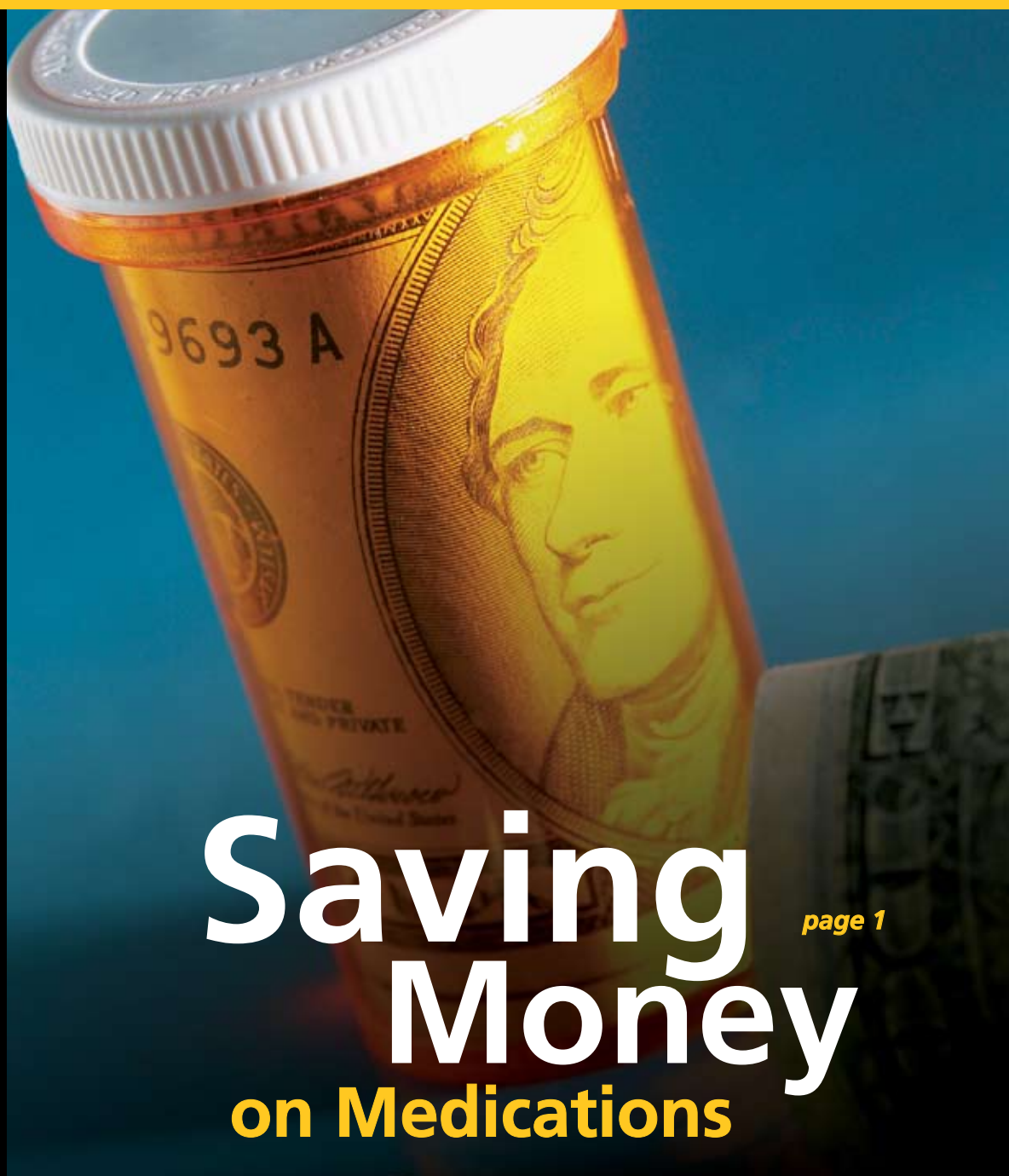
Get organized: Tips for tracking your healthcare expenses

### page 8

Finding the right mix for your investments

### page 9

Free help for identity theft victims



# Saving Money

page 1

# on Medications



## WELCOME!

Welcome to the first edition of *Total Rewards Talk*, a quarterly publication that brings you information related to your pay, health and well-being and retirement. We hope this publication will help you maximize your benefits—through tools, resources and information—and enable you to make more informed decisions.

The focus of this issue is prescription drugs, something that touches all of our lives at some point, whether it's to cure an infection, manage allergies or keep our blood pressure in check. We'll take a closer look at how we can become wiser consumers of prescription drugs and options for lowering our out-of-pocket expenses.

You'll also find the following:

- Helpful information for diversifying your investments
- A review of the new preventive healthcare benefits and how they can help you and your family lead a healthy lifestyle
- Tips for organizing and tracking your healthcare expenses
- And much more.

Also, take a few minutes to read the latest issue of *Healthy Balance News*, which focuses on how your family history can help you detect and prevent certain health conditions. The *Healthy Balance News* will be mailed to your home each quarter with *Total Rewards Talk* so that you and your family can benefit from a comprehensive look at all the items that make up your Total Rewards.

I hope you find *Total Rewards Talk* and the *Healthy Balance News* informative and educational. Let us know what you'd like to see in future issues—simply log on to [CatHealthBenefits.com/feedback](http://CatHealthBenefits.com/feedback).

Sid Banwart  
Vice President Human Services Division



# How Much Does a Free Sample Really Cost?

When is a "free" sample medication not really free? If you end up getting a prescription for that same drug, it can end up costing you a lot more than you may think.

"Free samples" are a marketing tool used by the drug companies to get patients started on a more expensive (brand-name) drug, which in the long run can cost you more. Using a sample does not obligate you in any way to later fill a prescription for that drug, so even after you have tried a sample, you should ask your doctor whether a generic drug could be used to treat your condition.

Free samples may be great for short term medications, such as antibiotics. For long term, maintenance-type medications, the out-of-pocket cost to you for a "free sample" can be significant.

Take a look at the example below:

<b>\$0</b>	<b>\$385</b>	<b>\$240</b>	<b>\$60</b>
<i>1 month* of a free sample that is not on the Caterpillar preferred drug list</i>	<i>Filling a prescription for your "sample" non-preferred drug for the remainder of the year (11 months) at \$35 per month</i>	<i>12 months of a Caterpillar preferred brand prescription at \$20 per month</i>	<i>12 months of a generic prescription at \$5 per month</i>

The next time you consider filling a prescription with a non-preferred or preferred brand drug you received as a sample, ask your doctor about a generic alternative.

\* The examples above are based on a one-month supply of a sample medication. Most physicians do not provide a monthly supply, so the out-of-pocket costs represented would actually be higher.

## Aaaaachoo! How to Save Money on Allergy Medication

If you are looking for a way to beat the sneezes and save a few bucks, consider using an over-the-counter (OTC) alternative to prescription antihistamines.

In December 2002, the Food and Drug Administration approved **loratadine**, formerly known as the prescription market leaders Claritin and Alavert, as an OTC medication, *available without a prescription*.

**Loratadine** is available in tablets, Reditabs, syrup and "D" formulations at your local pharmacy, grocery store or convenience store. Some stores even have their own less expensive versions or store brands.

Using an OTC antihistamine instead of a prescription brand can save you as much as \$400\*\* per year per person. If you are shopping for the generic OTC version, make sure the active ingredient listed is **loratadine**, or ask your pharmacist for assistance.

\*\*Savings are illustrative and based on typical OTC costs.



# Saving Money on Medications

In America, we pay more for prescription drugs than citizens of any other country. The price of prescription drugs rises at a rate that is double the rate of inflation, and there are a variety of factors that contribute to that increase.

## Competition for new drugs

Prescription drug prices have risen, in part, because of the increasingly competitive environment. Drug companies can obtain multiple patents and extensions to protect themselves from rivals, so drug makers are able to charge more. With Americans filling 3.3 billion prescriptions per year for conditions from heart disease to toenail fungus, manufacturers are in constant competition to find the newest drug or

most effective treatment to position their company as a market leader.

## Research, Development and Marketing


The creation and introduction of a new drug is a very lengthy and expensive process—even for drugs that are not considered vital to life or day-to-day health. Only one of every 10,000 compounds actually becomes an approved drug for sale. It takes seven to 10 years and \$500 million to develop each new drug.

Millions are also spent each year on marketing and education. The marketing efforts of drug companies used to be limited to physicians, but now the focus has been broadened to encourage consumers

to ask for drugs by name when they visit the doctor's office. This new trend in direct-to-consumer marketing cost pharmaceutical companies over \$4 billion in 2004 and that number is expected to continue to increase.

## What you can do

While drugs are expensive, it is important to remember the benefits they can bring. By partnering with your physician and being a wise health consumer, you can help drive down the cost of your prescription drugs.

This issue contains some specific information on how you can dramatically impact your out-of-pocket drug costs. 

## FACTS

- \$150 million—Amount spent by Caterpillar each year on Rx Drugs
- 25%—Of Caterpillar healthcare dollars are spent on prescription drugs
- 3.3 billion—Number of prescriptions filled in the U.S. each year
- \$500 million—The amount it costs to research, develop and introduce a new drug to the market.

## TOP FIVE DRUG EXPENSES BY CONDITION:

Condition	Related prescription drug expense
Cholesterol	\$ 26,307,334.17
Diabetes	\$ 10,738,101.18
Ulcers/Heartburn	\$ 9,442,106.82
High Blood Pressure	\$ 8,912,556.76
Depression	\$ 8,070,993.28

*Caterpillar is committed to providing you with information and tools to help you make your healthcare decisions. Please visit [www.CatHealthBenefits.com](http://www.CatHealthBenefits.com) for the latest updates.*

## Is a generic really the same as a brand?


While a generic drug may not have a name you recognize, there is a good chance a brand-name manufacturer has developed it. In fact, brand-name companies account for an estimated 50 percent of generic drug production. After the patent expires on a company's brand drug, the company often manufactures the exact same drug, changing one of the physical attributes and selling what is essentially the brand-name drug as a generic **for much less**. Due to trademark laws, generic drugs cannot look exactly like their brand counterparts. However, the generic version must have the same active ingredients. While color, flavor and other aspects not related specifically to the drug's active ingredients may be different, they will not affect the way the drug works or how it is reviewed by the FDA.

FDA-approved generic drugs must meet the same rigid standards as a brand-name drug. To gain FDA approval, a generic drug must:

- Contain the same active ingredients as the original, brand-name drug
- Be identical in strength, dosage form and the way they're taken
- Have the same use indications

- Be bioequivalent (perform in the same manner)
- Meet the same batch requirements for identity, strength, purity and quality
- Be manufactured under the same strict standards of FDA's good manufacturing practice regulations required for innovator products

While not all drugs have generic equivalents, many do. It's important to talk to your doctor or pharmacist when a prescription is written to see if a generic version is available and right for you. If not, ask them if there is another generic drug in the same class that could treat your condition.

Generic drugs provide you with a safe, effective, cost-saving alternative to brand-name prescription drugs. From quality and performance to manufacturing and labeling, everything must meet the FDA's high standards. With these strict regulations in place, it's easy to feel confident about the quality of your generic drugs. 





FEATURE

## Over-the-Counter Drugs... Are They An Option?

One way to save money for yourself and your family is to consider over-the-counter (OTC) medications as an alternative to costly prescriptions.


Many consumers do not know that after a period of time the U.S. Food and Drug Administration (FDA) may determine that some prescription drugs are safe to be taken OTC. According to the FDA, more than 700 products sold OTC today use ingredients or dosage strengths available only by prescription 30 years ago. The government determines that the average consumer has the ability to use these products without as much medical supervision as originally thought when the products first came to market as a prescription. Many of these OTC medications are just as safe and effective as prescription versions and can help you cut costs.

Some of the most frequently prescribed medications have now gone OTC – for example, Benadryl, Claratin, Tagamet, Zantac, Sudafed and others are now sold OTC. Many of these medications were market leaders when considered a “prescription only” medication. Many OTC medications are also eligible for reimbursement from a Flexible Spending Account (FSA), which saves you tax dollars on an annual basis.

If you think you’d save money substituting OTC medications for any of your prescriptions, take your findings to your doctor to see if an OTC option is right for your specific situation.

**The following steps may be helpful:**

1. Make a list of all your medications—use the medication record cutout below.
2. Check to see if there are OTC medications that you think might serve the same purpose. Maybe something you took in the past that worked well has gone OTC. Ask your pharmacist.
3. Comparison shop to see how much your OTC medication would cost.
4. Compare the cost of the OTC medication to what you pay now for your prescription medication or your insurance co-payment on that medication.
5. When you visit your doctor, find out if the OTC options you have researched are the right choice for treatment of your condition.

OTC medications do much more than just relieve minor aches and pains. They can provide alternative, more affordable options for certain health conditions. By researching OTC options and exploring them with your doctor, you become a wise health consumer and can save money for you and your family. 



*This handy form can help you use medicine safely. Keep it up-to-date, and take it with you to each hospital or doctor’s visit.*

## My Medication Record

Name: \_\_\_\_\_ Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Allergies: \_\_\_\_\_

Medication Name	What is it For?	Dose	How Often?	Prescribed by: (phone #)
Aspirin	Headache	200 mg	Once per day	Dr. John Doe, 123-456-7890

For more information on safe and effective medicine use, ask your pharmacist.

DON'T FORGET...

## Choose Generics First Starting September 1!

When you choose a brand drug that has a direct generic equivalent, more often than not it is because of preference, not medical necessity. More than 95 percent of Caterpillar employees and their family members have already learned choosing generics can save a significant amount on their prescription drug costs.

Remember, beginning September 1, if you are one of the five percent who choose a brand when a direct generic equivalent is available, you will notice a difference in the amount you pay at the pharmacy. As part of the Step Therapy initiative, if there is a direct generic equivalent for your medication, and you choose the brand, you will be charged the full retail price for the prescription, unless your doctor specifically indicates the brand is required.

In most cases, when you switch to a generic, you will notice a decrease in your co-pay amount. So if you switch from your brand medication to the direct generic equivalent, you will owe less at the pharmacy when you pick up your prescription after September 1.

talk



## Are You Asking the Right Questions at the Doctor's Office?

The best way to stay healthy is to become an active partner in your own healthcare. This may seem obvious, but when you visit the doctor, you may be used to him or her asking all of the questions. However, you can and should be asking your own questions, especially when it comes to medications. Here's a list of questions you can ask when visiting the doctor that can help ensure you understand your medication and may help save you money at the pharmacy.

1. *What is the medication for, and what can I expect it to do?*
2. *Is there anything I can do to avoid needing to take a drug?*
3. *What if I miss a dose?*
4. *Is there a generic or an over-the-counter alternative for this drug? If not, is there another drug in the class that has a generic that would be just as effective for my condition? If there is not a generic, can you indicate that a generic substitution may be made if one becomes available?*
5. *What are the possible side effects of the medication?*
6. *Are there any drug interactions that I should know about?*

Also, being prepared with information for your doctor can help him decide the best treatment for you. The following items can make physician visits quicker and can be useful in the event of an emergency.

- Make a list of all your medications, including dosage strength. Use the Medication Record cutout available in this issue.
- List all over-the-counter medications you are taking, including vitamins, eye drops and pain relievers.
- Take a copy of the Caterpillar Preferred Drug list with you, so you know which tier (generic, preferred or non-preferred) the drug falls into. You can find a copy on [CatHealthBenefits.com](http://CatHealthBenefits.com) or request a copy through RESTAT (1-800-248-1062). It's updated every quarter. talk





LIFESTYLE ARTICLES TO HELP YOU AND YOUR FAMILY...

## New In 2006!

### Preventive Benefits to Help You and Your Family Lead a Healthy Lifestyle

Caterpillar is committed to providing you and your family with high quality benefits that promote a healthy lifestyle. **Prevention and early detection of disease are critically important to all of us, which is why we added several improvements to your 2006 health benefits package.** These enhancements are all highly recommended by the United States Preventive Services Task Force (USPSTF), meaning they've been proven to enhance both quality of life and life expectancy among recipients.


Employees and their dependents who participate in the Caterpillar PPO Plan now have the following benefits:

- **Colon Cancer Screenings:** annual stool or fecal blood screenings from age 50-54 and one screening colonoscopy from age 55-64.
- **Preventive Care for Adults (Well Adult):** lipid (cholesterol and blood fats) screenings and blood screenings—one of each

test per five years for males age 35 and over and one of each test per five years for females age 45 and over.

- **Preventive Care for Women (Well Woman):** Annual breast exams, pelvic exams and pap smears; one mammogram from age 35-39 and one mammogram each calendar year beginning at age 40.
- **Preventive Care for Children (Well Child):** \$800 per child for routine visits from birth to age 6.


**These benefits are covered at the 100 percent level and you do not have to pay a deductible.** If you live in a network area, you will need to use a network provider for most services to receive these benefits at the 100 percent level.

For further details on these new benefits, please refer to either your Summary Plan Description or the Preventive Benefits section of the [CatHealthBenefits.com](http://CatHealthBenefits.com) Web site. 



### How do I know how much Caterpillar and I have paid toward my healthcare expenses?

Refer to your Explanation of Benefits (EOB), which is available on [www.myuhc.com](http://www.myuhc.com) or sent to your home after a claim is filed with UnitedHealthcare (UHC). Your EOB provides important details about your claim, as well as a claim number you can use in case you have further questions. It will show you how much was charged, what was covered and how much you have paid toward your deductible and maximum out-of-pocket. If you have a question about your EOB, please call the UHC Customer Service Center at 1-866-CAT-4215.

For questions about your Caterpillar benefits plans, please refer to your Summary Plan Description (SPD), also known as the Benefit Plans handbook. This is now available online at [www.resources.hewitt.com/cat](http://www.resources.hewitt.com/cat). You may also visit [CatHealthBenefits.com](http://CatHealthBenefits.com), call the UHC Customer Service Center at **1-866-228-4215**, or call your HMO. 

# 4 steps for organizing and tracking your healthcare expenses

Organizing healthcare bills is a task many of us put off doing. The following tips can help make the organizing easier!

**Step 1:** Keep healthcare bills for you and your dependents in one central location, such as a file folder. You may even consider separate folders for each dependent if they have a significant number of claims.

**Step 2:** When you receive your Explanation Of Benefits (EOB) in the mail from UnitedHealthcare or your HMO, match it up with the bill that has the same **date of service and charged amount**. You can also get your EOBs on line at [www.myuhc.com](http://www.myuhc.com) under "Claims Center" and "View Claims" and keep an electronic file.

**Step 3:** When you receive the final bill from your healthcare provider, you can put it with your original bill and EOB and simply mark how much you paid to the provider. This allows you to easily keep track of your deductible and maximum out-of-pocket expenses.

**Step 4:** If you participate in a Flexible Spending Account, it is also a good idea to make copies of your FSA claim form and receipt (such as prescription drug receipts) to keep in case it gets lost in the mail. You can also match that up with your FSA EOBs, healthcare bills and EOBs. This will help track your FSA balance throughout the year so you can be sure to use up all of the money you contributed to FSA. It is also wise to make copies of your FSA claims.


These four steps will help **save you money** by 1) keeping better track of your annual healthcare expenses so you are more informed when choosing a healthcare plan option for the following year and 2) helping

you to determine the amount you want to set aside for a Flexible Spending Account the next year.

Keeping your healthcare bills and EOBs organized also helps you to know how much you have met toward your deductible and maximum out-of-pocket (MOOP). In case you need a refresher, deductible and MOOP are defined below.

**Deductible:** Amount you pay each year for covered medical expenses before the healthcare plan begins to make payments.

**Maximum Out-of-Pocket (MOOP):** A safety net to protect you from catastrophic expenses. This provision limits the amount you pay for covered expenses in a calendar year. Caterpillar benefits provide 100 percent of covered expenses above the MOOP.


Additional information about deductibles and maximum out-of-pockets can be found in the e-learning tool on [CatHealthBenefits.com](http://CatHealthBenefits.com). 

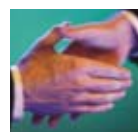
## CatHealthBenefits.com

### Your One Safe Source for Healthcare Information

- Find contact information to all of Caterpillar's healthcare vendors
- Search for healthcare providers in your area
- Contact healthcare representatives who can answer your benefit questions
- Learn about information such as Healthy Balance, Flexible Spending Accounts and Prescription Drug Benefits
- And much more!




Visit [CatHealthBenefits.com](http://CatHealthBenefits.com) for the most up-to-date information about your healthcare benefits and how to promote a healthy lifestyle for you and your family! 



## Thank You...

for helping Caterpillar control healthcare costs by participating in the Dependent Eligibility Audit. As part of *Our Values in Action*, we behave in an open and honest manner and ensure the accuracy and completeness of our records. This important initiative helps Caterpillar to maintain a competitive healthcare package.

Caterpillar will continuously assess costs associated with healthcare and periodically verify dependent eligibility for healthcare as one of many cost management efforts. We appreciate your support in managing these costs. 

## Online Health Assessments only a click away...

Now, active employees with a Cat Web Security (CWS) login can fill out their Healthy Balance Health Assessment (formerly known as Health Risk Assessment) online.

When you receive your Health Assessment in the mail, you'll see a Web site address for the new online version. The last question on the Health Assessment (both online and written) gives you the option to sign up for automated reminders through your Caterpillar e-mail account. By doing this, you can go to a "paperless" Health Assessment process. When it's time to complete your online assessment, you'll receive your reminders via e-mail.

If you have a CWS login, but do not have a valid Caterpillar e-mail address, you will continue to receive a paper questionnaire at home, and can then choose to fill out either the mailed or the online version. The mailed questionnaire will serve as the reminder notification for employees who do not have a valid Caterpillar e-mail address that their online assessment is ready to be completed.

### Key points to remember:

- Only **active employees with a CWS login** will have the option to complete the assessment online, and only those with a valid Caterpillar e-mail account can receive e-mail notification.
- For security reasons, retirees and spouses will not yet have access to the online assessment.
- If you visit the Web site when you have not received prior notification to fill out your online Health Assessment, you will see a message that says there is no questionnaire for you at this time.
- Wait for the original mail questionnaire to arrive at your home before logging in for the first time.
- You can fill out the online Health Assessment from your home computer, but you'll need to input your CWS login to access the Web site. The computer must have Microsoft Internet Explorer Version 6 in order to run the online assessment properly. 




## Give the Gift of Life

The organ and tissue donation list consists of thousands of names, and everyday the list grows by hundreds of recipient hopefuls. Due to the lack of organ and tissue donation, hundreds of these individuals will not survive while others wait patiently. A single organ and tissue donor has the ability to directly improve approximately 50 lives in one day.

Becoming an organ donor is quite simple and only requires a few minutes of your time. Anyone over the age of 18 can become an organ donor through online registration at [www.lifegoeson.com](http://www.lifegoeson.com).

In addition to registering on the Life Goes On Web site, there are other steps one can take to insure his/her donation. For example, saying yes to organ donation when receiving a driver's license, signing and carrying a donor card and letting one's family know about their decision help confirm one's wishes. Individuals younger than 18 require a parent's or guardian's consent to donate organs and tissue.

For more information about becoming an organ and tissue donor, visit the Life Goes On Web site, [www.lifegoeson.com](http://www.lifegoeson.com). 

## SPOTLIGHT

## Flexible Spending Account – Will it work for you?

How would you like to put more money into your pocket by saving on taxes? If you take advantage of a Flexible Spending Account (FSA), it's really easy. Read on to find out more and understand how an FSA can save you money!

If you haven't participated in an FSA before, you may be unsure about how it will work for you. A recent survey of Caterpillar employees showed that many of you don't think you will have enough medical expenses to participate in an FSA. Did you know that if you spend as little as \$200 on medical expenses during a calendar year, you could save approximately \$50 in taxes by paying for them with an FSA? You may think that you don't have enough qualified medical expenses, but they add up fast. Prescription medication, certain over-the-counter items, dental work, an eye exam or even a doctor visit can add up to \$200, or probably more, over the course of a year. By using an FSA to pay for anticipated healthcare and dependent care expenses, you convert the money you save in taxes into additional disposable income. Let's look at an example to show how a contribution to an FSA can save you money.


FSA Savings Example*		
\$31,000	Annual Gross Income	\$31,000
-1,000	FSA Contribution	-0
\$30,000	Taxable Gross Income	\$31,000
-6,795	Federal, Social Security Taxes	-\$7,022
\$23,205	Annual Net Income	\$23,978
-0	Healthcare & Dependent Care Expenses	-\$1,000
\$23,205	Spendable Income	\$22,978
<b>Potential annual savings:</b>		<b>\$277</b>

\* Based upon single filing status and 22.65% tax rate (15% federal and 7.65% Social Security) calculated on a calendar year.

You can easily calculate how FSAs affect your out-of-pocket costs and taxable income by using the FSA calculator. To access the calculator, go to [CatHealthBenefits.com](http://CatHealthBenefits.com), select the FSA tab at the top and select FSA calculator on the left. Now that you can see the savings potential offered by an FSA account, consider how much to contribute. Your contribution amount is a personal decision. You can't predict the future, but you can plan for certain medical expenses. Do you have an ongoing medical condition? Will you schedule routine visits to the eye doctor and dentist? If you use dependent care, you can probably estimate your needs for day care and elder care as well.

If you're interested in using an FSA, you can sign up during annual enrollment held the first two weeks of November. Just remember, Caterpillar offers two different types of FSAs—one for medical expenses and one for dependent care. It is important to note that the Dependent Care FSA does not apply to healthcare expenses for dependents—it is for qualified day-care or elder care expenses only.

If you decide to contribute, start small to try it out—the minimum contribution amount is \$75. If you like the FSA you can always increase the contribution amount in future annual enrollments or during some qualifying life event changes. To learn more about FSAs, visit the e-learning tool available later this year on [CatHealthBenefits.com](http://CatHealthBenefits.com). (Watch your business unit communications for news of its availability.)

You have a great opportunity to save money on taxes. Give a FSA a try! 

\*FSA available only to active employees.

## Diversification: Finding The Right Mix

As an investor, you want to make wise decisions about your money. But what is the best way to invest?

It's difficult to know which investments will outperform other investments at any given time. But the thing to remember is that investments go in and out of style. Large cap, small cap and international stock funds have all taken turns at the front (and back) of the pack on Wall Street. Not so many years ago, bond funds were beating the returns of stock funds across the board.


So, what do you do with that information? You adopt a sensible, time-honored investment strategy that's easy to understand and easy to put into practice.

### It's called diversification.

Diversification means spreading your money over a variety of investment opportunities instead of betting on one potentially high-flying stock. Diversification is designed to smooth out the impact of rapidly changing markets on your portfolio.

When you invest in only one type of investment (or asset class), the performance of your entire portfolio is contingent on the performance of that one asset class.


By spreading your investments over several asset classes with differing performance characteristics (U.S. stocks, international stocks, bonds and money markets), you can reduce risk because setbacks in one holding can potentially be offset by increases in others.

While no strategy can eliminate all risk, diversification can greatly improve the risk/return profile of your portfolio. Best of all, diversification doesn't have to be difficult. Many prudent investors spread their investments across three broad asset categories: stocks, bonds and stable value instruments. But exactly how you spread out your investments depends on your particular goals. And your goals can vary depending on your age, your accumulated wealth and your inclination to take greater risks for potentially greater returns. So review your investments regularly—at least once a year—to ensure your mix still meets your current needs. 



*Protecting the long-term value of your investments means using a variety of investments.*

## Save Time: Set up Your Passwords and PINs With Vendors Now!


Many Caterpillar vendors that store your personal information protect it by requiring you to have a password and/or a personal identification number (PIN). If you don't have a password or PIN, you will be required to answer a series of questions to confirm you are who you say you are. Save yourself some time by calling or going online to set these up in advance and save them in a place where you will remember them. You'll be glad you did the next time you need to access information online from a vendor! 



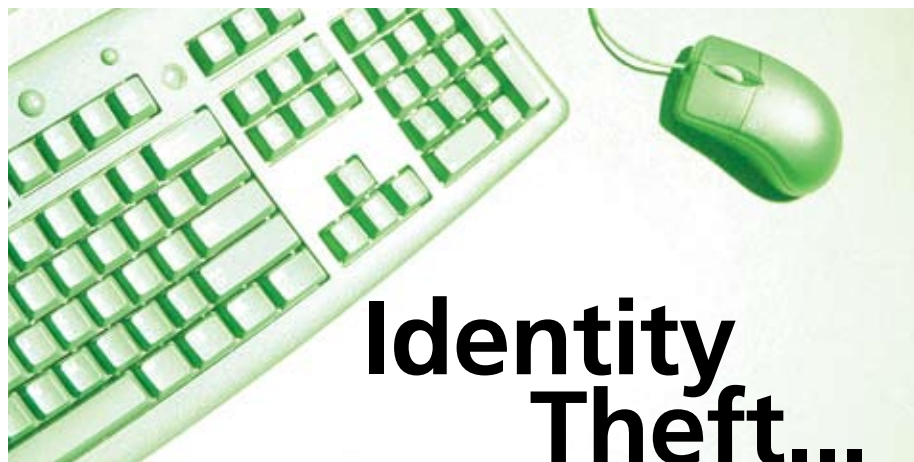
## When was the last time you reviewed your retirement investments?

Experts say you should take a look at your investments **at least once a year** to make sure your asset allocation is in line with your current long-term savings goals.

How do you review your investments that are part of the Caterpillar Retirement Savings and Investment plans?

You can check the status of your investments daily through Your Benefits Resources™ Web site at <http://resources.hewitt.com/cat>. You can also request Fund Fact Sheets through postal mail by calling the Cat Savings and Retirement Express at **1-877-228-4010** (inside the U.S.) or **1-847-883-0775** (outside the U.S.). 





# Identity Theft...

## If You Are a Victim, the Caterpillar Employee Assistance Program Can Help

Since 2000, identity theft has been the #1 consumer complaint according to the Federal Trade Commission. Many victims discover that identity theft has occurred only when they are rejected for a loan or credit because of a negative credit report. Then they scramble to figure out how to help themselves and remove the effects of fraudulent activity.


If you are the victim of identity theft, clearing your name is no easy task. Victims must notify banks and credit card companies, obtain files, evaluate records, file police reports, submit claims and enter disputes, all of which may be unfamiliar and very confusing. On average, most victims spend more than \$1,200 and 60 hours over the course of six months, trying to repair their credit rating.

The good news is you don't have to do all of this alone. The Caterpillar Employee Assistance Program (EAP) can help. In partnership with RelyData, LLC, the Caterpillar EAP now offers a free identity theft restoration service for employees who suspect they are victims of identity theft.

### How Identity Theft Services Work

If you think you might be a victim of identity theft, contact the EAP at 1-866-CAT-0565.

A caseworker will be assigned to work with you on your case. After assessing your situation, your caseworker will work to notify appropriate parties on your behalf to issue fraud alerts and communicate with creditors to restore your credit rating. In many cases, issues can be resolved in six weeks. Your caseworker, however, will remain available to you for up to one year to handle any possible new or reoccurring issues.

For more information or to access identity theft services through the Caterpillar EAP, call 1-866-CAT-0565. 

## Save Time and Money On Prescription Drugs Through Mail Order

Easy order at a lower co-pay and delivery right to your home!

Mail service prescription delivery is a convenient and cost-effective option for **maintenance medications** that treat chronic conditions like high blood pressure and diabetes.

For more information about the mail service prescription drug program and how to order, visit [www.CatHealthBenefits.com](http://www.CatHealthBenefits.com) or call Walgreens at 1-800-999-2655.



## Coming Soon! MetLife's Voluntary Benefits

**Competitive Group Rates.  
Convenient Payroll Deduction for insurance premiums or Electronic Funds Transfer (EFT).**

- **Preferred Savings Plus<sup>SM</sup> from MetLife Bank<sup>®</sup>**  
Available beginning in August  
Preferred interest rates on a number of savings products including Money Market Accounts, High Yield Savings and Certificates of Deposit. Also access to mortgage loan products.  
Payroll deduction not available; EFT only.
- **Group Auto and Home Insurance**  
Available beginning in October  
Special group rates on personal lines of property and casualty insurance.
- **Group Long-Term Care Insurance**  
Payment through payroll deduction available soon

Caterpillar is pleased to expand the choices of voluntary benefits currently offered by MetLife and its affiliates. Over its 82-year history with Caterpillar, MetLife has continually offered our employees high quality service and competitive group rates on various products including life insurance and long-term care insurance. Now, MetLife's affiliates will join in to offer you additional benefits.

Look for more information about these voluntary benefits, and new payment options for insurance products, over the next few months. You will soon receive a complete information package about each of the products above.

*These voluntary benefits are provided by MetLife. Caterpillar does not sponsor or administer these benefits. These benefits do not constitute an "employee benefit plan" under the Employee Retirement Security Act of 1974 (ERISA).*

Banking products and services are provided by MetLife Bank, N.A., Member FDIC. Equal Housing Lender

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify.

Group Long-Term Care Insurance underwritten by Metropolitan Life Insurance Company, New York, NY.

L0608JMUL(exp0810)MPC-LD

**MetLife<sup>®</sup>**  
have you met life today?<sup>™</sup>



## Caterpillar Avian Flu Information Web Site Now Available

The threat of Avian Influenza has made headlines around the world. In an effort to provide the most up-to-date, accurate information on the threat and spread of the Avian Flu, Caterpillar has launched a Web site to house information specifically for Caterpillar employees and their families.

Visit [www.CatHealthBenefits.com](http://www.CatHealthBenefits.com), and click on the Avian Flu Information Center tab to access information and resources including the Caterpillar Pandemic Preparedness Protocols, the U.S. Government Pandemic Preparedness Plan, important links and much more.



For specific information regarding your geographical location, click on the appropriate location on the maps provided or on the left navigation bar.

Web site content is based on information from Caterpillar Corporate Medical, Corporate Security, International SOS and the World Health Organization. 

# Tell us what you think!



We hope you found this issue of *Total Rewards Talk* informative and educational. Please tell us what you found most helpful... and what you would like to read about in future issues.

Take a minute to log on to [CatHealthBenefits.com/feedback](http://CatHealthBenefits.com/feedback) and share your thoughts! 

## Cat Benefit Partners Information

UHC: Health & Dental (1-866-228-4215)	Fidelity: Eligibility & Enrollment (1-877-749-6724)	Hewitt: Pension & Retirement (1-877-228-4010)	RESTAT: Prescription Drugs (1-800-248-1062)
<a href="https://www.myuhc.com/">https://www.myuhc.com/</a> <ul style="list-style-type: none"> <li>Healthcare, dental and flexible spending account claims</li> <li>Explanation of benefits</li> <li>Benefit questions</li> </ul> <p>HMOs: <a href="http://www.CatHealthBenefits.com">http://www.CatHealthBenefits.com</a></p>	<a href="https://netbenefits.fidelity.com/">https://netbenefits.fidelity.com/</a> <ul style="list-style-type: none"> <li>Benefit eligibility</li> <li>Dependent coverage</li> <li>Life insurance beneficiary designation</li> <li>Retiree healthcare account</li> <li>FSA enrollment</li> <li>Life event changes</li> </ul>	<a href="http://resources.hewitt.com/cat/">http://resources.hewitt.com/cat/</a> <ul style="list-style-type: none"> <li>Pension</li> <li>Investments</li> <li>Retirement</li> </ul>	<a href="http://CatHealthBenefits.com">http://CatHealthBenefits.com</a> <ul style="list-style-type: none"> <li>Co-pay information</li> <li>Prescription drug coverage</li> <li>Drug prior authorization</li> </ul>



YEDY0802  
© 2006 Caterpillar  
All Rights Reserved  
Printed in USA

CAT, CATERPILLAR, their respective logos and "Caterpillar Yellow," as well as corporate and product identity used herein, are trademarks of Caterpillar and may not be used without permission.

The above information describes benefits generally, and in summary form only. In the event of a conflict between what is stated above and the governing plan documents, the plan documents will control. Please note that this information describes current Caterpillar benefits. As permitted by applicable law, Caterpillar reserves the right to modify or eliminate its benefit plans and programs at any time.