

# VOLUNTARY BENEFITS ENROLLMENT

**Annual Enrollment is October 30 - November 17**

Now is the time to review your voluntary benefits—including several enhanced options for 2024!

**Your Choice Voluntary Benefits** are designed to help you set up protection against the "what ifs" tomorrow might bring. Pay less for the coverage you need thanks to discounts and affordable group rates.

## LEGAL INSURANCE



Available during annual enrollment

**Enhanced for 2024:** ARAG® legal insurance plans are designed to offer the most comprehensive coverage for plan members, helping to take on life's legal and financial matters. New legal matters for 2024 include divorce, reproductive assistance, family law benefits and more.

## IDENTITY PROTECTION SERVICES



Available year-round

**Enhanced for 2024:** Allstate Identity Protection Pro+ Cyber offers cyber protection along with identity monitoring and fraud resolution designed to help you protect against digital threats. Eliminate worry about unraveling complex and costly fraud incidents with access to full-service remediation and resolution support.

## AUTO AND HOME INSURANCE PROGRAM



Available year-round

No one wants to pay more than they need to for auto, homeowner's or renters insurance.<sup>1</sup> As a Caterpillar employee, you could keep more money in your wallet by taking advantage of up to a 15% employee discount.<sup>2</sup> Plus, your savings could grow even bigger with additional discounts. Let us help you see how high your savings could be.

## PET INSURANCE



Available year-round

Medical coverage for accidents and illnesses is an important benefit for all of us...including your furriest family members. That's where the pet insurance benefit for Caterpillar employees comes in. If pet healthcare costs are making your wallet growl, you'll love getting cash back on eligible vet bills for accidents, illnesses, hereditary conditions, wellness, and more.<sup>3,4</sup>



## CRITICAL ILLNESS INSURANCE

Available during annual enrollment

**Enhanced for 2024:** Voya Critical Illness Insurance enables you to get benefits for covered diseases or illnesses like a heart attack or stroke. You can use this money however you like.



## ACCIDENT INSURANCE

Available during annual enrollment

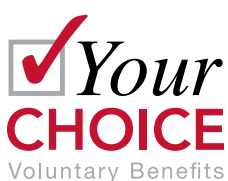
**Enhanced for 2024:** Voya Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. Get a benefit payment to spend on deductibles, groceries, gas, utilities, or anything you'd like.



## HOSPITAL INDEMNITY INSURANCE

Available during annual enrollment

**Enhanced for 2024:** Voya Hospital Indemnity Insurance offers a daily benefit if you have a covered stay in a hospital. You can use this benefit for any out-of-pocket expenses you'd like including childcare, groceries, or help around the house.



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**Make your selections soon!**

**CALL 1-877-294-8948**

**VISIT [YourChoiceVoluntaryBenefits.com](https://YourChoiceVoluntaryBenefits.com)**

**SCAN ME!**



Anyone participating in Critical Illness Insurance, Accident Insurance, Hospital Indemnity Insurance, Legal Insurance or Identity Protection Services in 2023 will be automatically enrolled into enhanced plan offerings in 2024 during annual enrollment at no additional costs. Any employees wishing to continue Allstate Supplemental Health plans into 2024 will need to cancel Voya elections during open enrollment. All 2023 Supplemental Health participants will receive a portability notice in the new year from Allstate in order to set up payment direct with the carrier.

<sup>1</sup>Auto insurance and home insurance may not be available from all carriers in all states and may not be offered in this program.

<sup>2</sup>Employee discounts are not available from all carriers and only available to those who qualify. Coverages, discounts, and billing options are subject to state availability, individual qualification, and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed.

<sup>3</sup>Some exclusions may apply. Certain coverages may be subject to pre-existing exclusion. See policy documents for a complete list of exclusions.

<sup>4</sup>Existing members can add My Pet Protection® Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states.

Program Offered and Administered by Mercer Health & Benefits Administration LLC

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