

2025 BENEFITS SUMMARY

Health Care Benefits (First day coverage – must enroll within 31 days of hire)

In-network Features		UHC Consumer Max Med/Rx Plan	
	UHC Consumer Max (CDHP)		
Annual deductible	Employee only: \$3,000 If you enroll dependents: \$6,000	This plan is Health Savings Account (HSA)-eligible. ²	
Annual out-of-pocket maximum¹	Employee only \$5,000 If you enroll dependents: \$10,000 (includes Rx drugs)		
Medical coinsurance	You pay 20% after deductible		
Preventive care	No charge in-network. Plan covers U.S. Preventive Services Task Force Grade A and B recommendations and Affordable Care Act (ACA) mandates.		
Office visit	You pay 20% after deductible		
Hospital	You pay 20% after deductible		
Urgent care	You pay 20% after deductible		
Emergency care	You pay 20% after deductible		
Pharmacy		UHC Consumer Max Med/Rx Plan	
Caterpillar Pharmacy Network	Walmart, Kroger, Walgreens and CPRxN ³ and their affiliates		
Annual Deductible	You pay the full retail price until you meet the annual deductible. After you meet the deductible, you pay the copay/coinsurance as shown in the table below. The deductible is waived for specific medications on the Preventive Drug List. ⁴		
Retail⁵ up to a 30-day supply	Tier 0	You pay a \$0 copay	
	Tier 1	Walmart or Kroger: You pay a \$5 copay Walgreens or CPRxN ² : You pay a \$10 copay	
	Tier 2	You pay 20% (\$35 min / \$70 max)	
	Tier 3	You pay 50% (\$85 min / \$135 max)	
	Tier 4	You pay 50% (\$110 min / \$210 max)	
Full-time Monthly Premiums ⁶			
Employee only	\$100		
Employee + child(ren)	\$200		

¹ The federal annual out-of-pocket maximum for 2025 is \$9,200/\$18,400, which includes deductibles, coinsurance and copays. These amounts are subject to change each year.

² You may be eligible to contribute to an HSA. Check with an HSA provider for details and fees. You are not eligible to receive a company contribution.

³ CPRxN is Community Pharmacy Prescription Drug Network.

⁴ Caterpillar Drug Formulary, CDHP Preventive Drug List and Network Pharmacy Directory can be found at benefits.cat.com.

⁵ Mail order (home delivery) is available through Walgreens Mail Service. Contact Prime Therapeutics Pharmacy for specialty medications.

⁶ For part-time employees, the premiums are 1.5x the amounts shown above.

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Voluntary Benefits

These benefits are offered at group rates that you can pay for through payroll deduction.

- Accident / Critical Illness / Hospital Indemnity Insurance
- Group Legal Services Plan
- Identity Protection
- Auto / Homeowners/Renters / Pet / Home Disaster Insurance

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