

# 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	
	<b>UHC Consumer Max (CDHP)</b>		
<b>Annual deductible</b>	Employee only: <b>\$3,000</b> If you enroll dependents: <b>\$6,000</b>	This plan is Health Savings Account (HSA)-eligible. <sup>2</sup>	
<b>Annual out-of-pocket maximum<sup>1</sup></b>	Employee only <b>\$5,000</b> If you enroll dependents: <b>\$10,000</b> (includes Rx drugs)		
<b>Medical coinsurance</b>	You pay 20% after deductible		
<b>Preventive care</b>	No charge in-network. Plan covers U.S. Preventive Services Task Force Grade A and B recommendations and Affordable Care Act (ACA) mandates.		
<b>Office visit</b>	You pay 20% after deductible		
<b>Hospital</b>	You pay 20% after deductible		
<b>Urgent care</b>	You pay 20% after deductible		
<b>Emergency care</b>	You pay 20% after deductible		
Pharmacy		UHC Consumer Max Med/Rx Plan	
<b>Caterpillar Pharmacy Network</b>	Walmart, Kroger, Walgreens and CPRxN <sup>3</sup> and their affiliates		
<b>Annual Deductible</b>	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. <sup>4</sup>		
<b>Retail<sup>5</sup> up to a 30-day supply</b>	Tier 0	You pay a <b>\$0</b> copay	
	Tier 1	Walmart or Kroger: You pay a <b>\$5</b> copay Walgreens or CPRxN <sup>2</sup> : You pay a <b>\$10</b> 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 <sup>6</sup>			
Employee only	\$100		
Employee + child(ren)	\$200		

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> CPRxN is Community Pharmacy Prescription Drug Network.

<sup>4</sup> Caterpillar Drug Formulary, CDHP Preventive Drug List and Network Pharmacy Directory can be found at [benefits.cat.com](https://benefits.cat.com).

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

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

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## Time Off with Pay

- 40 hours of paid personal time

## 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

## Tax Deferred Retirement Plan

- You'll become eligible once you have completed 1,000 hours of service in your first year of employment, or 1,000 hours in any plan year following your first year, whichever comes first.
- You can defer on a pretax or after-tax Roth basis up to 70% of eligible pay, not to exceed \$23,000 for 2024 (\$30,500 for age 50+)
- Automatic enrollment applies with the following default provisions unless you opt out during the first 30 days:
  - Your base pay contribution rate will be set to 6%
  - Your investment election will be set at 100% to the Target Retirement Fund closest to the year you turn 65

If the content of this communication or any representations made by any person regarding Caterpillar's employee benefit plans and programs conflict with or are inconsistent with the provisions of the governing documents, the provisions of the plan documents are controlling. To the fullest extent permitted by law, Caterpillar has reserved the right to amend, modify, suspend, replace or terminate any of its plans, policies or programs, in whole or in part, at any time and for any reason, by appropriate company action.