



Annual Enrollment 2025 Benefits

Enroll October 30 – November 13, 2024

For employees eligible for the Employee Health, Life and Disability Benefit Program –
excluding supplemental and temporary employees



Welcome to your 2025 Caterpillar Benefits

The 2025 Benefits Annual Enrollment period is Oct. 30 - Nov. 13, 2024. Use this brochure and [CatHealthEnrollment.bswift.com](https://cathealthenrollment.bswift.com) to learn what's new, review your options and understand how to make your elections for next year.



Do I Need to Enroll?

If you don't make elections during Annual Enrollment, **your current coverage will continue** for 2025 except for the Flexible Spending Accounts (FSAs). You must re-elect FSAs each year and contribute at least \$75 to access any carryover balance. For special rules, visit benefits.cat.com.

Adding new dependents for 2025?

Complete the dependent verification and/or spousal surcharge process when prompted.



What's New for 2025?

We're making some exciting changes and enhancements for next year.

<p>Medical plans</p>	<p>Introducing Healthcare Bluebook™, a great way to make sure you get the best bang for your health care dollars. Healthcare Bluebook is a handy tool that helps you:</p> <ul style="list-style-type: none"> • Find top-quality providers who offer the best price. • Learn how your provider or facility scores on specific procedures. The green, yellow or red coding makes it easy to see independent ratings and compare options. <p>See how you can earn cash rewards for using the tool! Learn more on page 6.</p>
<p>Employee Assistance Program (EAP)</p>	<p>Caterpillar is investing more in mental health resources for our employees and their families. A lot more. We're making two big enhancements in 2025:</p> <ul style="list-style-type: none"> • New EAP vendor partner. We're introducing Lyra, which is more user-friendly, offers more support options, online assessments and the ability to schedule appointments online 24/7. • More sessions at no cost to you. We're increasing the number of annual Caterpillar-paid sessions from 6 to 16 sessions for each covered individual (employee and each dependent).
<p>New Home Disaster Insurance <i>(coming in December)</i></p>	<p>Most homeowner's policies don't cover natural disasters, such as tornadoes, wildfires, earthquakes or storm surges. You can soon purchase a policy that protects your home from these types of events. Watch your mailbox in mid-December for more details from Mercer Voluntary Benefits.</p>
<p>Health Savings Account</p>	<p>Annual contribution limits are increasing to \$4,300 for individual coverage or \$8,550 if you cover dependents. If you're age 55 or older, you can contribute an additional \$1,000.</p>
<p>Health Care Flexible Spending Account (FSA)</p>	<p>Annual contribution limit is increasing to \$3,200. The Dependent Care FSA limit remains the same – see page 12.</p>



How to Enroll

You can enroll, drop or change your coverage for health (medical, Rx, dental, vision), voluntary supplemental medical, group legal and/or Flexible Spending Accounts and identity protection between **Oct. 30 - Nov. 13, 2024**. If you're eligible, you can elect or change your HSA contribution at any time.

Choose from one of three ways to make your elections.



Online

CatHealthEnrollment.bswift.com

Follow the prompts to register and set up a new username and password.



By Phone

1-833-735-2127



By Mobile Device

bswift benefits app

Download the bswift benefits app from your favorite app store.

Get Your Tax Form Fast – Go Electronic

Access your 2024 Form 1095-C as soon as it's available by enrolling in electronic delivery. You'll receive an email when it's ready instead of waiting two to three weeks for it to arrive in the mail. To sign up, visit CatHealthEnrollment.bswift.com and follow the instructions online.

Looking for more plan details?

Check out the Summary of Benefits and Coverage (SBCs) for each plan at CatHealthEnrollment.bswift.com.

Review and Refresh Your Beneficiary Designations

It's a good idea to review your beneficiary designations each year and ensure they reflect your current wishes.

For the HSA, visit HealthEquity.com/caterpillar

For life insurance, visit MetLife.com/mybenefits

For the 401(k) and pension plans, visit CatBenefitsCenter.com





We're investing more in your mental health care benefits



To better meet the rising demand for mental health care, Caterpillar is reimagining our EAP and investing in you and your family. Here's how:

We're introducing **Lyra**, an innovative best-in-class EAP partner offering a better user experience and more tools and resources for you and your family, including:

- **More support options.** Choose online vs. in-person care sessions for a wide range of issues. Lyra's tools can instantly match you to a provider, which includes these options:

Professional coaches	For concerns related to work, relationships, parenting and other life challenges
Professional counselors	For concerns related to mental health, substance abuse and other addictions
Prescribing providers	Easy-to-access psychiatrists, doctors, etc. who can manage medications related to mental health concerns – this is run through your health insurance

- **Improved user experience.** You can continue to access the EAP by telephone. In addition, new digital tools will make it easier for you to access the support you need, including a 24/7 assessment, resource library and 24/7 online scheduling.

We're enhancing the benefits – at no cost to you. We're expanding the number of sessions Caterpillar offers at no cost to you each year – from **6 to 16 sessions** for each covered family member.

Beginning January 1, 2025, you can reach Lyra by visiting Caterpillar.lyrahealth.com or calling 1-888-228-0565.

Coming January 1, 2025... Shop for top-quality health care at a fair price

Introducing Healthcare Bluebook

Did you know that the cost and quality for medical procedures can vary widely between providers? Some providers are better than others at certain procedures. And depending on what you need, your out-of-pocket costs could vary by more than 500% between providers.

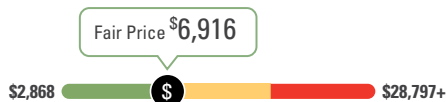
How do you find providers who offer the best value?

We're introducing **Healthcare Bluebook**, a handy tool to help you shop for the best care at a fair cost to you. Healthcare Bluebook includes data on more than 200 "shoppable" services, like knee, hip and back surgery, CT scans, MRIs and more.

How to shop for care

- **Search** for a doctor, procedure, or specialist by using the search bar at the top of the Healthcare Bluebook home page.
- **Look for the green symbol** to confirm you are choosing a high-quality care provider.
- **Receive a reward** when you use a green provider within 12 months of searching for them on the tool. You'll share in the savings with a debit card loaded with cash!*

Knee Arthroscopy



COST RATINGS	At or Below Fair Price	Slightly Above Fair Price	Highest Price
	QUALITY RANKINGS	Highest Quality	Average Quality

Look for more information starting in January!

*Amount varies by procedure – between \$25 - \$1,500 – and is subject to ordinary income tax.



Benefits in Your Pocket

Want to access your benefit contacts on your mobile device? Follow these steps to download the digital wallet card.

1. Text CAT to 67936 – (normal text or messaging rates apply).
2. Click on the link in the text response.
3. Tap *Share* (iPhone) or *Options* (Android) in the text response.
4. Click *Add to Home Screen* or *Options* (Android) in the text response.

Medical Plan Options

IN-NETWORK	TRADITIONAL PLANS	
	BCBS National	UHC Choice Plus (PPO)
Annual deductible	Individual: \$600 Family: \$1,200	Individual: \$1,000 Family: \$2,000
Annual out-of-pocket maximum¹	Individual: \$2,500 Family: \$5,000 (excludes Rx drugs)	Individual: \$3,500 Family: \$7,000 (excludes Rx drugs)
Medical coinsurance	You pay 20% after deductible	
Health Savings Account (HSA) Contribution	N/A	N/A
Preventive care	No charge in-network. All plan options cover certain preventive care services.	
Office visit	<i>Primary:</i> You pay a \$20 copay <i>Specialist:</i> You pay a \$40 copay	You pay 20% after deductible
Hospital	You pay 20% after deductible	
Urgent care	<i>Visit:</i> You pay a \$20 copay <i>Procedures:</i> You pay 20% after deductible	You pay 20% after deductible
Emergency care	You pay 20% after deductible plus a \$125 fee (fee is waived if admitted)	You pay 20% after deductible plus a \$100 fee (fee is waived if admitted)
PHARMACY	BCBS National	UHC Choice Plus (PPO)
Caterpillar Pharmacy Network	Walmart, Kroger, Walgreens and CPRxN ² and their affiliates	
Annual deductible	Does not apply	
Retail³ 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)
2025 MONTHLY PREMIUMS ⁵ (INCLUDES MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION BENEFITS)		
	BCBS National	UHC Choice Plus (PPO)
Employee only	\$145	\$100
Employee + spouse	\$363	\$250
Employee + children	\$290	\$200
Family	\$508	\$350

¹The 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.

³Mail order (home delivery) is available through Walgreens Mail Service. Contact Prime Therapeutics Pharmacy for specialty medications.

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

²CPRxN is Community Pharmacy Prescription Drug Network.

IN-NETWORK	CONSUMER DIRECTED HEALTH PLANS	
	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Annual deductible	Employee only: \$1,750 If you enroll dependents: \$3,500	Employee only: \$3,000 If you enroll dependents: \$6,000
Annual out-of-pocket maximum¹	Employee only: \$3,500 If you enroll dependents: \$7,000 (includes Rx drugs)	Employee only: \$5,000 If you enroll dependents: \$10,000 (includes Rx drugs)
Medical coinsurance	You pay 20% after deductible	
Health Savings Account (HSA) Contribution	Caterpillar contributes: Employee only: \$300 If you enroll dependents: \$600	Caterpillar contributes: Employee only: \$550 If you enroll dependents: \$1,100
Preventive care	No charge in-network. All plan options cover certain preventive care services.	
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 Choice (CDHP)	UHC Consumer Max (CDHP)
Caterpillar Pharmacy Network	Walmart, Kroger, Walgreens and CPRxN ² and their affiliates	
Annual deductible	You pay the full contracted 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	
Retail³ 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)
2025 MONTHLY PREMIUMS ⁵ (INCLUDES MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION BENEFITS)		
	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Employee only	\$63	\$38
Employee + spouse	\$158	\$95
Employee + children	\$126	\$76
Family	\$221	\$133

⁵For part-time employees, the premiums are 1.5x the amounts shown. If you cover a same-sex domestic partner and/or their children, their portion of the benefit premiums will be imputed as taxable income to you. If you're enrolling a spouse/same-sex domestic partner

who has access to employer-sponsored group insurance coverage, but declines it and instead enrolls in the Caterpillar plan, you'll pay a **spousal surcharge (\$145/month)** in addition to the rates shown here.

Which Medical Plan Option is Right for You?

Just Ask Emma® – a simple enrollment tool on CatHealthEnrollment.bswift.com – to learn which plan might be most cost-effective for you. Consider these items to help you decide:

WOULD YOU RATHER...	THEN CONSIDER...				COMMENTS
	BCBS National	UHC Choice Plus (PPO)	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)	
Pay lower premiums?			✓	✓	CDHPs have lower premiums.
Pay copays for physician office visits?	✓				Additional services, like X-rays and labs, are subject to the deductible.
Have a lower deductible?	✓	✓			BCBS National and UHC Choice Plus (PPO) have lower deductibles.
Have no deductible for prescription drugs?	✓	✓			In the CDHPs, you must first meet the deductible before the plan pays benefits for most prescription drugs.
Use any medical provider or hospital?		✓	✓	✓	BCBS National is the only plan that requires you to use in-network medical providers to receive benefits.
Have an HSA?			✓	✓	CDHPs allow you and Caterpillar to contribute to an HSA.
Have an HSA, but with a lower annual out-of-pocket maximum?			✓		UHC Consumer Choice (CDHP) has an HSA, but the annual out-of-pocket maximum is lower than in the UHC Consumer Max (CDHP).
Have coverage for autism/ABA therapy?	✓				BCBS National is the only plan that includes coverage for autism/ ABA therapy.

Dental Benefits (Included with your medical plan premium)

CIGNA DENTAL BENEFITS	
Annual deductible (does not apply to preventive services)	\$50 for individual \$100 for family
Annual maximum (amount the plan will pay per person per year)	\$2,000 per person for members age 18 and older (no maximum for members younger than age 18)
Preventive care (two cleanings per 12-month period, annual exams and X-rays)	Covered at 100%, not subject to deductible; annual maximum applies
Basic services (fillings, root canals, periodontics and oral surgery)	You pay 20% after deductible
Major services (crowns, bridges, partials and dentures, or implants)	You pay 50% after deductible
Orthodontia (for dependents age 21 and younger)	Plan pays 50% up to \$1,500 lifetime maximum per person

Vision Benefits (Included with your medical plan premium)

Below is a summary of benefits when using VSP providers.

VSP - FOR GLASSES	
Eye exams Once per calendar year	You pay a \$20 copay
Lenses Once per calendar year	You pay a \$20 copay for standard lenses (single vision, lined bifocal/trifocal)
Frames Every other calendar year	You pay a \$20 copay; receive up to \$200 allowance for one pair of frames
VSP - FOR CONTACT LENSES	
Contact lens exam Once per calendar year	You pay up to a \$60 copay
Contact lenses (in lieu of lenses and frames)	Receive up to \$140 allowance per calendar year
Medically necessary contact lenses (limited to members whose vision can't be corrected through glasses)	You pay a \$20 copay per calendar year in lieu of lenses and frames

Hearing Aid Benefits (Included with your medical plan premium)

Hearing aids	You're eligible for new hearing aids every 60 months through EPIC Hearing Healthcare.
Getting started	Call EPIC at 1-866-956-5400 to register and speak with a counselor who will assess your needs and coordinate a referral to a provider near you. Use an EPIC Hearing Healthcare network provider to receive the maximum coverage.



Health Savings Account (HSA)

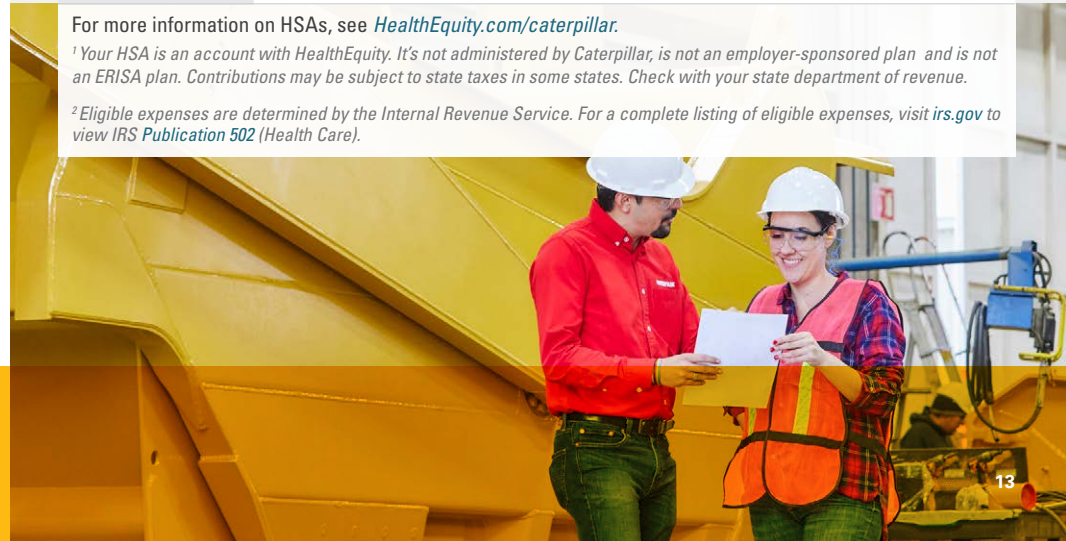
(For UHC Consumer Choice or UHC Consumer Max CDHP participants)

HSA ¹	
Who is eligible to contribute?	There are certain legal requirements to be eligible to open and contribute to an HSA. For details, see IRS Publication 969 or HealthEquity.com/caterpillar . If you enroll in an HSA using the online enrollment process, you'll be prompted to confirm your eligibility and provide authorization. For specific eligibility questions, contact the Caterpillar Health Enrollment Center .
2025 contribution limit (pretax and post-tax combined)	\$4,300 for individual coverage \$8,550 for employee + spouse, child(ren) or family coverage
	During the year you turn age 55 and up to age 65, you can contribute an additional \$1,000.
	If your spouse has their own HSA, your combined contribution totals are subject to the family contribution limit. Contributions you make through Caterpillar's payroll deductions are on a pretax basis. You can also contribute post-tax funds into your account – up to the annual contribution limit – and then deduct those contributions on your annual tax return.
Caterpillar health care plan option the HSA can pair with	UHC Consumer Choice (CDHP) or UHC Consumer Max (CDHP)
Eligible expenses²	Out-of-pocket medical, prescription drug, dental, vision and hearing expenses for you and your dependents
How much money does Caterpillar contribute in January 2025?	Consumer Choice CDHP: \$300 employee only coverage / \$600 employee + spouse, child(ren) or family coverage Consumer Max CDHP: \$550 employee only coverage / \$1,100 employee + spouse, child(ren) or family coverage Certain restrictions may apply. See IRS Publication 969 for details.
What happens to unused funds at year-end?	You can carry over unused funds from year to year. And the account is yours to keep if you change plans or retire. Once your balance reaches \$1,000, you have the option to invest in mutual funds.
Who administers the benefit?	HealthEquity

For more information on HSAs, see [HealthEquity.com/caterpillar](#).

¹ Your HSA is an account with HealthEquity. It's not administered by Caterpillar, is not an employer-sponsored plan and is not an ERISA plan. Contributions may be subject to state taxes in some states. Check with your state department of revenue.

² Eligible expenses are determined by the Internal Revenue Service. For a complete listing of eligible expenses, visit [irs.gov](#) to view [IRS Publication 502](#) (Health Care).



Tax-Savings Accounts

	HEALTH CARE FSA		DEPENDENT CARE FSA ¹
	General Purpose	Limited Purpose	
Contribution limit	\$3,200/year		\$5,000/year per individual or married couple (\$2,500/year if married and filing a separate tax return)
Caterpillar health care plan option the FSA can pair with	BCBS National or UHC Choice Plus (PPO)	UHC Consumer Choice (CDHP) or UHC Consumer Max (CDHP)	N/A
Eligible expenses²	Out-of-pocket medical, prescription drug, dental and vision care expenses for you and your dependents	Out-of-pocket dental and vision care expenses for you and your dependents	Dependent day care expenses for children up to age 13 and family members who live with you and are incapable of self-care
What happens to unused funds after December 31	You can carry over unused funds up to \$640 into next year if you re-enroll and contribute at least \$75 to the FSA in 2025.		Any unused funds left in the account after December 31 are forfeited.
Who administers the benefit	UHC		

¹ Depending on your household income, it may be more advantageous to claim dependent day care expenses on your federal income tax return. You can't use both methods. For more information, please consult your tax advisor.

² Eligible expenses are determined by the Internal Revenue Service. For a complete listing of eligible expenses, visit [irs.gov](#) to view [IRS Publication 502](#) (Health Care) or [Publication 503](#) (Dependent Care).

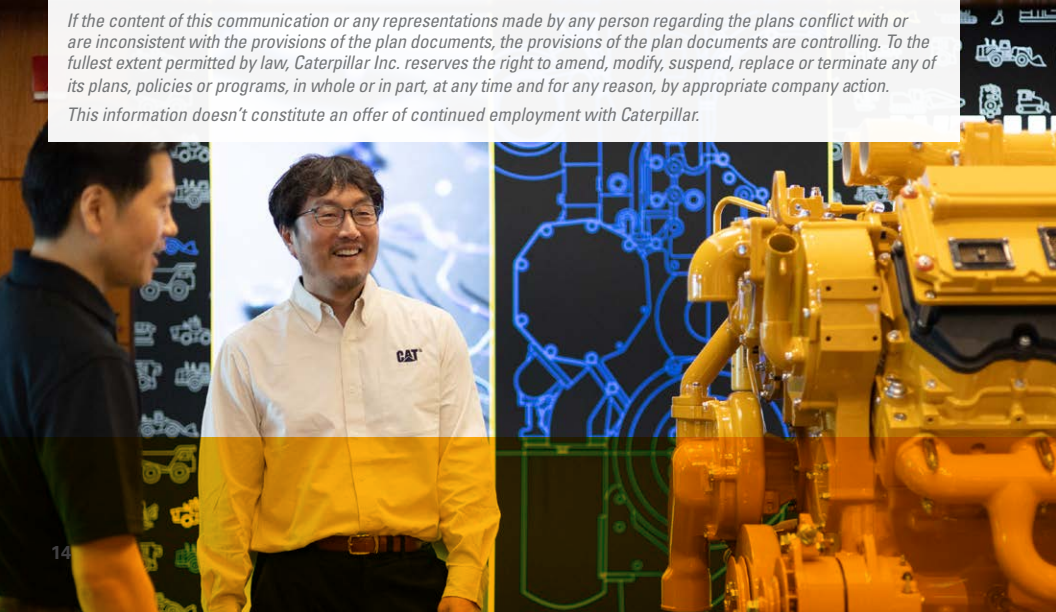
Other Benefits, Programs and Resources

BENEFIT

Voluntary Supplemental Medical Plans	<p>Voluntary supplemental medical plans through Voya can help protect you from significant or unexpected out-of-pocket expenses and can complement your Caterpillar medical coverage. You pay the full cost for this coverage.</p> <p>Options include:</p> <ul style="list-style-type: none"> ✓ Accident Insurance ✓ Hospital Indemnity Insurance ✓ Critical Illness Insurance <p>Visit YourChoiceVoluntaryBenefits.com for details and enroll through CatHealthEnrollment.bswift.com.</p>
Group Legal Insurance Plan	<p>Through ARAG, you can receive access to a nationwide network of attorneys for a variety of issues such as will and estate planning, real estate, traffic tickets, landlord disputes, family law matters, bankruptcy and more.</p> <p>Visit YourChoiceVoluntaryBenefits.com for details and enroll through CatHealthEnrollment.bswift.com.</p>
Identity Protection	<p>Let Allstate Identity Protection Pro Plus protect your identity while you focus on your life. If Allstate detects suspicious activity, they will alert you. A privacy advocate will do the legwork to address the issue and restore your name.</p> <p>Visit YourChoiceVoluntaryBenefits.com for details and enroll through CatHealthEnrollment.bswift.com.</p>
Auto and Home/Renter's Insurance	<p>Take advantage of group discounts to insure your auto and home with top-rated and well-known companies. Visit YourChoiceVoluntaryBenefits.com for details.</p>
Pet Insurance	<p>Protect your pet with a plan that allows you to use any vet anywhere. Receive group discount rates on two different plans through Nationwide.</p> <p>Visit YourChoiceVoluntaryBenefits.com for details.</p>

If the content of this communication or any representations made by any person regarding the plans conflict with or are inconsistent with the provisions of the plan documents, the provisions of the plan documents are controlling. To the fullest extent permitted by law, Caterpillar Inc. reserves 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.

This information doesn't constitute an offer of continued employment with Caterpillar.



Contacts

Please refer to the contact information below, benefits.cat.com or the Summary of Benefits and Coverage or Summary Plan Descriptions on CatHealthEnrollment.bswift.com (click on Learn, Resource Library and then the Plan Documents tile) for further information about your benefits.

BENEFIT	VENDOR	WEBSITE	PHONE NUMBER
Health Care and Voluntary Benefits Assistance	Caterpillar Health Enrollment Center	CatHealthEnrollment.bswift.com	1-833-735-2127
Medical	Blue Cross Blue Shield of IL	bcbsil.com/caterpillar	1-844-228-2227
	BCBS Caterpillar NetWork	MyBlueElementL.com	1-888-228-1120
	UnitedHealthcare (UHC)	myuhc.com	1-866-228-4215
Second Opinion Service	2nd.MD (free second opinion for UHC members)	2nd.md/caterpillar or download the 2nd.MD mobile app	1-866-269-3534
Medical-Virtual Visits	MDLive (BCBS members)	MDLIVE.com/bcbsil or download MDLive's mobile app	1-888-676-4204
	UHC virtual care partners (UHC members)	myuhc.com/virtualvisits or download the UHC mobile app	N/A
Prescription Drugs	Prime Therapeutics (formerly Magellan Rx)	PrimeTherapeutics.com	1-877-228-7909
	Prime Therapeutics Pharmacy - Specialty Medications (formerly Magellan Rx)	PrimeTherapeutics.com/specialtypharmacy/patient	1-866-554-2673
	Walgreens Mail Service - Mail Order (Home Delivery)	WalgreensMailService.com	1-866-840-1222 (TTY 1-800-925-0178)
Dental	Cigna Dental	myCigna.com	1-800-244-6224
Vision	VSP	VSP.com	1-800-877-7195
Flexible Spending Accounts	UnitedHealthcare	myuhc.com	1-866-228-4215
Health Savings Account	HealthEquity	HealthEquity.com/caterpillar	1-844-311-9732
Other Benefits	Caterpillar Health Enrollment Center - Accident, Hospital Indemnity and Critical Illness Insurance - Group Legal - ID Protection	Visit YourChoiceVoluntaryBenefits.com for details and enroll through CatHealthEnrollment.bswift.com	1-833-735-2127
	Mercer Your Choice - Auto/home/renter's - Pet Insurance	YourChoiceVoluntaryBenefits.com	1-877-294-8948



Enroll by Nov. 13

Benefits annual enrollment for 2025 is here!

Make your elections by the deadline.