



Annual Enrollment 2025 Benefits

Enroll October 30 – November 13, 2024

For retirees, spouses/eligible domestic partners and dependents under age 65



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 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.

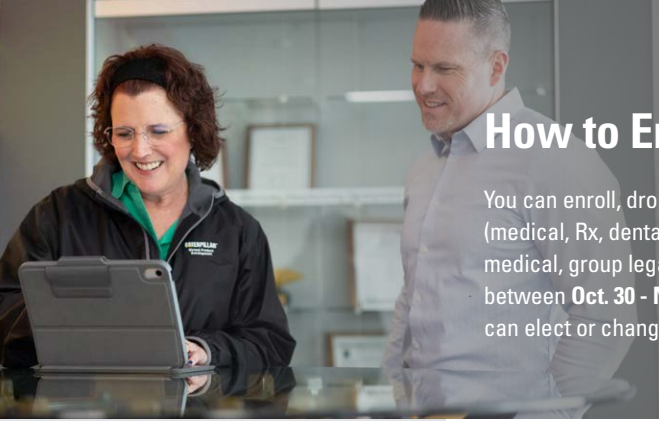
Adding new dependents for 2025?

Complete the dependent verification process when prompted.

What's New for 2025?

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

Medical plans	<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>
Health Savings Account	<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>



How to Enroll

You can enroll, drop or change your coverage for health (medical, Rx, dental, vision), voluntary supplemental medical, group legal plans 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 the 401(k) and pension plans, visit CatBenefitsCenter.com



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!*



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
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 (INCLUDES MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION BENEFITS)		
	BCBS National	UHC Choice Plus (PPO)
Retiree only	\$261	\$180
Spouse only	\$392	\$270
Retiree + spouse	\$653	\$450
Retiree + children	\$522	\$360
Retiree + family	\$914	\$630

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.

²CPRxN is Community Pharmacy Prescription Drug Network.

IN-NETWORK	CONSUMER DIRECTED HEALTH PLANS	
	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Annual deductible	Retiree only: \$1,750 If you enroll dependents: \$3,500	Retiree only: \$3,000 If you enroll dependents: \$6,000
Annual out-of-pocket maximum¹	Retiree only: \$3,500 If you enroll dependents: \$7,000 (includes Rx drugs)	Retiree 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: Retiree only: \$300 If you enroll dependents: \$600	Caterpillar contributes: Retiree only: \$550 If you enroll dependents: \$1,100
	See page 11 for eligibility rules.	
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 (INCLUDES MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION BENEFITS)		
	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Retiree only	\$113	\$68
Spouse only	\$170	\$102
Retiree + spouse	\$283	\$170
Retiree + children	\$226	\$136
Retiree + family	\$396	\$238

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.

Which Medical Plan Option is Right for You?

Just **Ask Emma**® – a simple enrollment tool on [CatHealthEnrollment.bswift.com](https://www.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 deductibles.
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, if you're eligible.
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).

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. Got a Caterpillar HRA? If you or your spouse have a Caterpillar Health Reimbursement Arrangement (HRA), you're not eligible to contribute to an HSA or receive a company contribution.
2025 contribution limit	\$4,300 for individual coverage \$8,550 for retiree + 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. You can 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 individual coverage / \$600 retiree + spouse, child(ren) or family coverage Consumer Max CDHP: \$550 individual coverage / \$1,100 retiree + 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. 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](https://www.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](https://www.irs.gov) to view IRS [Publication 502](#) (Health Care).

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
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.

Other Benefits, Programs and Resources

VENDOR	
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. Visit YourChoiceVoluntaryBenefits.com for details, and make changes through CatHealthEnrollment.bswift.com.</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.





Have questions?

- For eligibility and enrollment questions or questions about voluntary benefits, call the Caterpillar Health Enrollment Center at 1-833-735-2127.
- For questions about a specific benefit or coverage situation, call the provider partner directly. You can find provider partner contact information on page 15 or download benefit contacts on your mobile device – [see page 7](#).



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
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



Enroll by Nov. 13

Benefits annual enrollment for 2025 is here!

Make your elections by the deadline.