ANNUAL ENROLLMENT
2026 Benefits

Enroll October 29 – November 12, 2025

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

CATERPILLAR®

Welcome to your 2026 Caterpillar Benefits

The 2026 Benefits Annual Enrollment period is Oct. 29 - Nov. 12, 2025. 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 2026 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*.

Your Health Savings Account (HSA) contribution will continue at your current amount unless you take action to change it.

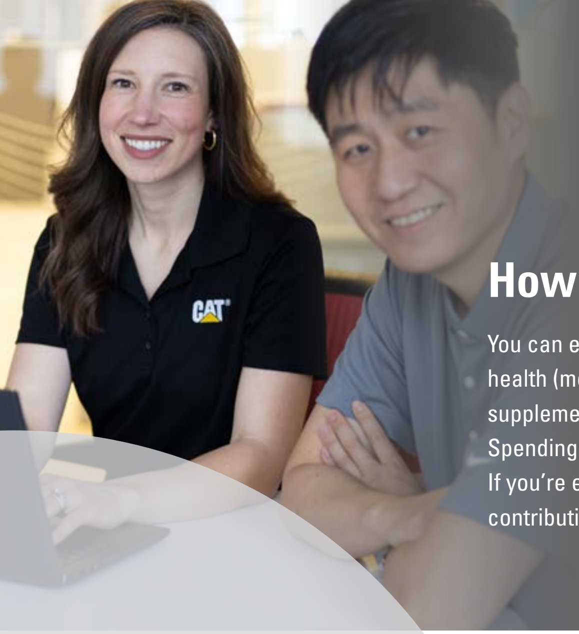
Adding new dependents for 2026?

If prompted, complete the spousal surcharge process. You must complete the dependent verification process within 45 days of enrollment.

What's New for 2026?

We're making a few small changes for next year. Check out *benefits.cat.com* for details about all your benefits.

Medical Plan Premiums	For 2026, you'll see small increases for all plan options. Even with these changes, our premiums remain lower than what most other companies offer.
Healthcare Bluebook	New name! Beginning Jan. 1, 2026, Healthcare Bluebook will be known as **Valenz Bluebook**. For security purposes, you'll need to enter the last four digits of your Social Security number to log in.
Health Savings Account	Annual contribution limits are increasing to **$4,400** for individual coverage or **$8,750** if you cover dependents. If you're age 55 or older, you can contribute an additional $1,000.
Health Care Flexible Spending Account (FSA)	Annual contribution limit is increasing to **$3,300**. You can carry over unused funds up to **$660** into next year if you re-enroll and contribute at least $75 to the FSA in 2026.
Dependent Care FSA	Annual contribution limit is increasing to **$7,500** ($3,750 if married and filing a separate tax return).



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 between **Oct. 29 - Nov. 12, 2025**. If you're eligible, you can elect or change your HSA contribution at any time.

Go Paperless!

Sign up for electronic communications to receive your benefit communications by email. It's faster and you'll save a tree. To opt in, 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.*

Choose from one of three ways to make your elections.

Online

CatHealthEnrollment.bswift.com

Access single sign-on links on Cat@work and benefits.cat.com.

By Phone

1-833-735-2127

By Mobile Device

bswift benefits app

Download the bswift benefits app from your favorite app store.

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***

Newly hired?
If you're hired after Annual Enrollment begins and before January 1, the enrollment system will prompt you to complete both New Hire Enrollment for 2025 benefits and Annual Enrollment for 2026 benefits.

TWO WAYS TO GET THE MOST FROM YOUR HEALTH CARE DOLLARS

Did you know that treatment options can vary widely depending on the provider and where you live? Caterpillar is committed to ensuring employees and their families are fully informed about their health condition before making major medical decisions. That's why we offer two ways to ensure you receive the most up-to-date treatment from high-quality, fair-priced providers. Here's how:

1

Get peace of mind with an expert second opinion. If you're enrolled in one of Caterpillar's Blue Cross Blue Shield or UnitedHealthcare medical plan options, you and your covered dependents have **free access** to expert medical opinions through 2nd.MD. If you're feeling unsure about a new or existing diagnosis, or if you want to explore alternate treatment options, 2nd.MD's top board-certified specialists will connect with you by video or phone to:

-Confirm a new or existing diagnosis

-Discuss an ongoing condition

-Explore alternate treatment options

2nd.MD has an extensive network of top board-certified specialists treating a wide range of conditions. A 2nd.MD consultation is **required for bone, spine, joint or carpal tunnel syndrome conditions** that may require surgery. Once you make a request, 2nd.MD will handle collecting your medical records and scheduling a video or phone visit when it's convenient for you.

Visit *www.2nd.md/caterpillar* or download the 2nd.MD app to set up your online account or call 1-866-269-3534.

To get the best care
Caterpillar wants you and your covered family members to get the right care at the right time with the best results.

2

Find providers who rate well for your specific procedure. Some providers are better than others at certain procedures. The price they charge can vary by hundreds — or even thousands — of dollars. With Valenz Bluebook (formerly Healthcare Bluebook), it's easy to find medical providers and facilities that offer ***high value care*** — the highest quality care at a fair price.

When you search for and use a high-value/Fair Priced™ provider within a 12-month period, you can **receive a debit card worth $25 – $1,500**, depending on the procedure (subject to ordinary income tax).

Visit *healthcarebluebook.com/cc/Caterpillar* (access code: Caterpillar) to get started. For security purposes, you'll need to enter the last four digits of your Social Security number to log in.

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 maximum[1]	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	*Primary:* You pay a $20 copay *Specialist:* You pay a $40 copay	You pay 20% after deductible
Hospital	You pay 20% after deductible	
Urgent care	*Visit:* You pay a $20 copay *Procedures:* 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[3] and their affiliates	
Annual deductible	Does not apply	
Retail[4] 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[3]: 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)
2026 MONTHLY PREMIUMS[6] (INCLUDES MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION BENEFITS)		
	BCBS National	**UHC Choice Plus (PPO)**
Employee only	$150	$105
Employee + spouse	$375	$263
Employee + children	$300	$210
Family	$525	$368

[1]The federal annual out-of-pocket maximum for 2026 is $10,600 / $21,200 which includes deductibles, coinsurance and copays. These amounts are subject to change each year.

[2]You must be enrolled in the plan prior to October 1 to receive the company contribution.

[3]CPRxN is Community Pharmacy Prescription Drug Network.

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

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 maximum[1]	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:***[2] Employee only: $300 If you enroll dependents: $600	***Caterpillar contributes:***[2] 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[3] 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.[5]	
Retail[4] 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[3]: 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)
2026 MONTHLY PREMIUMS[6] (INCLUDES MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION BENEFITS)		
	UHC Consumer Choice (CDHP)	**UHC Consumer Max (CDHP)**
Employee only	$70	$40
Employee + spouse	$175	$100
Employee + children	$140	$80
Family	$245	$140

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

[6]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. For part-time employees, the premiums are 1.5x the amounts shown.*

Which Medical Plan Option is Right for You?

Use **Emma EnrollPro** – a simple enrollment tool on *CatHealthEnrollment.bswift.com* – to learn which plan might be the best fit 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.

Tax-Savings Accounts

	HEALTH CARE FSA		DEPENDENT CARE FSA[1]
	General Purpose	Limited Purpose	
Contribution limit	$3,300/year[2]		$7,500/year per individual or married couple ($3,750/year if married and filing a separate tax return)[2]
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)	All plans
Eligible expenses[3]	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 $660 into next year if you re-enroll and contribute at least $75 to the FSA in 2026.		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]For new hires and mid-year changes: To enroll or change your FSA contribution for the current plan year, you must make your election by November 1.

[3]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).

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*.
2026 contribution limit (pretax and post-tax combined)	$4,400 for individual coverage $8,750 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 expenses[2]	Out-of-pocket medical, prescription drug, dental, vision and hearing expenses for you and your dependents
How much money does Caterpillar contribute in January 2026?	**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 For new hires and mid-year changes: To receive the company contribution in the current plan year, you must be enrolled in the plan prior to October 1. To enroll or change your HSA contribution for the current plan year, you must make your election by November 1. 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 account?	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).

Other Benefits, Programs and Resources

BENEFIT	
Voluntary Supplemental Medical Plans	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. Options include: ✓ Accident Insurance ✓ Hospital Indemnity Insurance ✓ Critical Illness Insurance Visit *YourChoiceVoluntaryBenefits.com* for details and enroll through *CatHealthEnrollment.bswift.com.*
Group Legal Insurance Plan	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. Visit *YourChoiceVoluntaryBenefits.com* for details and enroll through *CatHealthEnrollment.bswift.com.*
Identity Protection	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 enroll through *CatHealthEnrollment.bswift.com.*
Auto, Home/ Renter's and Home Disaster Insurance	Take advantage of group discounts to insure your auto and home with top-rated and well-known companies. Visit *YourChoiceVoluntaryBenefits.com* for details and to enroll.
Pet Insurance	Protect your pet with a plan that allows you to use any vet anywhere. Receive group discount rates on two different plans through Nationwide. Visit *YourChoiceVoluntaryBenefits.com* for details and to enroll.

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* (scroll down and click on the Resource Library link, then look under Summary Plan Descriptions) 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	*MyBlueElementIL.com*	1-888-228-1120
	UnitedHealthcare (UHC)	*myuhc.com*	1-866-228-4215
Second Opinion Service	2nd.MD (free second opinion service)	*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)	*web.primetherapeutics.com/member/login*	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 (TTY: 711)
Flexible Spending Accounts	UnitedHealthcare	*myuhc.com*	1-866-228-4215
Health Savings Account	HealthEquity	*HealthEquity.com/caterpillar*	1-844-311-9732
Commuter Account	EZ Receipts, a HealthEquity company	*HealthEquity.com/caterpillar*	1-877-924-3967
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 and home disaster insurance - Pet Insurance	*YourChoiceVoluntaryBenefits.com*	1-877-294-8948

Enroll by Nov. 12

Benefits annual enrollment for 2026 is here!

Make your elections by the deadline.

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INDICIA

RRST LAST
ADDRESS
CITY, STATE, ZIP