

VOLUNTARY BENEFITS ENROLLMENT

Annual Enrollment is **October 29–November 12**

Now is the time to review your voluntary benefits

Your Choice Voluntary Benefits are designed to help you set up protection against the "what ifs" tomorrow might bring. Pay less for the coverage you need thanks to discounts and affordable group rates.

AUTO AND HOME INSURANCE PROGRAM



Available year-round

No one wants to pay more than they need to for auto, homeowner's or renters insurance.¹ As a Caterpillar employee, you could keep more money in your wallet by taking advantage of up to a 15% employee discount.² Plus, your savings could grow even bigger with additional discounts. Let us help you see how high your savings could be.



CRITICAL ILLNESS INSURANCE

Available during annual enrollment

Voya Critical Illness Insurance enables you to get benefits for covered diseases or illnesses like a heart attack or stroke. You can use this money however you like.



ACCIDENT INSURANCE

Available during annual enrollment

Voya Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. Get a benefit payment to spend on deductibles, groceries, gas, utilities, or anything you'd like.



HOSPITAL INDEMNITY INSURANCE

Available during annual enrollment

Voya Hospital Indemnity Insurance offers a daily benefit if you have a covered stay in a hospital. You can use this benefit for any out-of-pocket expenses you'd like including childcare, groceries, or help around the house.



LEGAL INSURANCE

Available during annual enrollment

You can't predict the future, but you can plan for it. Legal insurance isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, buying a home or dealing with a traffic ticket. And at ARAG, network attorney fees are 100% paid-in-full for most covered matters. Enroll today to better navigate life's legal challenges.

RECOOP DISASTER INSURANCE



Available year-round

If you think your homeowners or renters insurance will cover everything after a disaster hits, here's some not-so-great news: holes in your coverage will likely leave you on the hook for a big chunk of the bill. Recoop picks up where insurance stops.

PET INSURANCE



Available year-round

Nationwide® pet insurance offers reimbursement for eligible veterinary expenses,³ so you can provide your pets with the best care possible without worrying about the cost. A pet insurance plan from Nationwide® provides options so you can find coverage that fits your budget.

IDENTITY & CYBER PROTECTION



Available year-round

Allstate Identity Protection Pro+ Cyber offers cyber protection along with identity monitoring and fraud resolution designed to help you protect against digital threats. Eliminate worry about unraveling complex and costly fraud incidents with access to full-service restoration and resolution support.



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Make your selections soon!

CALL **1-877-294-8948**
VISIT **YourChoiceVoluntaryBenefits.com**

SCAN ME!



This voluntary benefit is provided by Mercer Voluntary Benefits. Caterpillar does not sponsor, endorse or administer this benefit. This benefit does not constitute an "employee benefit plan" under the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

¹Auto insurance and home insurance may not be available from all carriers in all states and may not be offered through this program.
²Employee discounts are not available from all carriers and only available to those who qualify. Coverages, discounts, and billing options are subject to state availability, individual qualification, and/or the insuring company's underwriting guidelines. Individual savings and discounts may vary by state and carrier and are not guaranteed.
³Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary. Pet insurance products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, My Pet Protection, Pet HealthZone, and VetHelpline are service marks of Nationwide Mutual Insurance Company. Third party marks are the property of their respective owners. ©2025 Nationwide.