

ENROLL
Oct. 28 - Nov. 11, 2026

CATERPILLAR®

ANNUAL ENROLLMENT BENEFITS 2027

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



CATERPILLAR®

WELCOME
TO YOUR 2027 CATERPILLAR BENEFITS

The 2027 Benefits Annual Enrollment period is **Oct. 28 - Nov. 11, 2026.** 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 2027.

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

Adding new dependents for 2027?

You must complete the dependent verification process within 45 days of enrollment, *or your dependents will be removed from coverage.*



WHAT'S NEW FOR 2027?

We're making a few small changes for next year. Check out benefits.cat.com, then click on Health Care and Retirees for details about your benefits.

Surest (Variable Copay Plan)	We're offering a new plan option for you to consider: Surest, a new variable copay medical plan option designed to help you see costs before you receive care.
Medical Plan Premiums	There are NO increases to existing medical plan premiums, but some copay amounts on existing plans are increasing, as well as the deductibles and maximum out of pocket amounts on the Consumer Choice Plan.
Health Savings Account	Annual contribution limits are increasing to $4,500 for individual coverage or $9,000 if you cover dependents. If you're age 55 or older, you can contribute an additional $1,000.

HOW TO ENROLL

You can enroll, drop or change your coverage for health (medical, Rx, dental, vision), voluntary supplemental medical, group legal between Oct. 28-Nov. 11, 2026. 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. To opt in, visit CatHealthEnrollment.bswift.com and follow the instructions online.

Looking for more plan details?
Check out the summary plan descriptions for each plan at CatHealthEnrollment.bswift.com.

Choose from one of three ways to make your elections.

Online
CatHealthEnrollment.bswift.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 the 401(k) and pension plans, visit CatBenefitsCenter.com



MEDICAL PLAN OPTIONS: TRADITIONAL PLANS

IN-NETWORK	BCBS NATIONAL	SUREST	UHC CHOICE PLUS (PPO)
Annual deductible	Individual: $600 Family: $1,200	$0	Individual: $1,000 Family: $2,000
Annual out-of-pocket maximum[1]	Individual: $2,500 Family: $5,000 (excludes Rx drugs)	Individual: $4,500 Family: $9,000 (excludes Rx drugs)	Individual: $3,500 Family: $7,000 (excludes Rx drugs)
Medical coinsurance	You pay 20% after deductible	$0	You pay 20% after deductible
Health Savings Account (HSA) contribution	N/A		
Office visit	Primary: You pay a $30 copay Specialist: You pay a $50 copay	$20 - $110	You pay 20% after deductible
Hospital	You pay 20% after deductible	$2,000	You pay 20% after deductible
Urgent care	Visit: You pay a $60 copay Procedures: You pay 20% after deductible	$60	You pay 20% after deductible
Emergency care	You pay 20% after deductible plus a $200 fee (fee is waived if admitted)	$650	You pay 20% after deductible plus a $200 fee (fee is waived if admitted)

PHARMACY	BCBS NATIONAL	SUREST	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)	

▼ includes medical, prescription drugs, dental & vision benefits

2027 MONTHLY PREMIUMS[6]	BCBS NATIONAL	SUREST	UHC CHOICE PLUS (PPO)
Individual Only	$270	$252	$189
Spouse Only	$405	$378	$284
Retiree & spouse	$675	$630	$473
Retiree & children	$540	$504	$378
Retiree & family	$945	$882	$662

1. The federal annual out-of-pocket maximum for 2027 is $12,000/24,000 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.

MEDICAL PLAN OPTIONS: CONSUMER DIRECTED HEALTH PLANS

IN-NETWORK	UHC CONSUMER CHOICE (CDHP)	UHC CONSUMER MAX (CDHP)
Annual deductible	Employee only: $1,900 If you enroll dependents: $3,800	Employee only: $3,000 If you enroll dependents: $6,000
Annual out-of-pocket maximum[1]	Employee only: $3,800 If you enroll dependents: $7,600 (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
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)

▼ includes medical, prescription drugs, dental & vision benefits

2027 MONTHLY PREMIUMS[6]	UHC CONSUMER CHOICE (CDHP)	UHC CONSUMER MAX (CDHP)
Individual only	$126	$72
Spouse only	$189	$108
Retiree & spouse	$315	$180
Retiree & children	$252	$144
Retiree & family	$441	$252

4. Mail order (home delivery) is available through Walgreens Mail Service. Contact Prime Therapeutics Pharmacy for specialty medications.
5. Caterpillar Drug Formulary, CDHP Preventive Drug List and Network Pharmacy Directory can be found at benefits.cat.com.

surest®

NEW PLAN OPTION

Zero deductibles
No deductibles or coinsurance math to figure out. You will know what you owe.

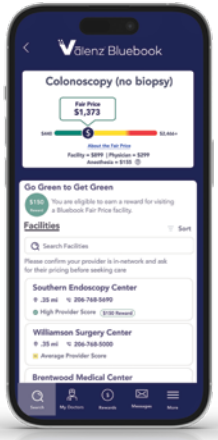
What makes Surest different?
Surest is a new variable copay medical plan option designed to show your out-of-pocket expenses before you receive care. Surest uses the broad, national UnitedHealthcare Choice Plus network.

How does Surest work?
Members can easily see services and costs - along with a unique pricing model where lower costs reflect high-value care - and find opportunities to save.

Same prescription drug, dental and vision benefits
If you choose Surest, only your medical plan changes. Your prescription drug coverage, dental and vision benefits, voluntary benefits and other benefit election options remain the same.

Scan the QR code to learn more.

Valenz HEALTH



Choosing one of our other health plan options?

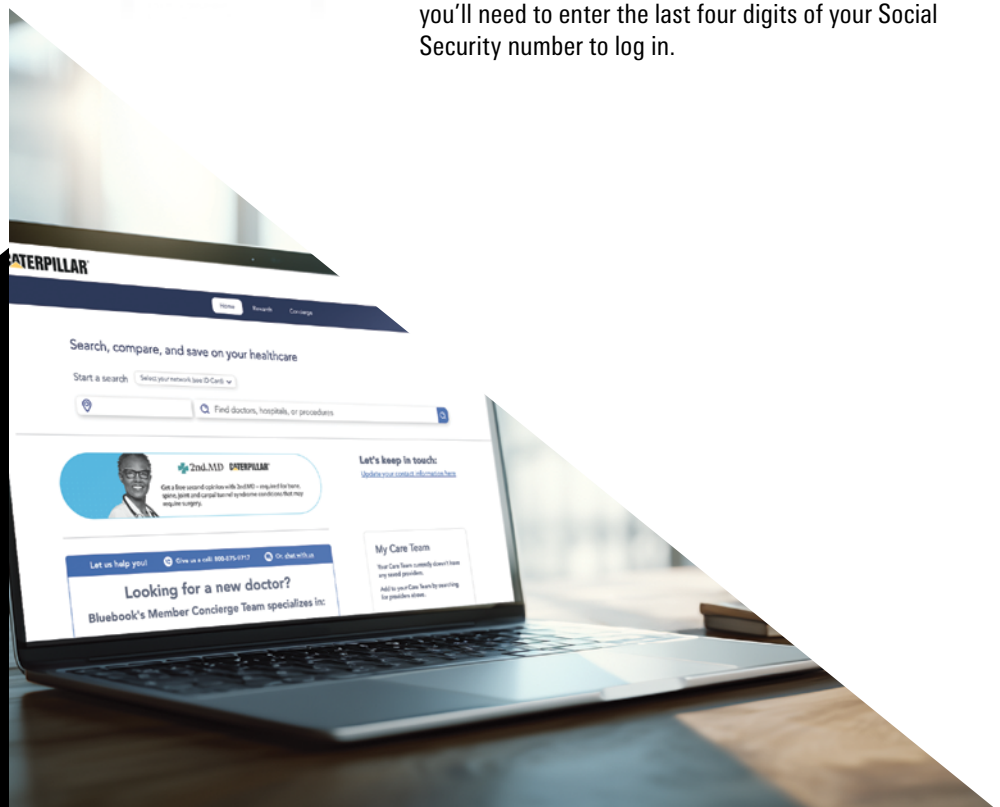
There's a tool to help you save!

Valenz Bluebook works alongside the BCBS National, UHC Choice Plus and Consumer Directed Health Plans to help you identify medical providers and facilities that offer high value care at a fair price.

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.

When you search for and use a high-value/Fair Priced (TM) 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.



WHICH MEDICAL PLAN OPTION IS RIGHT FOR YOU?

Choosing a medical plan isn't one-size-fits-all. The right option depends on what's most important to you, whether that's lower premiums, predictable copays, a lower deductible, access to an HSA or flexibility in how you pay for care.

That's where **Emma EnrollPro™** can help.

This interactive comparison tool will guide you through all medical plan options and help you understand which plans align with your needs and preferences.

Find Emma EnrollPro™ on the CatHealthEnrollment.bswift.com enrollment website. Once you're logged in, just look for the chat button near the bottom of your screen.



DENTAL BENEFITS

(Included with your medical plan premium)

CIGNA	
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

HEALTH SAVINGS ACCOUNT (HSA)[1]

(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.
2027 contribution limit (pretax and post-tax combined)	$4,500 for individual coverage $9,000 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 of $9,000.
	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. Got a 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.
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 2027?	**Consumer Choice CDHP:** $300 individual coverage / $600 retiree + spouse, child(ren) or family coverage **Consumer Max CDHP:** $550 individual only 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 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 & RESOURCES

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.

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 vendor directly. You can find vendor contact information on page 15.



CONTACTS

Please refer to the contact information below, benefits.cat.com 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
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
	UnitedHealthcare (UHC)	myuhc.com	1-866-228-4215
	Surest	Benefits.Surest.com or download the Surest app	1-866-683-6440
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)
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

Choosing a medical plan is a personal decision based on your individual needs and circumstances. Because health care usage, provider preferences, and financial considerations vary from person to person, the value and overall cost-effectiveness of a particular plan option may differ among participants. You should carefully evaluate the features and costs of each option when making your enrollment decision.

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100 NE. Adams St.
Peoria, IL 61629

