Your CHOICE
Voluntary Benefits

# Your Choice Voluntary Benefits

***Solutions that fit your lifestyle and budget***

Available to you and your family through Caterpillar, these options can help you feel prepared for whatever comes your way.

Lock in these voluntary benefits during Annual Enrollment and help protect your paycheck and peace of mind.

## Enroll only during Annual Enrollment: Oct. 28 - Nov. 11, 2026

New lower rates for Critical Illness, Accident, and Hospital Indemnity Insurance! Plus new enhancements for Critical Illness and Accident Insurance!

**Critical Illness Insurance** pays a lump-sum benefit to you if you are diagnosed with a covered critical illness or condition.[1]

**Accident Insurance** pays you benefits for specific injuries and events resulting from a covered accident.[2]

**Hospital Indemnity Insurance** pays a daily benefit to you in the event of a covered hospital stay.

**Legal Insurance** gives you access to a wide range of legal assistance, from help with documents to attorney consultation. Be prepared for both planned and unexpected legal needs.

## Available year-round

**Auto and Home Insurance Program** lets you compare quotes from multiple providers at once to ensure you're taking full advantage of every insurance discount available to you.[3,4]

**Disaster Insurance** quickly pays you a lump-sum cash benefit after a disaster.

**Pet Insurance** offers reimbursement for eligible veterinary expenses, so you can provide your pets with the best care possible without worrying about the cost.[5]

**Identity and Cyber Protection** monitors your personal and financial identity and privacy 24/7/365 and notifies you if there's a breach.



## Ready to enroll?
## Oct. 28 - Nov. 11, 2026

### Information and Enrollment:

**YourChoiceVoluntaryBenefits.com**

Or call to speak with a benefits specialist:

**1-877-294-8948**

M-F 7a-8p, Sat 7a-1p CT

Get ready for more wallet-friendly protection! These choices are available to help you create your customized financial safety net.

[1]See the product brochure, certificate of coverage and any applicable riders for a complete list of covered conditions, along with complete provisions, exclusions and limitations.
[2]See the product brochure, certificate of coverage and any applicable riders for a list of covered accidents, along with complete provisions, exclusions and limitations.
[3]Auto insurance and home insurance may not be available from all carriers in all states and may not be offered through this program.
[4]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.
[5]Some 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.

Each carrier operates independently and is not responsible for the others' financial obligations.

Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation. Terms and conditions apply.

Program Offered and Administered by Mercer Health & Benefits Administration LLC
In CA d/b/a Mercer Health & Benefits Insurance Services LLC
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