2027 BENEFITS SUMMARY

Health Care Benefits (First day coverage – must enroll within 31 days of hire)

In-network Features	UHC Consumer Max Med/Rx Plan
	UHC Consumer Max (CDHP)
Annual deductible	Employee only: **$3,000** If you enroll dependents: **$6,000**
Annual out-of-pocket maximum[1]	Employee only **$5,000** If you enroll dependents: **$10,000** (includes Rx drugs)
Medical coinsurance	You pay 20% after deductible
Preventive care	No charge in-network. Plan covers U.S. Preventive Services Task Force Grade A and B recommendations and Affordable Care Act (ACA) mandates.
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

This plan is Health Savings Account (HSA)-eligible.[2]

Pharmacy	UHC Consumer Max Med/Rx Plan	
Caterpillar Pharmacy Network	Walmart, Kroger, Walgreens and CPRxN[3] and their affiliates	
Annual Deductible	You pay the full retail 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]	
Retail[5] 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)

Full-time Monthly Premiums[6]	
Employee only	$105
Employee + child(ren)	$210

[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 may be eligible to contribute to an HSA. Check with an HSA provider for details and fees. You are not eligible to receive a company contribution.
[3] CPRxN is Community Pharmacy Prescription Drug Network.
[4] Caterpillar Drug Formulary, CDHP Preventive Drug List and Network Pharmacy Directory can be found at benefits.cat.com.
[5] Mail order (home delivery) is available through Walgreens Mail Service. Contact Prime Therapeutics Pharmacy for specialty medications.
[6] For part-time employees, the premiums are 1.5x the amounts shown above.

Voluntary Benefits

These benefits are offered at group rates that you can pay for through payroll deduction.

- Accident / Critical Illness / Hospital Indemnity Insurance
- Group Legal Services Plan
- Identity Protection
- Auto / Homeowners/Renters / Pet / Home Disaster Insurance

If the content of this communication or any representations made by any person regarding Caterpillar's employee benefit plans and programs conflict with or are inconsistent with the provisions of the governing documents, the provisions of the plan documents are controlling. To the fullest extent permitted by law, Caterpillar has reserved 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.