

2022 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	This plan is Health Savings Account (HSA)-eligible. ²	
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. All plan options cover 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		
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 ¹ : 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)	
2022 Full-time Monthly Premiums			
Employee only	\$90		
Employee + child(ren)	\$180		

¹ The federal annual out-of-pocket maximum for 2022 is \$8,700 / \$17,400, 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 AllianceRx Walgreens Prime. Contact Magellan Rx Specialty Pharmacy for specialty medications.

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Voluntary Benefits

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

- **Enroll during annual enrollment:**
Accident Insurance | Critical Illness Insurance | Hospital Indemnity
- **Enroll within 31 days of hire or during annual enrollment:**
Group Legal Services Plan
- **Enroll anytime:**
Identity Theft | Auto Insurance | Homeowners/Renters Insurance | Pet Insurance

Tax Deferred Retirement Plan

- You'll become eligible once you have completed 1,000 hours of service in your first year of employment, or 1,000 hours in any plan year following your first year, whichever comes first.
- You can defer on a pretax or after-tax Roth basis up to 70% of eligible pay, not to exceed \$19,500 for 2021 (\$26,000 for age 50+)
- Automatic enrollment applies with the following default provisions unless you opt out during the first 30 days:
 - Your base pay contribution rate will be set to 6%
 - Your investment election will be set at 100% to the Target Retirement Fund closest to the year you turn age 65

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