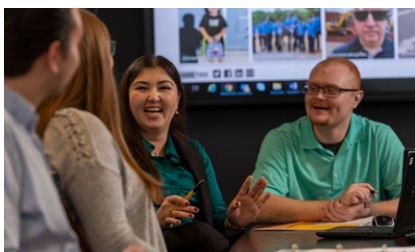


# BENEFITS

## ANNUAL ENROLLMENT 2023

ENROLL OCT. 31 – NOV. 18

*For employees eligible for the Employee Health, Life and Disability (EHL) Benefit Program – excluding supplemental and temporary employees*



## GOOD NEWS!

Together, our collective efforts to use our health care benefits wisely are making a difference:

**3** years in a row with no premium increase.

**6** years in a row our medical plan deductibles, copays, coinsurance and out-of-pocket maximums have remained the same.

# Welcome to your 2023 Caterpillar Benefits

The 2023 Benefits Annual Enrollment period is **Oct. 31 - Nov. 18, 2022**. This is your chance to enroll in, change and/or cancel your benefit elections for the coming year. Keep reading to learn about your benefit options and what's new for 2023. Then, elect the coverage that's right for you.

## It's Time to Enroll!

- ✓ **Learn** about the 2023 benefit options and see what's changing.
- ✓ **Select** which plans are right for you.
  - **Need help deciding which medical plan is most cost-effective for you?** Review the plan options on pages 8 - 9 and then check out the handy enrollment resources on page 10.
  - **Want to participate in a Flexible Spending Account for 2023?** You must re-enroll each year and contribute a minimum of \$75. See page 12 for details.
  - **Want to contribute to a Health Savings Account next year?** Annual Enrollment is a great time to update your contribution amount, although you can do that any time throughout the year.
- ✓ **Enroll** in your benefits by **Nov. 18, 2022**.
  - If you're adding new dependents for 2023, complete the dependent verification and/or spousal surcharge process.

# WHAT'S NEW for 2023?

## HEALTH PLANS

- ✓ No changes to monthly premiums, deductibles, copays, coinsurance and out-of-pocket maximums!

## HEALTH SAVINGS ACCOUNT

- ✓ Annual contribution limits are increasing to \$3,850 for individual coverage or \$7,750 for employee + spouse, child(ren) or family coverage.
- ✓ If you are age 55 or older, you can contribute an additional \$1,000.

## FLEXIBLE SPENDING ACCOUNTS

- ✓ The annual contribution limit for the Health Care FSA is increasing to \$2,850.
- ✓ The Dependent Care FSA annual contribution limit remains \$5,000 per individual or married couple (\$2,500/year if married and filing a separate tax return).

## TRAVEL BENEFITS

- ✓ For information on the new medical travel benefits, contact your carrier.

## DO I NEED TO ENROLL?

If you don't make elections during Annual Enrollment, **your current coverage will continue** for 2023 except any **Flexible Spending Account contributions will default to zero**.

## 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](https://www.healthequity.com/caterpillar)

For life insurance, visit [MetLife.com/mybenefits](https://www.metlife.com/mybenefits)

For the 401(k) plans, visit [CatBenefitsCenter.com](https://www.catbenefitscenter.com)

# HOW TO ENROLL

You can enroll, drop or change your coverage for the health (medical, Rx, dental, vision), supplemental medical, group legal and/or Flexible Spending Account plans between Oct. 31 - Nov. 18, 2022. If you're eligible, you can elect or change your HSA contribution at any time.

Choose from one of three ways to make your elections.



## ONLINE

[CatBenefitsCenter.com](https://CatBenefitsCenter.com)

Click on *Enroll in Your Benefits*, and then follow the prompts.



## BY PHONE

1-877-228-4010

The first time you call, you'll be prompted to create a PIN, which you'll then use each time you call.



## BY MOBILE DEVICE

*Alight Mobile app*

Download the **Alight Mobile app** from your favorite app store or scan this QR code.



Forgot your password or PIN? Call the Caterpillar Benefits Center at 1-877-228-4010 for help.

## Get Your Tax Form Fast – Go Electronic

Access your Form 1095-C as soon as it's available by enrolling in electronic delivery. You'll receive an email when it's ready instead of waiting two to three weeks for it to arrive in the mail. To sign up, visit [CatBenefitsCenter.com](https://CatBenefitsCenter.com) and follow the instructions online.

## LOOKING FOR MORE PLAN DETAILS?

Check out the Summary of Benefits and Coverage (SBCs) for each plan at [CatBenefitsCenter.com](https://CatBenefitsCenter.com).



## Benefits in Your Pocket

Want to access your benefit contacts on your mobile device? Follow these steps to download the digital wallet card.

1. Text CAT to 67936.
2. Click on the link in the text response.
3. Tap *Share* (iPhone) or *Options* (Android) in the text response.
4. Click *Add to Home Screen* or *Options* (Android) in the text response.



# DID YOU KNOW?

Caterpillar's health plans are self-insured, which means that when you use your coverage and pay a copay or percentage of the bill, Caterpillar picks up the remaining tab – not the insurance company. We contract with Blue Cross Blue Shield of Illinois and UnitedHealthcare to *administer* the plans, but Caterpillar pays for the actual benefits.

**We've been fortunate to go three years in a row without a premium increase.** This is thanks to Caterpillar's efforts to maintain costs in the supply chain and your collective efforts to make healthy choices and use your health care dollars wisely. As health care costs continue to skyrocket, Caterpillar remains committed to offering health care coverage for all employees.

## Save Money on Your Health Care

Together, we can collectively make a big difference by making small choices that save ourselves – and Caterpillar – money. Here's how:



### Take charge of your health by:

- **Making healthy choices** with diet, exercise and preventive care
- **Partnering with your primary care doctor** who can help you manage your health



**Use in-network providers.** You and Caterpillar pay less when you use providers, pharmacies and facilities that are in-network.

Visit these websites to locate in-network providers near you:

- **Medical (BCBS):** [bcbsil.com/caterpillar](http://bcbsil.com/caterpillar)
- **Medical (UHC):** [myuhc.com](http://myuhc.com)
- **BCBS Caterpillar NetWork:** [myblueelementil.com](http://myblueelementil.com) (available beginning Jan. 1, 2023)
- **Prescription drugs:** [MagellanRx.com/member/login](http://MagellanRx.com/member/login)
- **Dental:** [myCigna.com](http://myCigna.com)
- **Vision:** [VSP.com](http://VSP.com)



**Request generic instead of brand name drugs.** Generic drugs have the exact same active ingredients as their brand name counterparts but cost much less.



### Seek the most appropriate level of care for your condition.

You can save money on medical care by knowing where to go. In general, use an ER for life or limb-threatening conditions. For everything else, schedule a virtual visit or office visit during regular office hours, or use an urgent care facility after hours.



### Compare costs for procedures.

Did you know that the cost of procedures, like an MRI, can vary widely by facility? You could save thousands of dollars by going to a stand-alone facility instead of a hospital, or vice-versa. Visit your plan's website to view their cost comparison tools and/or call around to ask!

- **Medical (BCBS):** [bcbsil.com/caterpillar](http://bcbsil.com/caterpillar)
- **BCBS Caterpillar NetWork:** [myblueelementil.com](http://myblueelementil.com) (available beginning Jan. 1, 2023)
- **Medical (UHC):** [myuhc.com](http://myuhc.com)



### Take advantage of two free programs:

- Participate in Caterpillar's **Total Health Exam Program** – it's free to you! See above for details.
- UHC members can receive a **free second opinion through 2nd.MD** for an illness, injury or chronic pain. Find answers and alternate treatment options to gain confidence in your next steps. Call **1-866-269-3534** or visit [benefits.cat.com](http://benefits.cat.com) for details.

## Caterpillar's Total Health Exam Program – Know Your Numbers

Take advantage of a free and thorough preventive exam and testing. Results are completely confidential. Learn your important numbers, like blood pressure, cholesterol and weight. It's a great way to set a baseline and catch potential health concerns early – before they become bigger and more expensive issues.

The exam is available to employees at these ages and frequencies:

AGE OR CRITERIA	FREQUENCY
Age 25 - 35	Every five years
Age 35 - 50	Every three years
Age 50+	Every year
Employees who choose to enroll in Restore Health	Any age

Visit [TotalHealth.cat.com](http://TotalHealth.cat.com) for details.

# Medical Plan Options

Below is a summary of the in-network benefits for each plan option.

IN-NETWORK	TRADITIONAL PLANS	
	BCBS National	UHC Choice Plus (PPO)
Annual deductible	Individual: \$500 Family: \$1,000	Individual: \$800 Family: \$1,600
Annual out-of-pocket maximum <sup>1</sup>	Individual: \$2,000 Family: \$4,000 (excludes Rx drugs)	Individual: \$3,000 Family: \$6,000 (excludes Rx drugs)
Medical coinsurance	You pay 20% after deductible	
Health Savings Account (HSA) Contribution	N/A	N/A
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	Primary: You pay a \$20 copay Specialist: You pay a \$40 copay	You pay 20% after deductible
Hospital	You pay 20% after deductible	
Urgent care	Visit: You pay a \$20 copay Procedures: You pay 20% after deductible	You pay 20% after deductible
Emergency care	You pay 20% after deductible plus a \$125 fee (fee is waived if admitted)	You pay 20% after deductible plus a \$100 fee (fee is waived if admitted)
PHARMACY	BCBS National	UHC Choice Plus (PPO)
Caterpillar Pharmacy Network	Walmart, Kroger, Walgreens and CPRxN <sup>2</sup> and their affiliates	
Annual deductible	Does not apply	
Retail <sup>3</sup> up to a 30-day supply	Tier 0	You pay a \$0 copay
	Tier 1	Walmart or Kroger: You pay a <b>\$5</b> copay Walgreens or CPRxN <sup>2</sup> : You pay a <b>\$10</b> 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)
2023 MONTHLY PREMIUMS <sup>5</sup> (INCLUDES MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION BENEFITS)		
	BCBS National	UHC Choice Plus (PPO)
Employee only	\$140	\$90
Employee + spouse	\$350	\$225
Employee + children	\$280	\$180
Family	\$490	\$315

IN-NETWORK	CONSUMER DIRECTED HEALTH PLANS	
	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Annual deductible	Employee only: \$1,500 If you enroll dependents: \$3,000	Employee only: \$3,000 If you enroll dependents: \$6,000
Annual out-of-pocket maximum <sup>1</sup>	Employee only: \$3,000 If you enroll dependents: \$6,000 (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	<b>Caterpillar contributes:</b> Employee only: \$300 If you enroll dependents: \$600	<b>Caterpillar contributes:</b> Employee only: \$550 If you enroll dependents: \$1,100
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 Choice (CDHP)	UHC Consumer Max (CDHP)
Caterpillar Pharmacy Network	Walmart, Kroger, Walgreens and CPRxN <sup>2</sup> 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. <sup>4</sup>	
Retail <sup>3</sup> up to a 30-day supply	Tier 0	You pay a \$0 copay
	Tier 1	Walmart or Kroger: You pay a <b>\$5</b> copay Walgreens or CPRxN <sup>2</sup> : You pay a <b>\$10</b> 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)
2023 MONTHLY PREMIUMS <sup>5</sup> (INCLUDES MEDICAL, PRESCRIPTION DRUGS, DENTAL AND VISION BENEFITS)		
	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Employee only	\$53	\$33
Employee + spouse	\$133	\$83
Employee + children	\$106	\$66
Family	\$186	\$116

<sup>1</sup>The federal annual out-of-pocket maximum for 2023 is \$9,100/\$18,200 which includes deductibles, coinsurance and copays. These amounts are subject to change each year.

<sup>2</sup>CPRxN is Community Pharmacy Prescription Drug Network.

<sup>3</sup>Mail order (home delivery) is available through AllianceRx Walgreens Pharmacy. Contact Magellan Rx Specialty Pharmacy for specialty medications.

<sup>4</sup>Caterpillar Drug Formulary, CDHP Preventive Drug List and Network Pharmacy Directory can be found at [benefits.cat.com](https://benefits.cat.com).

<sup>5</sup>For part-time employees, the premiums are 1.5x the amounts shown. If you cover a same-sex domestic partner and/or his/her children, their portion of the benefit premiums will be imputed as taxable income to you. If you're enrolling a spouse/ same-sex domestic partner who has access to employer-sponsored group insurance coverage, but declines it and instead enrolls in the Caterpillar plan, you'll pay a **spousal surcharge (\$145/month)** in addition to the rates shown here.

# Which Medical Plan Option is Right for You?

Check out the handy enrollment tool on [CatBenefitsCenter.com](http://CatBenefitsCenter.com) to see which plan might be most cost-effective for you. Consider these items to help you decide:



WOULD YOU RATHER...	THEN CONSIDER THE...				COMMENTS
	BCBS National	UHC Choice Plus (PPO)	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)	
Pay lower premiums?			✓	✓	The CDHPs have lower premiums.
Pay copays for physician office visits?	✓				Additional services, like X-rays and labs, are subject to the deductible.
Have a lower deductible?	✓	✓			The BCBS National and UHC Choice Plus (PPO) have lower deductibles.
Have no deductible for prescription drugs?	✓	✓			In the CDHPs, you must first meet the deductible before the plan pays benefits for most prescription drugs.
Use any medical provider or hospital?		✓	✓	✓	The BCBS National is the only plan that requires you to use in-network medical providers to receive benefits.
Have an HSA?			✓	✓	The CDHPs allow you and Caterpillar to contribute to an HSA.
Have an HSA, but with a lower annual out-of-pocket maximum?			✓		The UHC Consumer Choice (CDHP) has an HSA, but the annual out-of-pocket maximum is lower than in the UHC Consumer Max (CDHP).
Have coverage for autism/ABA therapy?	✓				BCBS National is the only plan that includes coverage for autism/ABA therapy.

## Dental Benefits (Included with your medical plan premium)

CIGNA DENTAL BENEFITS	
<b>Annual deductible</b> (does not apply to preventive services)	\$50 for individual \$100 for family
<b>Annual maximum</b> (amount the plan will pay per person per year)	\$1,500 per person for members age 18 and older (no maximum for members younger than age 18)
<b>Preventive care</b> (two cleanings per 12-month period, annual exams and X-rays)	Covered at 100%, not subject to deductible; annual maximum applies
<b>Basic services</b> (fillings, root canals, periodontics and oral surgery)	You pay 20% after deductible
<b>Major services</b> (crowns, bridges, partials and dentures, or implants)	You pay 50% after deductible
<b>Orthodontia</b> (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	
<b>Eye exams</b> Once per calendar year	You pay a \$20 copay
<b>Lenses</b> Once per calendar year	You pay a \$20 copay for standard lenses (single vision, lined bifocal/trifocal)
<b>Frames</b> Every other calendar year	You pay a \$20 copay; receive up to \$160 allowance for one pair of frames
VSP - FOR CONTACT LENSES	
<b>Contact lens exam</b> Once per calendar year	You pay up to a \$60 copay
<b>Contact lenses</b> (in lieu of lenses and frames)	Receive up to \$140 allowance per calendar year
<b>Medically necessary contact lenses</b> (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

# Tax-Savings Accounts

	HEALTH CARE FSA		DEPENDENT CARE FSA <sup>1</sup>
	General Purpose	Limited Purpose	
<b>Contribution limit</b>	\$2,850/year		\$5,000/year per individual or married couple (\$2,500/year if married and filing a separate tax return)
<b>Caterpillar health care plan option the FSA can pair with</b>	BCBS National or UHC Choice Plus (PPO)	UHC Consumer Choice (CDHP) or UHC Consumer Max (CDHP)	N/A
<b>Eligible expenses<sup>2</sup></b>	Out-of-pocket <b>medical, prescription drug, dental and vision</b> care expenses for you and your dependents	Out-of-pocket <b>dental and vision</b> care expenses for you and your dependents	<b>Dependent day care expenses</b> for children up to age 13 and family members who live with you and are incapable of self-care
<b>What happens to unused funds after December 31</b>	You can carry over unused funds up to \$570 into next year if you re-enroll and contribute at least \$75 to the FSA in 2023.		Any unused funds left in the account after December 31 are forfeited.
<b>Who administers the benefit</b>	UHC		

<sup>1</sup> Depending on your household income, it may be more advantageous to claim dependent day care expenses on your federal income tax return. You can't use both methods. For more information, please consult your tax advisor.

<sup>2</sup> Eligible expenses are determined by the Internal Revenue Service. For a complete listing of eligible expenses, visit [irs.gov](https://irs.gov) to view *IRS Publication 502 (Health Care)* or *Publication 503 (Dependent Care)*.



# Health Savings Account (HSA)

(For UHC Consumer Choice or UHC Consumer Max CDHP participants)

	HSA <sup>1</sup>
<b>Who is eligible to contribute?</b>	There are certain legal requirements to be eligible to open and contribute to an HSA. For details, see <i>IRS Publication 969</i> or <a href="https://HealthEquity.com/caterpillar">HealthEquity.com/caterpillar</a> . If you enroll in an HSA using the online enrollment process, you'll be prompted to confirm your eligibility.
<b>2023 contribution limit</b>	\$3,850 for individual coverage \$7,750 for employee + 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.
<b>Caterpillar health care plan option the HSA can pair with</b>	If your spouse has his/her own HSA, your combined contribution totals are subject to the family contribution limit.
	You can contribute post-tax into your account – up to the annual contribution limit – and then deduct those contributions on your annual tax return.
<b>Who administers the benefit?</b>	UHC Consumer Choice (CDHP) or UHC Consumer Max (CDHP)
<b>Eligible expenses<sup>2</sup></b>	Out-of-pocket medical, prescription drug, dental, vision and hearing expenses for you and your dependents
<b>How much money does Caterpillar contribute in January 2023?</b>	<b>Consumer Choice CDHP:</b> \$300 employee only coverage / \$600 employee + spouse, child(ren) or family coverage <b>Consumer Max CDHP:</b> \$550 employee only coverage / \$1,100 employee + spouse, child(ren) or family coverage  Certain restrictions may apply. See <i>IRS Publication 969</i> for details.
<b>What happens to unused funds at year-end?</b>	You can carry over unused funds from year to year. And the account is yours to keep if you change plans or retire. Once your balance reaches \$1,000, you have the option to invest in mutual funds.
<b>Who administers the benefit?</b>	HealthEquity

For more information on HSAs, see [HealthEquity.com/caterpillar](https://HealthEquity.com/caterpillar).

<sup>1</sup> 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.

<sup>2</sup> Eligible expenses are determined by the Internal Revenue Service. For a complete listing of eligible expenses, visit [irs.gov](https://irs.gov) to view *IRS Publication 502 (Health Care)*.



# CONTACTS

Please refer to the contact information below, [benefits.cat.com](https://benefits.cat.com) or the Summary of Benefits and Coverage or Summary Plan Descriptions on [CatBenefitsCenter.com](https://CatBenefitsCenter.com) (under the Health & Insurance tab, click on Plan Information) for further information about your benefits.

## Other Benefits, Programs and Resources

BENEFIT	
<b>Supplemental Medical Plans</b>	<p>Supplemental medical plans through Allstate 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.</p> <p>Options include:</p> <ul style="list-style-type: none"> <li>✓ Accident Insurance</li> <li>✓ Hospital Indemnity</li> <li>✓ Critical Illness Insurance</li> </ul> <p>Visit <a href="https://YourChoiceVoluntaryBenefits.com">YourChoiceVoluntaryBenefits.com</a> for details and enroll through <a href="https://CatBenefitsCenter.com">CatBenefitsCenter.com</a>.</p>
<b>Group Legal Insurance Plan</b>	<p>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.</p> <p>Visit <a href="https://YourChoiceVoluntaryBenefits.com">YourChoiceVoluntaryBenefits.com</a> for details and enroll through <a href="https://CatBenefitsCenter.com">CatBenefitsCenter.com</a>.</p>
<b>Identity Protection</b>	<p>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.</p> <p>Visit <a href="https://YourChoiceVoluntaryBenefits.com">YourChoiceVoluntaryBenefits.com</a> for details and enroll through <a href="https://CatBenefitsCenter.com">CatBenefitsCenter.com</a>.</p>
<b>Auto and Home/Renter's Insurance</b>	<p>Take advantage of group discounts to insure your auto and home with top-rated and well-known companies. Visit <a href="https://YourChoiceVoluntaryBenefits.com">YourChoiceVoluntaryBenefits.com</a> for details.</p>
<b>Pet Insurance</b>	<p>Protect your pet with a plan that allows you to use any vet anywhere. Receive group discount rates on two different plans through Nationwide.</p> <p>Visit <a href="https://YourChoiceVoluntaryBenefits.com">YourChoiceVoluntaryBenefits.com</a> for details.</p>

*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.*

*This information doesn't constitute an offer of continued employment with Caterpillar.*

BENEFIT	VENDOR	WEBSITE	PHONE NUMBER
<b>Benefits Assistance</b>	Caterpillar Benefits Center	<a href="https://CatBenefitsCenter.com">CatBenefitsCenter.com</a>	1-877-228-4010
<b>Medical - In-Person Care</b>	Blue Cross Blue Shield of IL	<a href="https://bcbsil.com/caterpillar">bcbsil.com/caterpillar</a>	1-844-228-2227
	BCBS Caterpillar NetWork	<a href="https://myblueelementil.com">myblueelementil.com</a> <i>(available beginning Jan. 1, 2023)</i>	1-888-228-1120 <i>(available beginning Jan. 1, 2023)</i>
	UnitedHealthcare (UHC)	<a href="https://myuhc.com">myuhc.com</a>	1-866-228-4215
<b>Medical - Virtual Visits</b>	2nd.MD (free second opinion for UHC members)	<a href="https://2nd.md/caterpillar">2nd.md/caterpillar</a> or download the 2nd.MD mobile app	1-866-269-3534
	MDLive (BCBS members)	<a href="https://MDLIVE.com/bcbsil">MDLIVE.com/bcbsil</a> or download MDLive's mobile app	1-888-676-4204
<b>Prescription Drugs</b>	Optum Virtual Care, Teladoc, AmWell or Doc on Demand (UHC members)	<a href="https://myuhc.com/virtualvisits">myuhc.com/virtualvisits</a> or download the UHC mobile app	N/A
	Magellan Rx	<a href="https://MagellanRx.com/member/login">MagellanRx.com/member/login</a>	1-877-228-7909
	Magellan Rx Specialty Pharmacy - Specialty Medications	N/A	1-866-554-2673
<b>Dental</b>	AllianceRx Walgreens Pharmacy - Mail Order (Home Delivery)	<a href="https://AllianceRxWP.com/home-delivery">AllianceRxWP.com/home-delivery</a>	1-866-840-1222 (TTY 1-800-925-0178)
	Cigna Dental	<a href="https://myCigna.com">myCigna.com</a>	1-800-244-6224
<b>Vision</b>	VSP	<a href="https://VSP.com">VSP.com</a>	1-800-877-7195 (TTY 1-800-428-4833)
<b>Flexible Spending Accounts</b>	UnitedHealthcare	<a href="https://myuhc.com">myuhc.com</a>	1-866-228-4215
<b>Health Savings Account</b>	HealthEquity	<a href="https://HealthEquity.com/caterpillar">HealthEquity.com/caterpillar</a>	1-844-311-9732
<b>Other Benefits</b>	Caterpillar Benefits Center - Accident Insurance, Hospital Indemnity and Critical Illness Insurance - Group Legal - ID Protection	Visit <a href="https://YourChoiceVoluntaryBenefits.com">YourChoiceVoluntaryBenefits.com</a> for details and enroll through <a href="https://CatBenefitsCenter.com">CatBenefitsCenter.com</a>	1-877-228-4010
	Mercer Your Choice - Auto/home/renter's - Pet Insurance	<a href="https://YourChoiceVoluntaryBenefits.com">YourChoiceVoluntaryBenefits.com</a>	1-877-294-8948





HR COMMUNICATIONS AB-4400  
100 NE ADAMS STREET  
PEORIA, IL 61629

INDICIA

FIRST LAST  
ADDRESS  
CITY, STATE ZIP

# ENROLL BY NOV. 18

**BENEFITS ANNUAL ENROLLMENT FOR 2023 IS HERE! LOOK INSIDE FOR DETAILS.  
THEN, ENROLL BY NOV. 18, 2022.**