



YOUR 2024 BENEFITS ONLINE ENROLLMENT GUIDE

October 30 - November 17

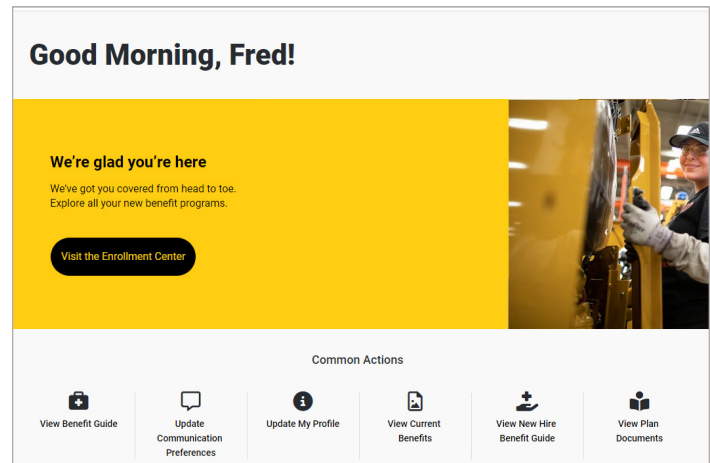
CATERPILLAR®

Log on to the portal homepage

You'll find all the information you need about your benefits at cathealthenrollment.bswift.com. Enter your username and password information.

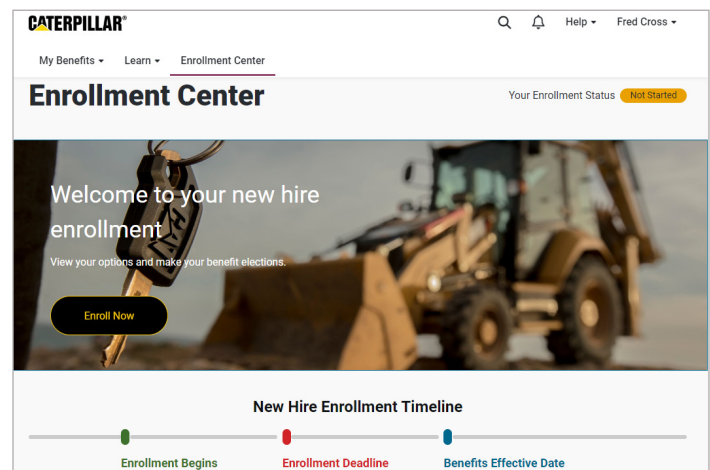
(New users: Log in by following the first-time user instructions provided by Caterpillar to get started.)

Click the "Visit the Enrollment Center" button to get started.



Click the "Enroll Now" button to start enrolling

Take a few minutes to review the information on the Enrollment Center page. You'll find useful resources and your Enrollment Timeline. When you're ready, click the "Enroll Now" button to start enrolling in your benefits.

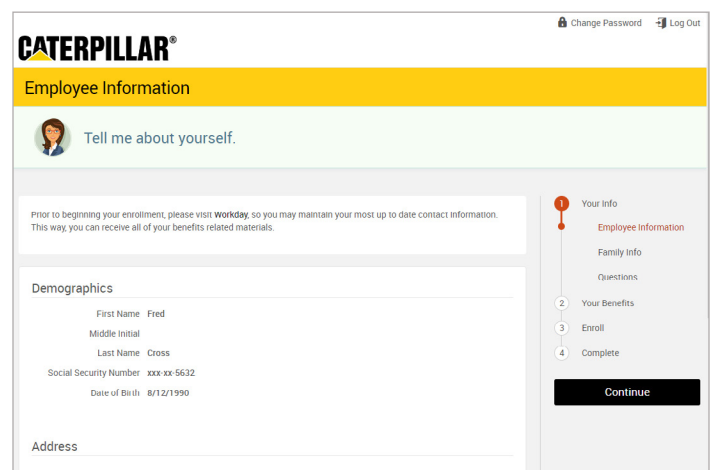


Verify your personal information

Make sure all your personal information, including your address, telephone number, and email address, is correct.

The information displayed is based on your information in Workday. If corrections are needed, you can make them directly in Workday.

It's also a good time to provide your mobile number and personal email address. Doing so allows you to receive important benefits information more quickly throughout the year!



Confirm your spouse's information, along with the information of your children or anyone that you claim as an eligible dependent and would like to enroll in your benefits.

Start selecting your benefits

From this screen you can select which benefits to enroll in or to waive. As you progress through each benefit type, you'll see your selections completed on this screen.

- **Green** tiles represent benefits you've already enrolled in or that are automatically provided by Caterpillar.
- **Gray** tiles represent benefits that you still need to choose or waive.

View your medical plan options

Select who you'd like to cover with the plan at the top of the page, then view all your plan options below. Click the "Estimate My Out-of-Pocket Costs" button to personalize your estimate for the year.

Your virtual benefits assistant, Ask Emma®, is available to help you through the enrollment process. Ask Emma's calculator, videos, and FAQs can help explain all the information and give you a good understanding of your options.

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Answer a few questions

By answering a few questions about your prescriptions and anticipated health care usage for the year, Ask Emma® can provide you with an out-of-pocket cost estimate for each plan offered.

Back to PlansMedical

Medical Coverage FAQ

Select a question about health insurance

Go

Short on time?
Jump ahead to cost calculator >

VOICEOVER AUDIO

What kinds of specialists will you be seeing?

Select all the types you expect to visit in the coming plan year.

☐ Mental Health Specialist

Why is this separate?

☒ Chiropractor

Why is this separate?

☐ Other Specialists (Allergist, Cardiologist, etc.)

Plan recommendations

After you complete your answers, Ask Emma will recommend a medical plan for you based on the lowest out-of-pocket costs.

Forgot Something?

Edit My Answers

Medical Coverage FAQ

Select a question about health insurance

Go

VOICEOVER AUDIO

Caterpillar provides comprehensive and cost-effective medical coverage for you and your family members. Since the plans are self-funded, choosing lower-cost healthcare options, when available and perfect for your situation, reduces the costs for you, the plans and Caterpillar.

Who will be covered by this plan?

☒ Fred CROSS (Employee)

☐ Jane CROSS (Spouse)

☐ Brian CROSS (Child)

Add Dependents

UHC Choice Plus (PPO) (UHC Network)

UnitedHealthcare (UnitedHealth Group)

PPO

DEDUCTIBLE

Individual \$800

Family \$1,600

OUT-OF-POCKET MAX

Individual \$3,000

Family \$6,000

CO-INSURANCE 20%

View plan details

Compare

YOUR COST PER PAY PERIOD

\$90.00

Per Employee

Select

The UHC Choice Plus (PPO) is a traditional plan that offers you and your family members with comprehensive medical coverage with the same services, network providers and network discounts.

Resources are available to you such as the health plan option's provider search tool.

Search for a provider in the nationwide network [here](#).

- This plan option allows you to use any medical provider or hospital
- Annual deductible does not apply for prescription drugs

EXPLAIN THESE COSTS

ANNUAL PREMIUM

\$540

ESTIMATED ANNUAL OUT-OF-POCKET

\$1,940

YOUR ESTIMATED ANNUAL TOTAL COST

\$2,480

ANNUAL IN-NETWORK MAXIMUM COST

\$3,540

Compare plans side by side

If you want a little more information, you can view plans side by side and see how they stack up against one another.

Forgot Something?

Edit My Answers

Medical Coverage FAQ

Select a question about health insurance

Go

VOICEOVER AUDIO

2 plans available

UHC Choice Plus (PPO) (UHC Network)

UnitedHealthcare (UnitedHealth Group)

\$90.00

Employee

RX PPO

Select

BCBS National

Blue Cross Blue Shield of Illinois

\$140.00

Employee

RX PPO

Select

Your Estimated Out-of-Pocket Costs

\$1940.00 per year

\$1694.00 per year

Plan Highlights

The UHC Choice Plus (PPO) is a traditional plan that offers you and your family members with comprehensive medical coverage with the same services, network providers and network discounts.

Resources are available to you such as the health plan option's provider search tool.

Search for a provider in the nationwide network [here](#).

- This plan option allows you to use any medical provider or hospital
- Annual deductible does not apply for prescription drugs

The BCBS National (PPO) is a traditional plan that offers you and your family members with comprehensive medical coverage, but it uses a different provider network and may provide different services and network discounts.

Resources are available to you such as the health plan option's provider search tool. Search for a provider in the nationwide network [here](#).

- Preventative care services are 100% covered when provided in-network
- Annual deductible does not apply toward prescription drugs

Deductibles/Maximums

Annual Plan Year

800

500

Continue scrolling down the page to select the rest of your benefits, like dental, vision, life, disability, and more.

Review and confirm your selections

Before confirming, take a moment to look over your benefit selections and make any necessary changes.

You're finished! View your confirmation statement

Keep this record of your enrollment elections and total costs. You can save or print your confirmation statement and may continue to make changes until your enrollment period ends on November 17.

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