



**Your
CHOICE**
Voluntary Benefits

Make Elections During Annual Enrollment
November 1–19, 2021

Discover how Your Choice Voluntary Benefits for Caterpillar employees can give you the financial protection you need, at competitive rates you typically can't find on your own. Start preparing for the unexpected today by exploring all the benefits available to you.



Group Accident Insurance

Even the best insurance can leave you with out-of-pocket expenses should you experience an accident. Accident coverage provides you with **cash benefits** to use as you see fit for those expenses associated with a covered accidental injury.



Group Critical Illness Insurance

Experiencing a critical illness can mean owing thousands of dollars in out-of-pocket medical expenses. Critical Illness Insurance provides you with **cash benefits** (unless otherwise assigned) to use as you see fit if you're diagnosed with or treated for a covered condition such as cancer, a heart attack, or a stroke.



Group Hospital Indemnity Insurance

Supplements your medical insurance to help you pay for out-of-pocket expenses associated with a hospital stay. With this coverage, you receive **cash benefits** to use as you see fit for covered hospital stays and expenses. The cash benefit can help offset the hospital bill, assist with day-to-day expenses, or pay for anything you need.



Group Legal Insurance Plan

Legal insurance from ARAG® connects you with a network attorney who can help you resolve your legal issues—over the phone or in person. Network attorney fees for most covered legal matters are 100% paid in full. Members can use the plan for estate planning, family law, traffic issues, property protection, consumer protection, and more.

Call or go online to learn more.



1-877-294-8948



YourChoiceVoluntaryBenefits.com

Continued 

Enroll Anytime Throughout the Year

Be sure you're getting the most out of all the Voluntary Benefits available to you. In addition to your Annual Enrollment Voluntary Benefits, you have access to plans and services that you can enroll in year-round.



Auto and Home Insurance Program

Be sure you're getting a great value for your auto, home, and renters insurance by comparison-shopping coverage, rates, and discounts.^{3,4} You can do this easily, conveniently, and quickly through the Auto and Home Insurance Program.

Receive side-by-side custom quotes—not estimates—from up to 7 top-rated insurance carriers online or by phone. Most experts suggest you review your coverage annually to make sure you're getting the best coverage for your premium. Through this program, you could save \$711.34 annually.⁵ Best of all, you can switch insurance providers on the same call—even if your policy hasn't expired.



Identity Protection Services

Your identity is more than your Social Security number and credit score. Allstate Identity Protection Pro Plus helps you look after all your online activity, from financial transactions to what you share on social media. If fraud occurs, their \$1 million identity theft insurance policy has you covered.¹



Pet Insurance

My Pet Protection[®] from Nationwide helps you provide your pets with the best care possible by reimbursing you for eligible vet bills. You can get cash back for accidents, illnesses, hereditary conditions and more. Choose 70% or 50% reimbursement for the level of coverage that fits your needs.²

Get the most out of all your benefits!

Call or go online to learn more.



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This voluntary benefit is provided by Mercer Voluntary Benefits. Caterpillar does not sponsor, endorse or administer this benefit. This benefit does not constitute an "employee benefit plan" under the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

¹Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Assurant. 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.

²Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

³Home insurance may not be part of the benefit offering in FL and MA.

⁴Employee 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 qualifications, and/or the insuring company's underwriting guidelines. Individual savings may vary and are not guaranteed.

⁵Savings are not guaranteed for all Caterpillar employees. The \$711.34 average annual reported savings is based on others who reported their prior premium and, through Mercer Voluntary Benefits, switched to several carriers' auto insurance programs between 10/24/19 and 10/4/20.

The Critical Illness, Accident, and Hospital Indemnity coverage is provided by limited benefit supplemental insurance. The policies have exclusions and limitations and are underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL), a subsidiary of The Allstate Corporation. For costs and complete details, contact your Allstate Benefits Representative.

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.

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH, an A.M. Best A+ rated company (2019); National Casualty Company (all other states), Columbus, OH, an A.M. Best A+ rated company (2019). Agency of Record: DVM Insurance Agency, Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2020 Nationwide.

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