

Employee Transition and Enrollment FAQs

Transition

1. What's changing?

We want to give you a heads up that starting January 1, 2024, Caterpillar's health benefits administration will be moving to bswift.

You'll enroll in your 2024 benefits using the new Caterpillar Health Enrollment Center website at **CatHealthEnrollment.bswift.com** beginning October 30, 2023. Don't worry, we'll provide more information about Annual Enrollment soon, so you have plenty of time to review your options and make any changes you need.

2. Why are we making this change?

This transition demonstrates our commitment to continually improve and serve employees – both in the plans and programs that we offer, and in the systems, tools, and educational content we use to deliver them.

3. Why did we choose bswift to administer our health and welfare benefits?

Caterpillar chose bswift because of their advanced technology, security infrastructure, and service delivery track record.

As a leading benefits administration provider, bswift has the know-how to simplify your enrollment experience, the decision-support tools to help you make more informed benefits decisions, and other features to help you interact with your benefits throughout the year.

Additionally, this change will:

- Make it easier for you to manage your benefits throughout the year as changes occur.
- Offer additional support for more complex issues through the Caterpillar Health Enrollment Center. Dedicated representatives will be available to provide assistance over the phone and via Live Chat.

4. What does the change mean for me?

Here's a look at some of the new system enhancements that will be available to you:

- **A more integrated benefits experience.** The Caterpillar Health Enrollment Center website is the primary source for health and welfare benefits through Caterpillar.
- **New decision-support tools** like Ask Emma® (a personalized virtual assistant) to help make more informed benefit decisions.
- **The bswift Mobile App.** View plan details on the go, navigate to the Caterpillar Health Enrollment Center website, check coverages anytime or anywhere, upload new

dependent verification documents, check beneficiary information, link to carrier websites, find provider contact information, and more.

- **Personalized support.** Caterpillar Health Enrollment Center representatives will be available via Live Chat at **CatHealthEnrollment.bswift.com** or by phone at **833.735.2127** between 7 a.m.-7 p.m. Central for Service Center, 7 a.m.-4 p.m. Central for COBRA/Direct Billing, Monday through Friday.

5. What's not changing as a result of the shift to bswift?

Your retirement benefits will continue to be managed by Alight. Likewise, MetLife will continue to administer life insurance.

6. Are there changes to my voluntary benefits options?

There are changes to your voluntary benefits options for 2024. Here's what you need to know:

- Voya will be the new carrier for Supplemental Health plans, offering Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance.
- ARAG is adding new coverage to your plan, including Divorce, Reproductive Assistance, Family Support Benefits, and more.
- Allstate Identity Protection Pro+ Cyber will offer cyber protection along with identity monitoring and fraud resolution to protect against digital threats.

If you're already participating in any of these benefits in 2023, you'll be automatically mapped into the enhanced plan offerings during Annual Enrollment.

Note: Pre-existing conditions are not covered under Voya plans. If you want to continue with Allstate Supplemental Health plans into 2024, you'll need to cancel your Voya elections during Annual Enrollment.

All 2023 Allstate Supplemental Health participants will receive a portability notice in the New Year from Allstate to set up payment directly with the carrier.

7. How will I access the Caterpillar Health Enrollment Center website?

Starting October 30, 2023, you can access the website via the internet on a personal computer at **CatHealthEnrollment.bswift.com**.

Once you log in to the website through a computer at least once, you can use the bswift Mobile App to access the website whenever you want.

8. What should I do the first time I visit the Caterpillar Health Enrollment Center website?

Accessing the Caterpillar Health Enrollment Center website for the first time is easy:

- Go to **CatHealthEnrollment.bswift.com**.

- Select Register Now, enter the last 4 digits of your Social Security Number (SSN) and your date of birth (DOB).
- You will be asked to create a username and password.
- Once you have created a username and password, you can log in to the website using those credentials.

9. Do I need to confirm my benefits information on the new website?

Yes. We encourage you to review your coverage information and get familiar with the new site and its tools.

10. What will I need to log in after my first visit to the Caterpillar Health Enrollment Center website?

After your initial visit to the Caterpillar Health Enrollment Center website, you will only need your username and password you created to log in.

11. Is the Caterpillar Health Enrollment Center website a secure site?

Yes. Maintaining the security of your benefits information is a major priority that we take very seriously. The Caterpillar Health Enrollment Center website leverages industry-leading security protocols, in addition to integration and automation capabilities to help ensure that your data remains safe and private. Additionally, if there's no activity on a web page for a reasonable amount of time, you will be logged off automatically in order to keep your benefits information secure.

12. What tools and resources are available on the Caterpillar Health Enrollment Center website year-round?

Year-round tools and resources are available to help make good benefit decisions, enroll, or change benefits as life circumstances change. You can also:

- Review plan options and get personalized cost estimates with Ask Emma[®], a new interactive decision-support tool.
- Look at plans side by side to see cost and coverage details.

13. What is Ask Emma?

Ask Emma is a personalized virtual assistant that can help you get the most from your benefits. Choosing the right benefits can be challenging. Determining how much coverage is needed, the cost, whether a certain doctor/medical provider is in the network...it's time consuming.

Ask Emma:

- Is easy to understand and fun to use.
- Takes the guesswork out of shopping for benefits.

- Personalizes cost comparisons by health scenarios so you can choose the best plan to meet your needs.
- Translates insurance jargon into easier-to-understand explanations and videos.

Ask Emma® walks you through a short medical interview, and based on your answers, provides a tailored plan recommendation with the lowest estimated out-of-pocket costs and provides helpful and informative content throughout the enrollment process.

14. What is the bswift Mobile App?

View plan details on the go, navigate to the Caterpillar Health Enrollment Center website, check coverages anytime or anywhere, upload new dependent verification documents, check beneficiary information, link to carrier websites, find provider contact information, and more.

- Once you log in to the Caterpillar Health Enrollment Center website at least once, you can use the bswift Mobile App to access the website whenever you want.
- Access your benefits information on the fly, anytime, from anywhere. You can use the bswift Mobile App by downloading the app in the Apple or Google Play store by searching “bswift”. Enter your work or preferred email address that is on file with bswift to find your account and log in.

15. Can I contact a representative if I have questions?

Yes. Starting October 30, representatives will be available via phone at **833.735.2127** between 7 a.m.-7 p.m. Central for Service Center, 7 a.m.-4 p.m. Central for COBRA/Direct Billing, Monday through Friday. You will use the same login credentials when you call the Caterpillar Health Enrollment Center. Live Chat is also available on the website whenever the Caterpillar Health Enrollment Center is open.

Enrollment

16. When is Annual Enrollment this year?

Enrollment for your 2024 benefits is October 30 – November 17, 2023.

17. Where do I make my 2024 benefit elections?

Between October 30 – November 17, 2023, go to the Caterpillar Health Enrollment Center website at **CatHealthEnrollment.bswift.com**.

18. What happens if I don't enroll during Annual Enrollment?

If an employee doesn't enroll for benefits during Annual Enrollment, their coverages will remain the same for 2024. They must enroll if they want to adjust their contributions to their Health Savings Account (HSA) or contribute to a Flexible Spending Account (FSA) in 2024.

If employees are already enrolled in critical illness or hospital indemnity coverages, they will remain covered. If they are not currently enrolled but would like to take advantage of these valuable benefits, enrollment is quick and easy. In the case of accident coverage, current enrollment will carry over to the low coverage option. However, employees can elect a higher coverage level during Annual Enrollment that better suits their needs.

19. Can I make changes after my enrollment period ends?

Generally, outside of Annual Enrollment, you cannot make changes to your benefits plans unless you experience a qualified life event during the year (marriage, birth of a child, etc.). However, it's important to note that Health Savings Account (HSA) contributions can be changed at any time during the year.

20. How do I access the Caterpillar Health Enrollment Center website?

You can access the website via the internet on a personal computer at **CatHealthEnrollment.bswift.com**.

21. Will I receive new ID cards for 2024?

You will not receive new medical or pharmacy ID cards for the 2024 plan year if you did not make changes to your elections. If you change medical or dental, or add new dependents, you will receive a new ID card prior to the start of the new plan year.

22. Will I receive a benefits confirmation statement after I enroll?

Yes. You will be able to print or save your confirmation statement once you confirm your elections for 2024.