



BENEFITS

ANNUAL ENROLLMENT 2022

ENROLL NOV. 1-19

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

Welcome to your 2022 Caterpillar Benefits

The Benefits Annual Enrollment period is **Nov. 1 – 19, 2021** — your once-a-year opportunity to enroll, cancel and/or make changes to your Caterpillar benefit elections. We are making only minor changes for next year, and now is the perfect time to review your options and make sure you have the coverage you need for next year.

Get Ready to Enroll

- ✓ **Learn** about the 2022 benefit options and what's changing for next year.
- ✓ **Select** which plans are right for you.
 - **Need help deciding which medical plan is most cost-effective for you?** Check out the handy enrollment resources on page 10.
 - **Want to participate in a Flexible Spending Account for 2022?** You must re-enroll each year. Check out the special 2021 carryover rules on page 3 before you enroll.
 - **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. 19, 2021**.
 - If you're adding new dependents for 2022, complete the dependent verification and/or spousal surcharge process when requested.



WHAT'S NEW for 2022?

HEALTH PLANS

- ✓ No plan design changes!
- ✓ No changes to monthly premiums!

HEALTH SAVINGS ACCOUNT

- ✓ Annual contribution limits are increasing to \$3,650 for individual coverage and \$7,300 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

Special 2021 Flexible Spending Account (FSA) carryover limit:

- ✓ Carry over all unused 2021 Health Care and Dependent Care FSA funds into 2022.
- ✓ You must re-enroll and elect to contribute at least \$75 in the applicable 2022 FSA to access the funds.
- ✓ Plan carefully — carry over amounts are not included in your contribution election during Annual Enrollment. For example, if you plan to spend a total of \$5,000 in Dependent Care FSA funds in 2022 and you carry over \$1,000, you should elect \$4,000 (\$5,000 - \$1,000) during Annual Enrollment.

DO I NEED TO ENROLL?

If you don't make elections during Annual Enrollment, **your current coverage will continue** for 2022 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 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 Nov. 1 and 19, 2021. If you're eligible, you can elect or change your Health Savings Account contribution at any time.

Choose from one of three ways to make your elections.



ONLINE

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

Click on *Enroll in Your Benefits*, then *Research and Enroll* and then *View/Change* to enroll in each benefit and add dependents.



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

New Alight Mobile app

Download the **new Alight Mobile app** from your favorite app store.

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

LOOKING FOR MORE PLAN DETAILS?

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





Benefits in Your Pocket

Access your benefit contacts on your mobile device.

Just 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?

You can save money on medical care by knowing where to go. For non-emergency medical issues, a virtual visit, office visit or urgent care facility will save you time and money. On average, **office visits and urgent care visits cost significantly less than an emergency room (ER) visit**, and the wait times are usually much shorter.

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.

Location Matters!

Where you go for care can have a big impact on your pocketbook. Here are **estimated/average** costs for each type of visit:

LOW COST			
VIRTUAL VISIT \$45 - \$55	OFFICE VISIT \$125 - \$175	URGENT CARE VISIT \$200	

KNOW WHERE TO GO FOR CARE

Here are some helpful guidelines to consider when deciding which type of care is best for your condition. Bear in mind that each situation is unique, so you should use your discretion.



VIRTUAL OR OFFICE VISIT

If you need care during normal business hours for conditions like:

- Allergies
- Bladder infection
- Cough
- Diarrhea
- Fever
- Pink eye
- Rash
- Seasonal flu
- Sinus issues
- Sore throat
- Stomachache



HIGH COST

EMERGENCY
ROOM VISIT
\$2,000



URGENT CARE

If you need care quickly, but your primary care provider is unavailable for conditions like:

- Minor broken bones, like a finger
- Minor infections
- Rash
- Small cuts
- Sore throat
- Sprains and strains



EMERGENCY ROOM

If you need immediate care for conditions like:

- Chest pain
- Difficulty breathing
- Heavy bleeding
- Large, open wounds
- Major broken bones
- Major burns
- Sudden changes in vision
- Sudden weakness or trouble walking
- Spinal injuries
- Severe head injuries

Medical Plan Options

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

IN-NETWORK	TRADITIONAL PLANS	
	BCBS National (EPO)	UHC Choice Plus (PPO)
Annual deductible	Individual: \$500 Family: \$1,000	Individual: \$800 Family: \$1,600
Annual out-of-pocket maximum ¹	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	You pay a \$20 copay	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 (EPO)	UHC Choice Plus (PPO)
Caterpillar Pharmacy Network	Walmart, Kroger, Walgreens and CPRxN2 and their affiliates	
Annual deductible	Does not apply	
Retail ³ 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 ² : 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 MONTHLY PREMIUMS⁵ (INCLUDES DENTAL AND VISION BENEFITS)		
	BCBS National (EPO)	UHC Choice Plus (PPO)
Employee only	\$140	\$90
Employee + spouse	\$350 ⁵	\$225 ⁵
Employee + children	\$280	\$180
Family	\$490 ⁵	\$315 ⁵

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 ¹	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	Caterpillar contributes: Employee only: \$300 If you enroll dependents: \$600	Caterpillar contributes: 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 CPRxN2 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 ³ 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 CPRxN2: 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 MONTHLY PREMIUMS ⁵ (INCLUDES DENTAL AND VISION BENEFITS)		
	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Employee only	\$53	\$33
Employee + spouse	\$133 ⁵	\$83 ⁵
Employee + children	\$106	\$66
Family	\$186 ⁵	\$116 ⁵

¹The 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.

²CPRxN is Community Pharmacy Prescription Drug Network.

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

⁴Caterpillar Drug Formulary, CDHP Preventive Drug List and Network Pharmacy Directory can be found at benefits.cat.com.

⁵For part-time employees, the premiums are 1.5x the amounts shown above. 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 to see which plan might be most cost-effective for you. And consider these items to help you decide:

WOULD YOU RATHER...	THEN CONSIDER THE...				COMMENTS
	BCBS National (EPO)	UHC Choice Plus (PPO)	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)	
Pay lower premiums?			✓	✓	The CDHPs have lower premiums, but higher annual deductibles.
Pay copays for physician office visits?	✓				Additional services, like X-rays and lab, are subject to the deductible.
Have a lower deductible?	✓	✓			The BCBS National (EPO) and UHC Choice Plus (PPO) have lower deductibles, but higher premiums.
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 (EPO) 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. Caterpillar contributes the most when you elect the UHC Consumer Max CDHP.
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).



Dental Benefits

(Included with your medical plan premium)

CIGNA DENTAL BENEFITS	
Annual Deductible (does not apply to preventive services)	\$50 for individual \$100 for family
Annual Maximum (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)
Preventive Care (two cleanings per 12-month period, annual exams and X-rays)	Covered at 100%, not subject to deductible
Basic Services (fillings, root canals, periodontics and oral surgery)	You pay 20% after deductible
Major Services (crowns, bridges, partials and dentures, or implants)	You pay 50% after deductible
Orthodontia (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)

VSP - FOR GLASSES	
Eye Exams Once per calendar year	You pay a \$20 copay
Lenses Once per calendar year	You pay a \$20 copay for standard lenses (single vision, lined bifocal/trifocal)
Frames Every other calendar year	You pay a \$20 copay; receive up to \$160 allowance for one pair of frames
VSP - FOR CONTACT LENSES	
Contact Lens Exam Once per calendar year	You pay up to a \$60 copay
Contact Lenses (in lieu of lenses and frames)	Receive up to \$140 allowance per calendar year
Medically Necessary Contact Lenses (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 ¹
	General Purpose	Limited Purpose	
Contribution limit	\$2,750/year		\$5,000/year per individual or married couple (\$2,500/year if married and filing a separate tax return)
Caterpillar health care plan option the FSA can pair with	BCBS National (EPO) or UHC Choice Plus (PPO)	UHC Consumer Choice (CDHP) or UHC Consumer Max (CDHP)	N/A
Eligible expenses ²	Out-of-pocket medical, prescription drug, dental and vision care expenses for you and your dependents	Out-of-pocket dental and vision care expenses for you and your dependents	Dependent day care expenses for children up to age 13 and family members who live with you and are incapable of self-care
What happens to unused funds after December 31	<p>For 2021, you can carry over your entire balance of unused funds into 2022 as long as you re-enroll for 2022 and contribute at least \$75. See page 3 for details.</p> <p>For 2022, you can carry over unused funds up to a certain limit into the next year if you re-enroll and contribute at least \$75 to the FSA in the new year.</p>		<p>For 2021, you can carry over your entire balance of unused funds into 2022 as long as you re-enroll for 2022 and contribute at least \$75. See page 3 for details.</p> <p>For 2022, unused funds left in the account after December 31 are forfeited.</p>
Who administers the benefit	UHC		

¹Depending 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.

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

COMMUTE

Want to Save Money on Commuter Expenses?

With the Commuter Account, you can save on taxes for the funds you use to pay for public transit and public parking. (Note: Caterpillar parking fees paid through payroll deduction aren't eligible).

For 2021, you can contribute up to:

- ✓ **\$270/month for public transit**
- ✓ **\$270/month for public parking**

As of this printing, the IRS has not yet announced the contribution limits for 2022, but Caterpillar will allow up to the IRS maximum each year.

Enroll any time and you can carry over unused funds each year.

This plan is administered by HealthEquity.

For more information or to enroll, visit healthequity.com/wageworks, click on *Login/Register* and then *Employee Registration*. Once you've set up a new username and password, it will automatically take you to the election screen where you can make your Commuter Account selections.



Other Benefits, Programs and Resources

BENEFIT	
Supplemental Medical Plans	<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"> ✓ Accident Insurance ✓ Hospital Indemnity ✓ Critical Illness Insurance <p>Visit yourchoicevoluntarybenefits.com for details and enroll through CatBenefitsCenter.com.</p>
Group Legal Insurance Plan	<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 yourchoicevoluntarybenefits.com for details and enroll through CatBenefitsCenter.com.</p>
Identity Protection	<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 yourchoicevoluntarybenefits.com for details and enroll through CatBenefitsCenter.com.</p>
Auto and Home/Renter's Insurance	<p>Take advantage of group discounts to insure your car and home with top-rated and well-known companies. Visit yourchoicevoluntarybenefits.com for details.</p>
Pet Insurance	<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 yourchoicevoluntarybenefits.com 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.

CONTACTS

Please refer to the contact information below, benefits.cat.com or the Summary of Benefits and Coverage or Summary Plan Descriptions on CatBenefitsCenter.com (under *Other Resources*, click on *Plan Documents*) for further information about your benefits.

BENEFIT	VENDOR	WEBSITE	PHONE NUMBER
Benefits Assistance	Caterpillar Benefits Center at Alight	UPoint™ CatBenefitsCenter.com	1-877-228-4010
Medical - In-Person Care	Blue Cross Blue Shield of IL	bcbsil.com/Caterpillar	1-844-228-2227
	UnitedHealthcare	myuhc.com	1-866-228-4215
Medical - Virtual Visits	MDLive (BCBS members)	MDLIVE.com/bcbsil or download MDLive's mobile app	1-888-676-4204
	Teladoc, AmWell or Doc on Demand (UHC members)	myuhc.com/virtualvisits or download the UHC mobile app	N/A
Prescription Drugs	Magellan Rx	MagellanRx.com/member/login	1-877-228-7909
	Magellan Rx Specialty Pharmacy - Specialty Medications	N/A	1-866-554-2673
	AllianceRx Walgreens Prime - Mail Order (Home Delivery)	AllianceRxWP.com/home-delivery	1-866-840-1222 (TTY 1-800-573-1833)
Supplemental Medical Coverage	Caterpillar Benefits Center at Alight	Visit YourChoiceVoluntaryBenefits.com for details and enroll through CatBenefitsCenter.com	1-877-228-4010
Dental	Cigna Dental	myCigna.com	1-800-244-6224
Vision	VSP	VSP.com	1-800-877-7195 (TTY 1-800-428-4833)
Commuter Account	HealthEquity	HealthEquity.com/wageworks	1-877-924-3967
Flexible Spending Accounts	UnitedHealthcare	myuhc.com	1-866-228-4215
Health Savings Account	HealthEquity	HealthEquity.com/Caterpillar	1-844-311-9732
Voluntary Benefits	Caterpillar Benefits Center at Alight - Group Legal - ID Protection	Visit YourChoiceVoluntaryBenefits.com for details and enroll through CatBenefitsCenter.com	1-877-228-4010
	Mercer Your Choice - Auto/home/renter's - Pet Insurance	YourChoiceVoluntaryBenefits.com	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. 19

GET READY: 2022 BENEFITS ANNUAL ENROLLMENT IS HERE!
LOOK INSIDE FOR DETAILS. THEN, ENROLL BY NOV. 19, 2021