



# BENEFITS

## ANNUAL ENROLLMENT 2022

**ENROLL NOV. 1-19**

*For retirees, spouses/eligible domestic partners and dependents under age 65*

# 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 best for you?** See page 10 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. 19, 2021**.
  - If you're adding new dependents for 2022, complete the dependent verification 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 — if you're eligible (see page 11).

## DO I NEED TO ENROLL?

If you don't make elections during Annual Enrollment, **your current coverage will continue** for 2022.

# HOW TO ENROLL

You can enroll, drop or change your coverage for the health (medical, Rx, dental, vision), supplemental medical or group legal 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 two ways to make your elections.**



## ONLINE

[CatBenefitsCenter.com](https://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.

**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://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 the **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 <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
Office visit	<b>Primary:</b> You pay a \$20 copay <b>Specialist:</b> 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 <sup>3</sup> 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 <sup>2</sup> : 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 (INCLUDES DENTAL AND VISION BENEFITS)		
	BCBS National (EPO)	UHC Choice Plus (PPO)
Retiree only	\$252	\$162
Spouse only	\$378	\$243
Retiree + spouse	\$630	\$405
Retiree + children	\$504	\$324
Retiree + family	\$882	\$567

<sup>1</sup> The 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.

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



IN-NETWORK	CONSUMER DIRECTED HEALTH PLANS	
	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Annual deductible	Retiree only: \$1,500 If you enroll dependents: \$3,000	Retiree only: \$3,000 If you enroll dependents: \$6,000
Annual out-of-pocket maximum <sup>1</sup>	Retiree only: \$3,000 If you enroll dependents: \$6,000 (includes Rx drugs)	Retiree 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> Retiree only: \$300 If you enroll dependents: \$600	<b>Caterpillar contributes:</b> Retiree only: \$550 If you enroll dependents: \$1,100
	See page 11 for eligibility rules.	
Office visit	You pay 20% after deductible	
Hospital	You pay 20% after deductible	
Urgent care	You pay 20% after deductible	You pay 20% after deductible
Emergency care	You pay 20% after deductible	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. <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)
2022 MONTHLY PREMIUMS (INCLUDES DENTAL AND VISION BENEFITS)		
	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Retiree only	\$95	\$59
Spouse only	\$143	\$89
Retiree + spouse	\$238	\$148
Retiree + children	\$190	\$118
Retiree + family	\$333	\$207

<sup>3</sup> Mail order (home delivery) is available through AllianceRx Walgreens Prime. 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).

# 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. 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, if you're eligible. 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).

# Health Savings Account (HSA)

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

	HSA <sup>1</sup>
Who is eligible to contribute?	<p>There are certain legal requirements to be eligible to open and contribute to an HSA. For details, see <a href="#">IRS Publication 969</a> or <a href="#">HealthEquity.com/Caterpillar</a>. If you enroll in an HSA using the online enrollment process, you'll be prompted to confirm your eligibility.</p> <p><b>Got an HRA?</b> If you or your spouse have a Health Reimbursement Arrangement (HRA), you're not eligible to contribute to an HSA or receive a company contribution.</p>
2022 contribution limit	<p>\$3,650 for individual coverage \$7,300 for retiree + spouse, child(ren) or family coverage</p>
	<p>During the year you turn age 55 and up to age 65, you can contribute an additional \$1,000.</p>
	<p>If your spouse has his/her own HSA, your combined contribution totals are subject to the family contribution limit.</p>
	<p>You can contribute post-tax into your account and then deduct those contributions on your annual tax return.</p>
Caterpillar health care plan option the HSA can pair with	<p>UHC Consumer Choice (CDHP) or UHC Consumer Max (CDHP)</p>
Eligible expenses <sup>2</sup>	<p>Out-of-pocket medical, prescription drug, dental, vision and hearing expenses for you and your dependents</p>
How much money does Caterpillar contribute in January 2022?	<p><b>Consumer Choice CDHP:</b> \$300 retiree only / \$600 retiree + spouse, child(ren) or family coverage <b>Consumer Max CDHP:</b> \$550 retiree only coverage / \$1,100 retiree + spouse, child(ren) or family coverage</p> <p>Certain restrictions may apply. See <a href="#">IRS Publication 969</a> for details.</p>
What happens to unused funds at year-end?	<p>You can carry over unused funds from year to year. And the account is yours to keep if you change plans. Once your balance reaches \$1,000, you have the option to invest in mutual funds.</p>
Who administers the benefit?	<p>HealthEquity</p>

For more information on HSAs, see [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](#) to view [IRS Publication 502 \(Health Care\)](#).



## 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
<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)

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

# Other Benefits, Programs and Resources

BENEFIT	VENDOR
<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="http://yourchoicevoluntarybenefits.com">yourchoicevoluntarybenefits.com</a> for details and enroll through <a href="http://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. Visit <a href="http://yourchoicevoluntarybenefits.com">yourchoicevoluntarybenefits.com</a> for details and enroll through <a href="http://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. Visit <a href="http://yourchoicevoluntarybenefits.com">yourchoicevoluntarybenefits.com</a> for details and enroll through <a href="http://CatBenefitsCenter.com">CatBenefitsCenter.com</a>.</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.*





# HAVE QUESTIONS?

- ✓ If you can't find answers in this brochure, visit [benefits.cat.com](https://benefits.cat.com) for more information.
- ✓ For eligibility and enrollment questions or questions about voluntary benefits, call the Caterpillar Benefits Center at 1-877-228-4010.
- ✓ For questions about a specific benefit or coverage situation, call the provider partner directly. You can find provider partner contact information on page 15 or download benefit contacts on your mobile device – see page 5.

# 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 *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™ <a href="https://CatBenefitsCenter.com">CatBenefitsCenter.com</a>	1-877-228-4010
Medical - In-Person Care	Blue Cross Blue Shield of IL	<a href="https://bcbsil.com/Caterpillar">bcbsil.com/Caterpillar</a>	1-844-228-2227
	UnitedHealthcare	<a href="https://myuhc.com">myuhc.com</a>	1-866-228-4215
Medical - Virtual Visits	MDLive (BCBS members)	<a href="https://MDLIVE.com/bcbsil">MDLIVE.com/bcbsil</a> or download MDLive's mobile app	1-888-676-4204
	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
Prescription Drugs	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
	AllianceRx Walgreens Prime - Mail Order (Home Delivery)	<a href="https://AllianceRxWP.com/home-delivery">AllianceRxWP.com/home-delivery</a>	1-866-840-1222 (TTY 1-800-573-1833)
Supplemental Medical Coverage	Caterpillar Benefits Center at Alight	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
Dental	Cigna Dental	<a href="https://myCigna.com">myCigna.com</a>	1-800-244-6224
Vision	VSP	<a href="https://VSP.com">VSP.com</a>	1-800-877-7195 (TTY 1-800-428-4833)
Health Savings Account	HealthEquity	<a href="https://HealthEquity.com/Caterpillar">HealthEquity.com/Caterpillar</a>	1-844-311-9732
Voluntary Benefits - Group Legal - ID Protection	Caterpillar Benefits Center at Alight	<a href="https://CatBenefitsCenter.com">CatBenefitsCenter.com</a>	1-877-228-4010



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# ENROLL BY NOV. 19

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