



Total health



Emotional



Financial



Physical



Purpose



Social



Things to Consider for Annual Enrollment

This guide includes an overview of things to consider as you review your Caterpillar health and welfare benefit options for next year.

Enroll through the Caterpillar Benefits Center:

- Online:
CatBenefitsCenter.com
- By phone: **1-877-228-4010**
Monday through Friday,
8 a.m. to 6 p.m. Central time

Validate Personal and Dependent Information

It's important to take time to carefully review your personal and dependent information on the *UPoint* website or by calling the Caterpillar Benefits Center in the event an eligibility audit is conducted. Be sure to:

- Confirm all personal and dependent information (such as address, Social Security numbers, dates of birth, phone numbers, etc.); and
- Confirm your dependent(s) meet the eligibility requirements.

Social Security Numbers Are Required for Enrollment

You are required to provide the Social Security number of each eligible dependent you wish to cover. Please review your dependent information carefully and confirm that all of your eligible dependents whom you wish to cover are enrolled. Any dependent attaining age six months on or before January 1, 2022, who does not have a Social Security number currently on file will not be reflected as being enrolled effective January 1, 2022. If you wish to continue coverage for an eligible dependent whose Social Security number has not been provided, you must provide the Social Security number and enroll the dependent in coverage. A Social Security number is not required to enroll an eligible dependent under six months of age. Please note that dependents age six months and older are required to have Social Security numbers on file. Coverage will be terminated at the end of the plan year for dependents age six months and older if the Social Security numbers have not been provided.

Making Changes After Enrollment Ends

Following your enrollment window, you will have until December 3, 2021, to make any necessary corrections to your 2022 elections. You must contact the Caterpillar Benefits Center to make any corrections. Caterpillar Benefits Center representatives are available between 8 a.m. and 6 p.m. Central time, Monday through Friday. After December 3, 2021, you will not be allowed to make changes to your elections unless you experience a qualified change in status.



ID Cards

If you newly enroll or request an ID card during annual enrollment, you will receive it by early to mid-January. It is important to use the most recent ID card you receive at the time of service.

Review Participating Providers

If your plan option requires you to use a network provider, understand that network providers can change throughout the year as contracts expire or are terminated. You should consider which providers are participating in the plan options available to you as it may impact your election decisions.

You may not change health plans outside of annual enrollment unless you experience a qualified change in status (provider network changes are not considered a qualified change in status).

You can find current participating providers in your area by referring to the *UPoint* website's "Annual Enrollment" tab and clicking on **Find Participating Providers**.

When Your Life Changes

Federal laws set specific rules about the types of benefits coverage changes that you can make during the plan year. After you make your elections, your choices will generally stay in effect for the rest of the plan year. However, if you experience a qualified change in status, you may be able to enroll in new coverage or change your elections during the plan year. You must make your change within 31 days after the qualified change in status occurs. Examples of qualified changes in status are:

- You get married.
- You have or adopt a child.
- You move to an address with a new ZIP code, taking you out of your medical coverage area or making you eligible for a new coverage option.

Your Available Coverage May Be Changing

Review your 2022 health care benefit plan options online. Network service areas are reviewed on an annual basis and plan service areas can change. This means you may be eligible for a plan or network that you were not eligible for during prior enrollments. Likewise, you may no longer be eligible for a plan or network for which you were previously eligible.

It's important to understand the details of the plans available so you can make the best choice for you and your family during annual enrollment. Even if you don't wish to change your plan, you are strongly encouraged to review this information. For more information and to compare features of your plan options and costs, go online to the *UPoint* website and click on the **Action Needed** link on the home page, and follow instructions. If you don't have Internet access, contact the Caterpillar Benefits Center between 8 a.m. and 6 p.m. Central time, Monday through Friday, at **1-877-228-4010**.

Note: If your insurance card states "UnitedHealthcare Managed Indemnity" across the bottom, the network requirement described above does not apply to you.

Important

If you experience a life event that makes you eligible to change your benefit elections for 2021, any enrollment changes you make for 2021 must be processed before you can make your elections for 2022. You will need to contact the Caterpillar Benefits Center to enroll in your benefits for the remainder of the 2021 calendar year and then make your benefit elections for calendar year 2022.

For more information about qualified changes in status, review your Summary Plan Description on the *UPoint* website at **CatBenefitsCenter.com**.

In the event that the content of this document or any oral representations made by any person regarding the plan conflict with or are inconsistent with the provisions of the plan document, the provisions of the plan document are controlling. To the fullest extent permitted by law, Caterpillar 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.