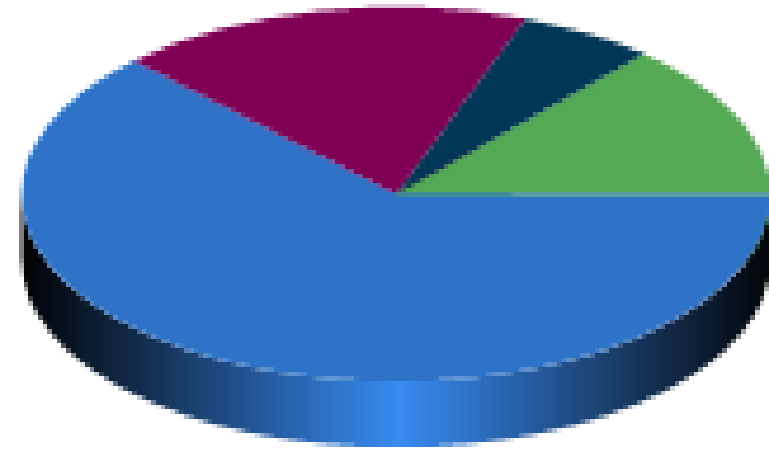


TOTAL REWARDS – MY REWARDS AT A GLANCE

- Annualized Base Salary
- Incentives/Rewards
- Health & Welfare
- Retirement & Financial Planning Benefits
- Time Off & Other Benefits
- Learning & Development



*The people at Caterpillar make everything we do possible.
Caterpillar's Total Rewards package is tailored to motivate and reward you for your work.*

OUR SOLUTIONS HELP OUR CUSTOMERS BUILD A BETTER WORLD.



PEOPLE

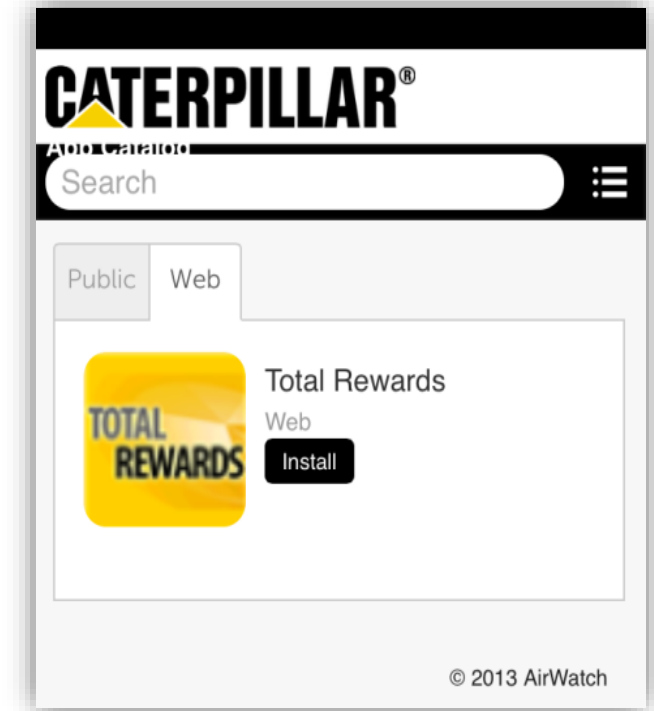
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TOTAL REWARDS WEBSITE

- Accessible through **Cat @work > Compensation & Benefits** (in the Quick Access or Messaging & Resources areas)
- Contains your personalized pay, compensation and benefits information

Get your Total Rewards information on the go!

Add the Total Rewards app to your mobile device using the Caterpillar app catalog (installed if you have AirWatch)



AirWatch installation instructions available at GIS.cat.com/mobility

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COMPENSATION PHILOSOPHY



$$\text{Base Salary} + \text{Incentive Pay at Target} = \text{Total Cash}$$

Driven by individual performance

Based on division and company goals, also team and individual performance

Base salary as a percentage of Total Compensation decreases as salary grade increases.

Incentive pay as a percentage of Total Compensation increases as salary grade increases.
More pay at risk with increased job responsibility.

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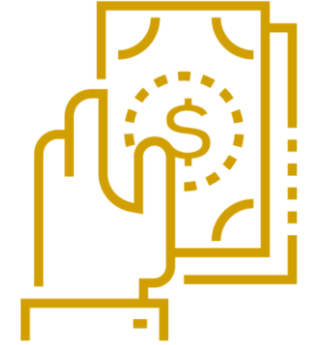


PEOPLE



PAY SCHEDULE

You'll continue to be paid on your current biweekly schedule through **April 17** (for pay period March 26-31).



After that:

- **Management employees:** You'll move to a **monthly** pay schedule & receive your paycheck on the 26th of each month (or the last banking day prior if the 26th falls on a Saturday/Sunday).
 - You'll receive your first Caterpillar paycheck on **April 26** (for pay period April 1-30).
- **Support & production employees:** You'll stay on a **biweekly** pay schedule.
 - You'll receive your first Caterpillar paycheck on **April 20** (for pay period April 2-15).

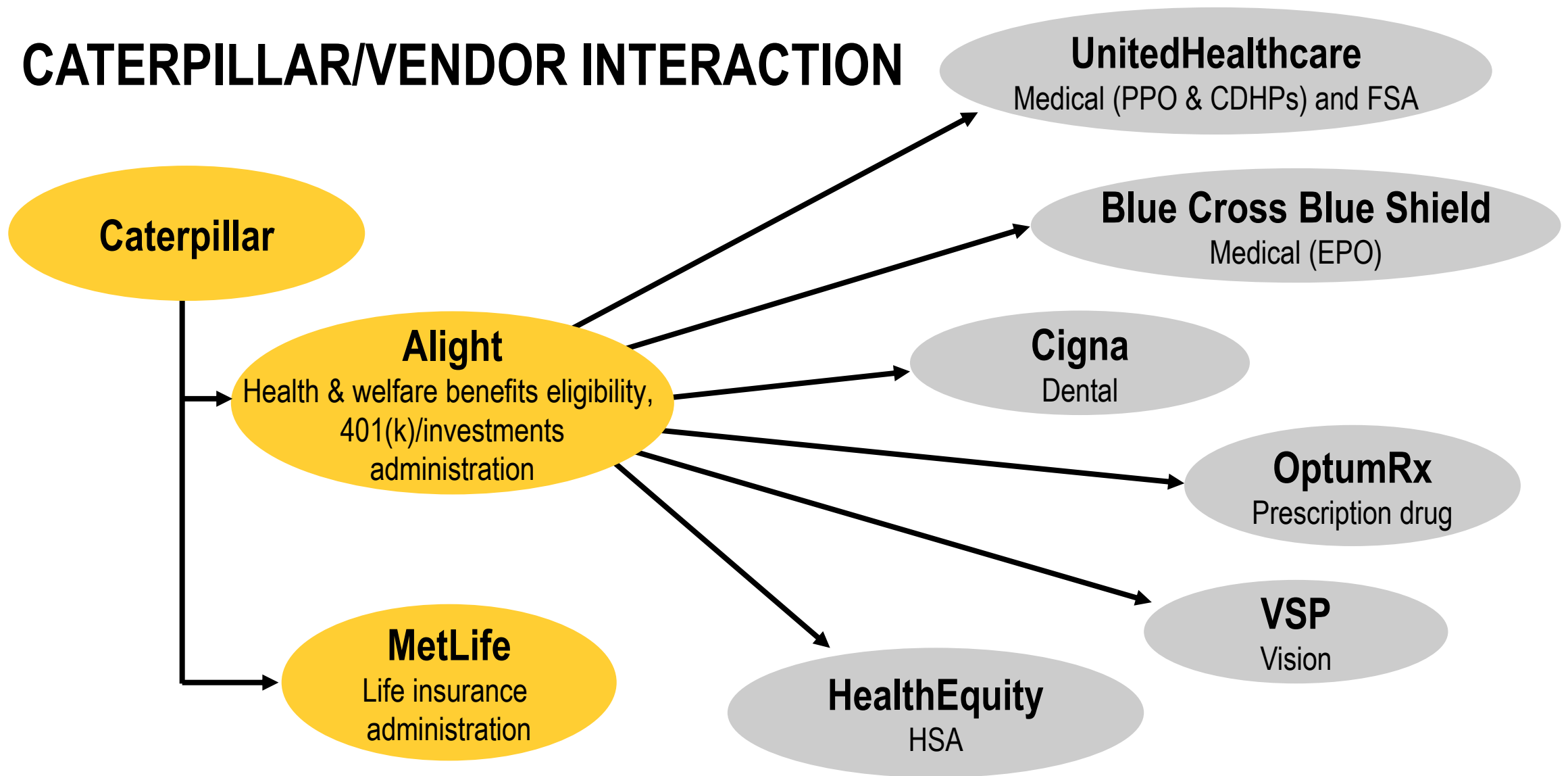
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CATERPILLAR/VENDOR INTERACTION



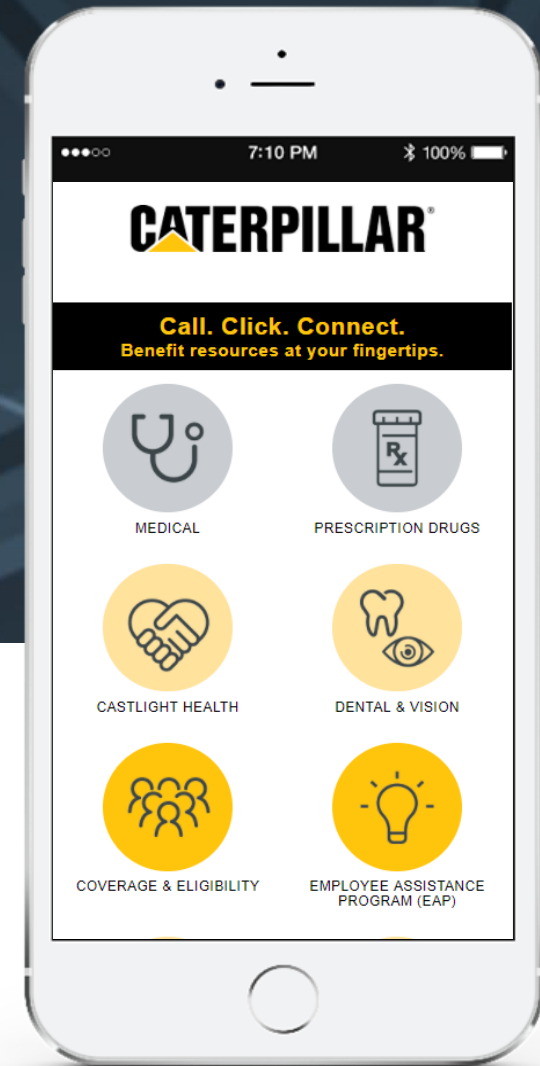
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Get the contacts you need
anytime, anywhere
with our new digital wallet card

Text **CAT** to **313131**
to receive a link for the digital wallet card.

Follow the prompts to save it as
an icon on your mobile device.



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NOW AVAILABLE: TEXT ALERTS

Get benefits & wellness alerts & tips:

Text **YELLOW** to **313131**

(normal text messaging rates apply according to your cellular service plan)

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2018 HEALTHCARE PLAN OPTIONS

BCBS National (EPO)

UHC Consumer Choice (CDHP)

UHC Choice Plus (PPO)

UHC Consumer Max (CDHP)

See your benefits summary for details.

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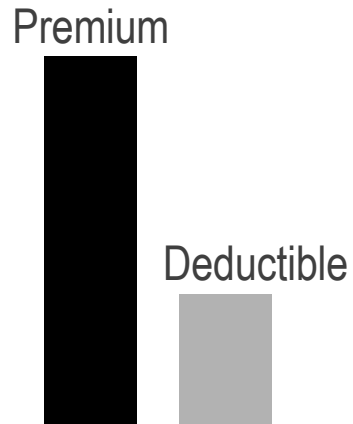
PEOPLE

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2018 HEALTHCARE PLAN OPTIONS

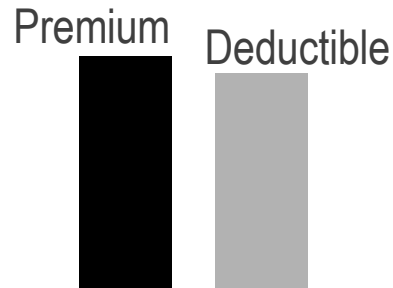
(employee-only coverage illustrated)

BCBS NATIONAL (EPO)



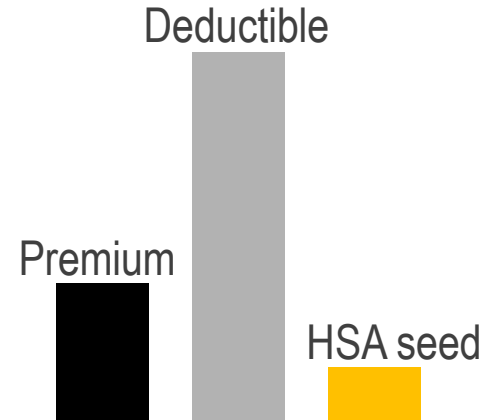
- Co-pays for office visits
- No coverage out of network

UHC CHOICE PLUS (PPO)



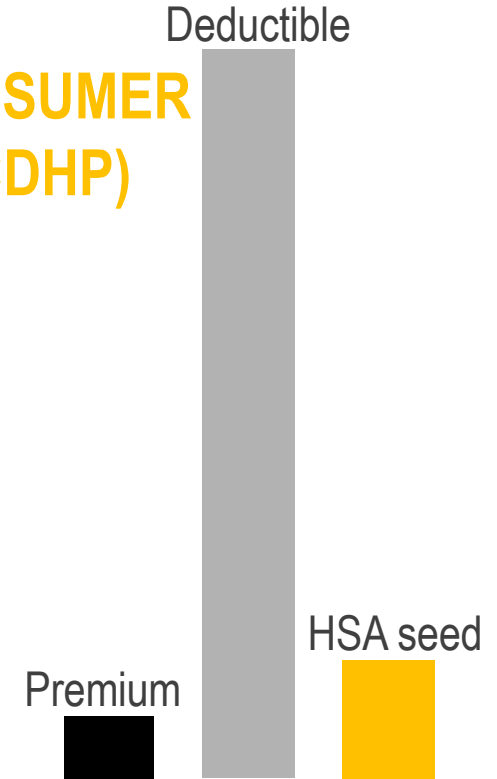
- You pay 20% co-insurance for office visits after meeting your deductible
- 50% coverage out of network

UHC CONSUMER CHOICE (CDHP)



- If enrolled in employee + spouse/child/family, must meet family deductible before plan pays co-insurance for anyone
- Prescription drugs work differently

UHC CONSUMER MAX (CDHP)



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PRESCRIPTION DRUG BENEFITS



Tier 0	>	\$0 or \$5
Tier 1	>	
Tier 2	>	20% co-insurance (\$25 min / \$60 max)
Tier 3	>	50% co-insurance (\$75 min / \$125 max)
Tier 4	>	50% co-insurance (\$100 min / \$200 max)

Pharmacy network: Walmart, Kroger, Walgreens (& affiliates) and CPRxN

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PRESCRIPTION DRUG BENEFITS

CDHP options:

You must meet your deductible before the drug co-pays and co-insurance apply.

EXCEPTION:

Medications on CDHP Preventive Drug List
(available at benefits.cat.com)



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VSP VISION BENEFITS

- **\$20 co-pay** for 1 eye exam per year
- **\$60 co-pay** for 1 contact lens exam per year
- **\$20 co-pay** for standard lenses (single vision, lined bifocal/trifocal) once per year
(lens enhancements like transition, progressive, etc., cost extra)
- **\$160 allowance** for frames every 2 years
-or-
\$140 allowance for contacts (instead of glasses) every year

“year” = calendar year

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CIGNA DENTAL BENEFITS

- **Preventive care:** **100%** covered (no deductible)
- **Deductible:** **\$50** individual / **\$100** family (except preventive care)
- **Annual maximum benefit:** **\$1,500** per person 18 & older
- **Sealants:** covered every 3 years under age 14 (no deductible)
- Common benefits:
 - **Fillings, basic dental:** **80%** covered
 - **Crowns, bridges, dentures:** **50%** covered
 - **Orthodontia:** **50%** covered, up to **\$1,500** lifetime maximum (dependents age 21 & younger)



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TAX-ADVANTAGED ACCOUNT OPTIONS

Health Savings Account*

HSA

CDHP options only

Eligible medical, hearing, dental, vision expenses

- Company contributes seed money: **\$250 to \$1,000**
- Contribute up to **\$3,450** employee-only or **\$6,900** +spouse/child/family (including seed)
- Money is yours forever
- Investment options available

Flexible Spending Account

Health Care FSA

EPO & PPO: General Purpose FSA

Eligible medical, hearing, dental, vision expenses

CDHPs: Limited Purpose FSA

Eligible dental & vision expenses

- Contribute up to **\$2,600** pre-tax
- Can carry over up to **\$500** into the next plan year if you re-enroll & elect to contribute at least **\$75**
- Unused funds are forfeited

Flexible Spending Account

Dependent Care FSA

All 4 plan options (or none!)

Daycare expenses for eligible dependents while you're working:

- Children under age 13
- Child/relative/spouse physically or mentally incapable of caring for him/herself & who lives in the same home as you for more than half the year
- Contribute up to **\$5,000** pre-tax
- Unused funds are forfeited

**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.*

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FLEXIBLE SPENDING ACCOUNTS

If you're NOT currently enrolled in a Flexible Spending Account (Health Care or Dependent Care), you CANNOT newly enroll in one under the Caterpillar plan.

You'll have to wait until the plan's regular annual enrollment period in the fall.

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IF YOU'RE CURRENTLY ENROLLED IN AN FSA

- You **must** enroll with the same annual contribution amounts you elected under the ISO plan for 2018, up to \$2,600 (maximum under the Caterpillar plan). Your payroll contributions and claim reimbursements to date will roll over to the Caterpillar plan.
- The enrollment system will let you change your election amount, but if you do, it will be changed back to your original ISO election (up to \$2,600 Caterpillar plan maximum) after the enrollment window closes.
 - The Caterpillar Benefits Center will audit the FSA elections and make any corrections.
 - This applies to Health Care and Dependent Care FSA elections.

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IF YOU'RE CURRENTLY ENROLLED IN AN FSA

NOTE: There are IRS rules regarding Health Care FSAs and Health Savings Accounts (HSAs).

If you enroll in a CDHP option (UHC Consumer Choice or UHC Consumer Max):

CDHPs can be paired with a Health Savings Account (HSA). You **cannot** contribute to both a General Purpose Health Care FSA and a Health Savings Account (HSA).

- Your Health Care FSA will automatically convert to a Limited Purpose FSA.
- Limited Purpose FSAs can only be used for eligible dental and vision expenses.

If you enroll in the UHC Choice Plus PPO or BCBS National EPO:

Your Health Care FSA will operate the same as it currently does (these are not CDHP options).

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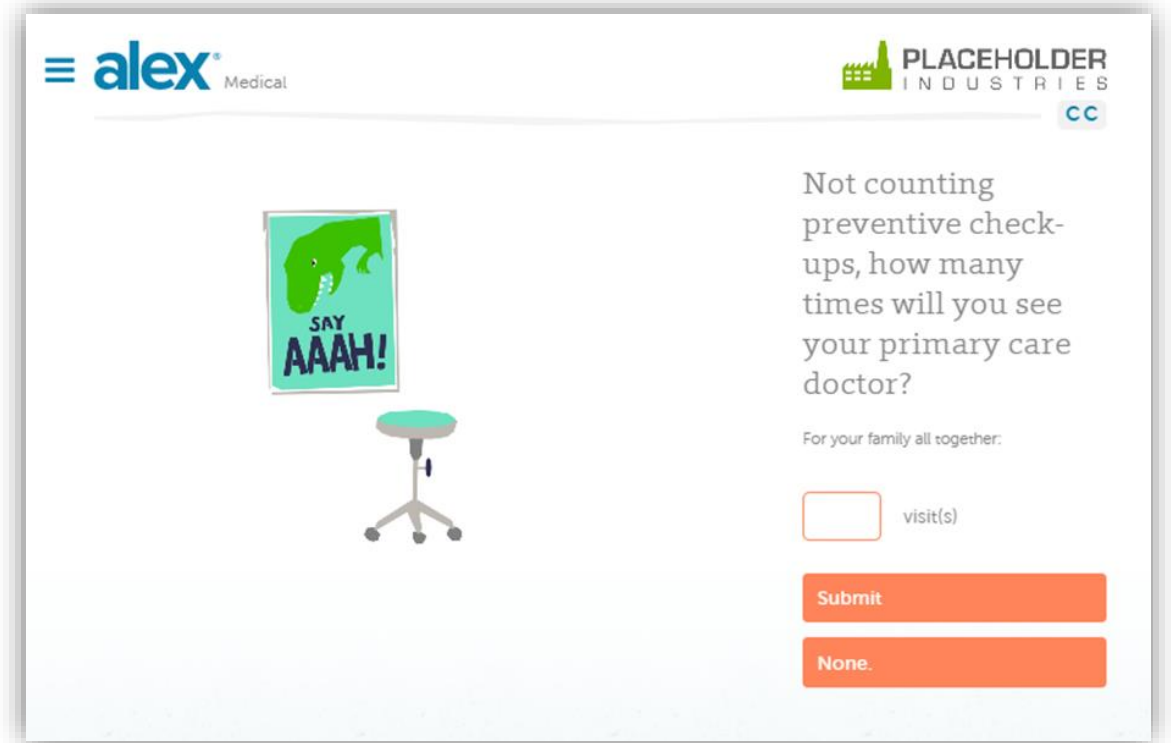
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ALEX TOOL

Free, easy-to-use, online tool to help you choose your best healthcare plan option:

- Asks you basic questions about your healthcare situation
- Uses simple language
- No complicated forms to fill out
- Recommends a healthcare plan option based on your responses



alex[®] Medical

PLACEHOLDER INDUSTRIES CC

Not counting preventive check-ups, how many times will you see your primary care doctor?

For your family all together:

visit(s)

Submit

None.

Access ALEX today at benefits.cat.com!

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CASTLIGHT HEALTH

Helps you best use your healthcare benefits:

- Compare doctors, hospitals and medical services by cost estimates, quality ratings and location
- Check prices of prescription drugs
- Understand your plan
- Review past expenses



myCastlight.com/Caterpillar or 1-866-960-7036

Mobile app also available!

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ELIGIBILITY FOR HEALTHCARE COVERAGE

- **Eligible dependents:**

- Legally recognized spouse or same-sex domestic partner (opposite-sex domestic partners are ineligible)
- Children up to age 26: Biological children, adopted children, children placed with you for adoption, and stepchildren (including children of your same-sex domestic partner)

- **When enrolling an eligible dependent, you'll need their:**

- Name
- Birth date
- Social Security number (for dependents age 6 months or older)

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DUAL-CATERPILLAR COUPLES



Every Caterpillar employee's eligibility for healthcare benefits is based on their employee status.



If you're married to another Caterpillar employee, you must each enroll in **your own plans**. You **cannot** be a dependent spouse on each other's plans.



Dependent children can be added to either employee's plan, but **not to both** employees' plans.

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SPOUSAL SURCHARGE

- A set dollar amount added to the monthly Caterpillar healthcare premium charged for Employee + Spouse/Partner or Family coverage
- Applies when your spouse/same-sex domestic partner has access to employer-sponsored group insurance coverage, but declines it and enrolls in the Caterpillar healthcare plan as sole and primary coverage
- After you enroll a spouse/partner in your healthcare plan, you'll receive a packet from Alight containing a spousal surcharge affidavit and instructions. **You must complete and return the affidavit or the spousal surcharge will be deducted from your paycheck, even if your spouse is not subject to it.**
- The surcharge can only be discontinued during annual enrollment or within 31 days after experiencing a qualified status change.

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CATERPILLAR BENEFITS CENTER at ALIGHT

Your first contact for:

- Eligibility
- Enrollment
- Qualified Status Changes

1-877-228-4010

Monday-Friday, 8 a.m.-6 p.m. (CT)

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ENROLLMENT TIMELINE AND COMMUNICATIONS

- **You'll be mailed an enrollment kit in early April containing:**

Access Guide

COBRA Rights Notice

Enrollment worksheet

HIPAA Privacy Notice

- **You'll have 31 days to enroll in benefits**

(once you enroll, coverage will be retroactive to April 1, 2018)

*Check your enrollment worksheet for your enrollment deadline – you **must** enroll by the deadline or you **will not** have healthcare coverage for the remainder of 2018!*

- **2 ways to enroll:**

- Online at the UPoint website: resources.hewitt.com/cat
- Call the Caterpillar Benefits Center: **1-877-228-4010** (Mon-Fri, 8 a.m.-6 p.m. CT)

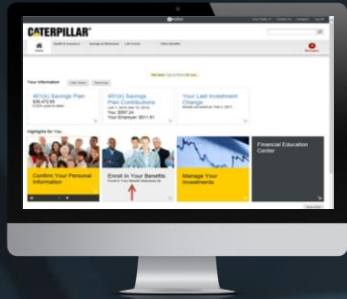
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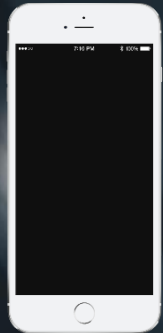
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CREATE A USER ID AND PASSWORD



UPoint™ website (resources.hewitt.com/cat)

The first time you log in, you'll be prompted to create a user ID and password.



Phone (1-877-228-4010)

If you don't have Internet access, you may establish a numeric password over the phone.

It's best to create your user ID and password early in the enrollment window!

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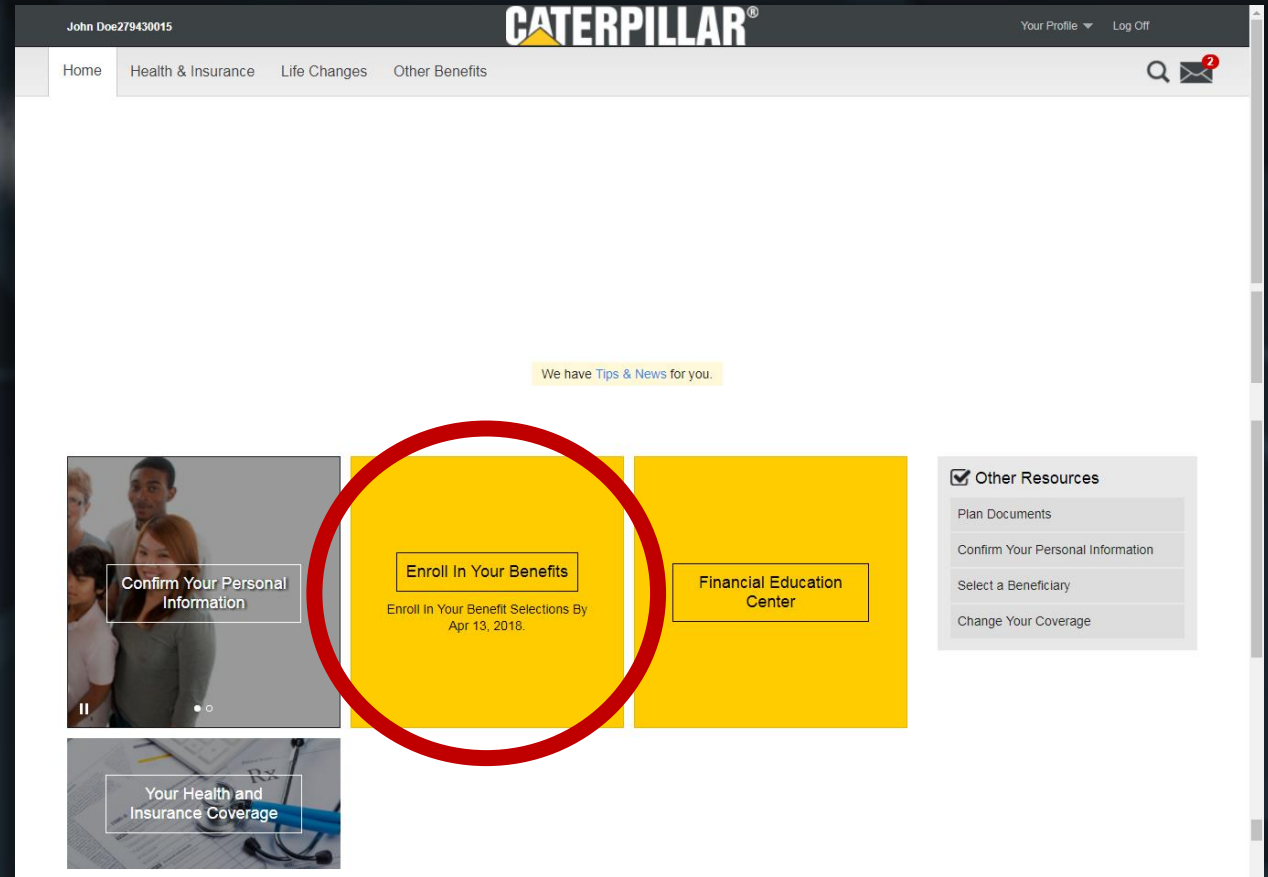
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HOW TO ENROLL ONLINE

Visit resources.hewitt.com/cat.

Click on the “Enroll in Your Benefits” tile.



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HOW TO ENROLL ONLINE

Click on “Research and Enroll” to begin the enrollment process.

The screenshot shows the Caterpillar online enrollment portal for user John Doe279430015. The page is titled "Welcome to New Hire Enrollment" and includes a "Research and Enroll" button circled in red. The page content includes:

- Navigation:** Home, Health & Insurance, Life Changes, Other Benefits. Search and notification icons are in the top right.
- Buttons:** "Enroll In Your Benefits", "Coverage Details", "Learn About".
- Header:** "Welcome to Enrollment" with a "Print" button.
- Main Content:**
 - Welcome to New Hire Enrollment:** "You must enroll by 11:59 p.m. CT on April 13, 2018". A "Research and Enroll" button is present.
 - John, it's time to learn about and enroll in your benefits.**
 - Learn About Your Benefits:** Includes a "TO DO..." sticky note icon and a "Learn More" button.
 - Learn About Castlight:** Includes a "Learn about Castlight" button.
 - Review and Choose Your Options:** Includes a "Research and Enroll" button circled in red.
- Footer:** "UPOINT™ Delivered by Alight Solutions", "Legal Information", "Privacy Statement", "Cookie Notice", "Feedback", and "©2017-18 Alight Solutions".

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HOW TO ENROLL ONLINE

Click on “View/Change” to enroll in each benefit and add dependents, if desired.

The screenshot shows the Caterpillar online benefits enrollment interface. At the top, the user's name 'John Doe279430015' and the Caterpillar logo are visible. The navigation bar includes 'Home', 'Health & Insurance', 'Life Changes', and 'Other Benefits'. The main heading is 'Your Benefits Summary' with a note that enrollment closes at 11:59 p.m. CT on April 13, 2018. Below this, there is a section titled 'View, Compare, or Change Your Benefits' with a sub-note: 'This is the coverage you'll receive, if you don't make any changes. You can make changes, including declining coverage, by selecting View/Change below.' A table lists various benefits with their current status and a 'View/Change' button for each. The 'Medical' benefit is currently set to 'No Coverage' with a 'View/Change' button circled in red. Other benefits include Dental (No Coverage), Vision Care (No Coverage), Flexible Spending Account (\$0.00/Year), Business Travel Accident (\$135,000.00), and Employee Assistance Program (Member Only). A 'Total Cost' row shows 'Your Benefits' with a cost of '\$0.00'. At the bottom, there is a note about printing the page and a 'Complete Enrollment' button.

Your Benefits		Pay Period	Annual
Medical	No Coverage	Your Pay Period Cost	View/Change
		\$0.00	
Dental	No Coverage	Your Pay Period Cost	View/Change
		\$0.00	
Vision Care	No Coverage	Your Pay Period Cost	View/Change
Flexible Spending Account	\$0.00/Year	\$0.00	
Business Travel Accident	Business Travel Accident	Your Pay Period Cost	
	\$135,000.00	\$0.00	
Employee Assistance Program	Coverage	Your Pay Period Cost	View/Change
	Member Only	\$0.00	
Total Cost	Your Benefits	Your Pay Period Cost	
		\$0.00	

You may want to print this page for your records. If you're unable to print this page, you may request a paper confirmation by calling the Caterpillar Benefits Center.

You must enroll by April 13, 2018.

[Complete Enrollment](#) [Quit](#)

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HOW TO ENROLL ONLINE

When you've completed your selections, click "Complete Enrollment."

Dependent Care Flexible Spending Account	Your Contribution \$200.00/Year	Your Pay Period Cost \$22.23	View/Change
Spousal Surcharge	Surcharge Applies	Your Pay Period Cost \$145.00	View/Change
Business Travel Accident	Business Travel Accident \$135,000.00	Your Pay Period Cost \$0.00	
Employee Assistance Program	Coverage Member Only	Your Pay Period Cost \$0.00	View/Change
Total Cost	Your Benefits	Your Pay Period Cost \$363.56	

By completing this enrollment, you certify that:

- Any dependents covered under the plans or being added are indeed eligible as described [here](#).
- You'll provide proof of dependent eligibility, if requested.
- You'll immediately notify the Benefits Center if your dependent becomes ineligible for coverage.

You must complete this enrollment by **11:59 PM, 12/13, 2018.**

[Complete Enrollment](#) [Quit](#)

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HOW TO ENROLL ONLINE

Print your confirmation page.

The screenshot shows a web page for John Doe (ID: 279430015) on the Caterpillar portal. The page title is "Your Enrollment is Confirmed - Required Follow-Ups". It states that the user has successfully submitted their benefit choices and provides a confirmation number: 441374585. A yellow box highlights the "Required Follow-Ups" section, which includes "Complete Castlight Registration" with a link to sign in. Below this, the "Health Plan ID Card" section explains that it takes 4-6 weeks to receive the card. A sidebar on the right contains information about what happens next, including instructions to print the page and details about email notifications.

John Doe279430015 **CATERPILLAR®** Your Pro

Home Health & Insurance Life Changes Other Benefits

Your Enrollment is Confirmed - Required Follow-Ups

You've successfully submitted your benefit choices.

Your confirmation number is **441374585**.

To finish the enrollment process, complete the follow-ups below.

Required Follow-Ups

Complete Castlight Registration

Your selected medical plan offers the benefit of Castlight to manage costs and find care.

[Click here to sign in](#)

Health Plan ID Card

It normally takes 4 to 6 weeks from your enrollment before you'll receive your ID card. If you require medical services and need to verify your coverage, your plan will have your enrollment on file within 2 weeks after you enroll. If you don't receive your ID card or aren't sure if you'll receive one, see [Health Plan ID Card](#) to learn what to do.

What Happens Next

Print this page for you. If you are unable to print this page, you may request a paper confirmation of your enrollment from the Caterpillar Benefits Department.

If your preferred email address is not on file, you will receive an email that contains your enrollment elections and a reminder. If you do not receive an email by clicking on the "Personal Information" link in the top right corner of this page, you will receive a reminder email.

You won't receive a reminder email.

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WHAT TO EXPECT AFTER ENROLLING

- As long as you enroll by your enrollment deadline, your coverage will be effective April 1, 2018.
- Applicable premiums will be deducted from your future pay. (You may initially have 2 premium deductions on your paycheck, depending on the date you enroll and payroll calculation timing.)
- Your enrollment information will be sent to UnitedHealthcare or Blue Cross Blue Shield, as well as OptumRx, VSP and Cigna.
- Your healthcare ID cards will be mailed to your home in about 4-6 weeks.

***Remember to keep your contact info up to date
so you receive important mailings!***

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WHAT TO EXPECT AFTER ENROLLING

Dependent Verification:

- If you enroll a dependent under your healthcare coverage, you'll need to verify their eligibility.
- After your enrollment is processed, you'll be mailed a dependent verification packet from the Dependent Verification Center.
- Review the materials & instructions carefully – **you must provide the required documentation by the deadline or your dependents will be removed from your health insurance.**
- Examples of required documentation: marriage certificate, domestic partner registration, federal tax return, birth or adoption certificate, etc.

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FOR CLAIMS PRIOR TO APRIL 1, 2018

- If you or your eligible dependents received medical services between Jan. 1 and March 31, 2018, the costs applied to your current deductible and/or maximum out-of-pocket limit will be credited to your Caterpillar medical coverage.
 - The credit will be applied in June. Claims for any services received after April 1 will then be reprocessed, if necessary. Any money due back to you after reprocessing will be provided by your carrier (UnitedHealthcare or Blue Cross Blue Shield).
 - In June or later, if you receive an Explanation of Benefits (EOB) from your previous carrier that shows a different amount applied to your deductible or MOOP than what was credited, you can provide a copy of the EOB to the Caterpillar HR Service Center, and the additional credit will be applied, if applicable.
- This does not apply to prescription drug, dental and vision benefits. They start over as of April 1, 2018.

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QUALIFIED STATUS CHANGES



Call the Caterpillar Benefits Center at 1-877-228-4010

within 31 days of the qualified status change (marriage, divorce, birth, adoption, etc.)



Provide documents to verify eligibility

within 60 days of enrollment or coverage will be dropped



Adding a baby?

Social Security numbers are not required for babies younger than 6 months. But, you must provide the SSN when you receive it (before the baby reaches 6 months old).

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CATERPILLAR WELLNESS EXAM PROGRAM

- To help you manage your health, Caterpillar offers confidential wellness exams when you are age 25, 28, 31, 34, 37, 40, 43, 46, 49 and 50. Exams are offered annually after age 50.
- The exam provides evidence-based preventive services and testing either in local Health Service Units or at designated local medical providers
- Participation in the program is voluntary and confidential.
- For more information or to schedule an appointment, call Caterpillar Medical at **1-877-838-0596**.

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EMPLOYEE ASSISTANCE PROGRAM

- Confidential consultation, assessment, information and referrals for a variety of work/life and personal issues
- Confidential face-to-face counseling services with licensed counselors
- Referrals to local providers and national services
- Comprehensive resource library of materials
- Free monthly webinars
- Confidential, free, available 24 hours a day, 7 days a week
- Accessible by phone at 1-866-228-0565

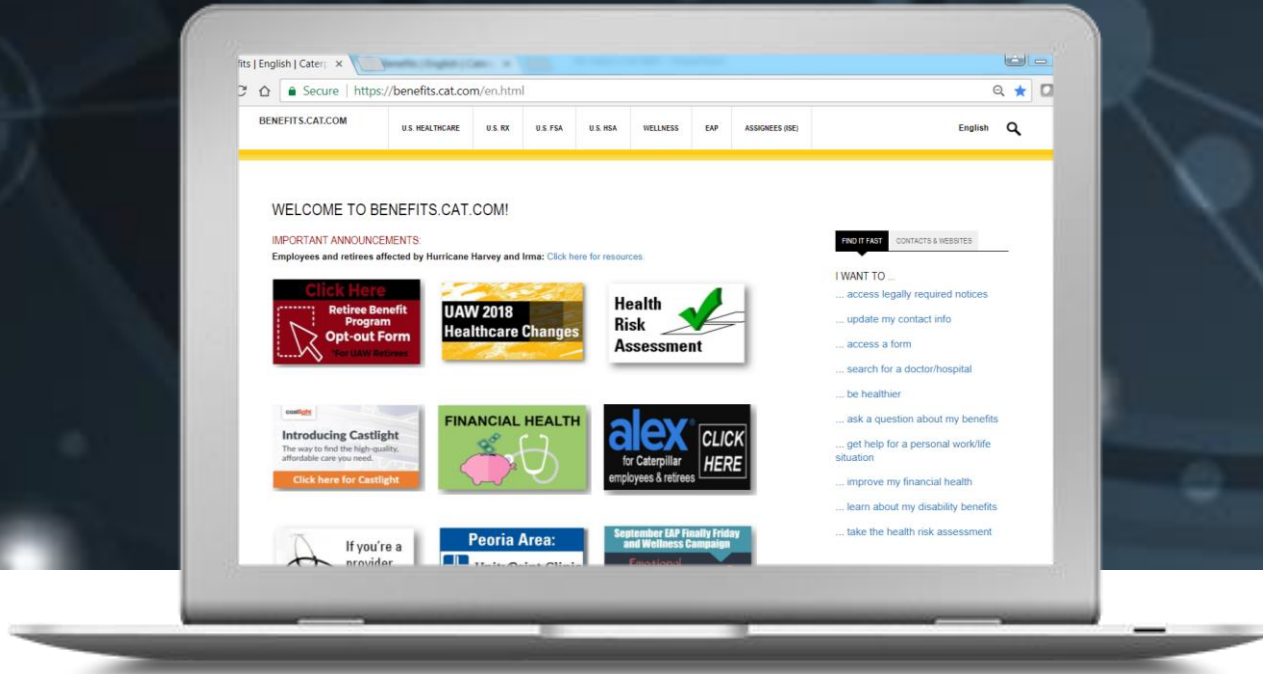
To learn more, visit benefits.cat.com > EAP

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benefits.cat.com

Your source for healthcare information & communications



Healthcare

Medical, dental & vision info
Castlight & ALEX tools
Contacts & Forms



Rx

Caterpillar Drug Formulary
CDHP Preventive Drug List
Network Pharmacy Directory



FSA & HSA

FAQs
Vendor contacts



Wellness & EAP

Wellness tips & resources
Financial health info
Employee Assistance Program

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CATERPILLAR 401(K) SAVINGS PLAN

- Opportunity to contribute before and/or after tax (Roth) dollars toward your retirement savings
- Caterpillar **matches your contributions** \$1 for \$1, up to 6% of your eligible annual compensation (base pay + incentive pay)
- 2018 annual **combined** contribution limit of \$18,500 (\$24,500 age 50 and older) applies – for both Roth (after tax) and pre-tax 401(k) accounts
- You may initiate a rollover from another qualified plan.
- There are provisions for loans and hardship withdrawals.
- Caterpillar also makes an **additional annual employer contribution** of 3-5% of your eligible compensation based on age and years of service as of the end of the plan year



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ANNUAL EMPLOYER CONTRIBUTION (AEC)

- All eligible 401(k) plan participants receive the AEC
- Eligible pay and benefit service will be used to determine AEC compensation and eligibility beginning 4/1/2018
- Contribution percentage will be based on age and service as of the end of the year:

Points	Annual Employer Contribution Amount
44 or less	3% of compensation
45 to 64	4% of compensation
65 or more	5% of compensation

EXAMPLE: An ISO employee is age 43 and worked 1,000 hours between 4-1-2018 and 12-31-2018. Under current plan provisions, the employee would have earned **1 year of benefits service**, have **44 points** and be eligible for a **3% annual employer contribution**.

The 3% would be calculated based on eligible pay earned from 4-1-2018 to 12-31-2018.

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YOUR PARTICIPATION

- You'll soon receive an Automatic Enrollment Notice by U.S. mail from Alight explaining that you have a 30-day window during which you may:
 - Choose your contribution percentage (up to 70% of eligible pay)
 - Select investment option(s)
 - Decline enrollment
- If you do not decline enrollment during your 30-day window:
 - You'll be automatically enrolled in the Target Retirement Fund closest to your age 65 birthdate with a contribution percentage of 6%
 - Payroll will begin deducting your 401(k) contribution on a pre-tax basis as soon as administratively possible following the 30-day window
- You may change your contribution percentage at any time, and start/stop participating at any time
- Vesting service begins effective 4/1/2018



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401(K) INVESTMENT OPTIONS



- 11 core investment funds (includes stable principal, money market, bond, large cap, small/mid cap, international equity) including the Caterpillar Stock Fund
- 10 Target Retirement options
 - Professionally managed
 - You can only select one target retirement fund option
 - Fund becomes more conservative over time
- You may change your fund allocation(s) at any time.
- Self Directed Brokerage Account (SDBA) Window– Alight Financial Services
 - Over 10,000 mutual fund choices
 - Includes individual company stocks, Exchange Traded Funds (ETFs) and bonds
 - Your account is charged \$20/quarter if you have a balance

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INVESTMENT ADVISORY SERVICES

Align Financial Advisors in partnership w/ Financial Engines



Online Advice

Manage your account on your own

- A source for online help if you're already managing your own account and want to continue doing so
- Get investment recommendations and see how different choices could impact your financial future
- Online Advice is available at no additional cost to you



Professional Management

Have AFA manage your account for you

- A personalized plan and ongoing management from a team of expert investment advisors
- AFA will create your personalized retirement strategy, put your plan into action and help keep you on track
- Professional Management is available at a competitive rate

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INCOME PROTECTION

(Short-Term Disability/Long-Term Disability)

- Refer to the Summary Plan Description that will be mailed or emailed to you for more information on disability plan options. *(also available at UPoint website: resources.hewitt.com/cat)*
- If a situation arises where disability plans are necessary, please refer to your local HR department for more information.



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LIFE INSURANCE

Basic term life insurance:

- Provided at no cost to non-tobacco users (tobacco users* must pay a premium)
- Equal to 2x your annual base salary

Optional life insurance:

- You can purchase 1x – 8x your annual base salary at group rates
- Guaranteed issue within the 31-day enrollment window for up to 2x your annual base salary
- For more than 2x your annual base salary, you'll need to provide Evidence of Insurability
- Spousal and/or dependent life insurance can also be purchased at group rates

**You're considered a tobacco user if you've used tobacco products within the past 24 months.*



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LIFE INSURANCE ENROLLMENT with METLIFE

- Review the information you'll receive in your MetLife life insurance enrollment kit.
- You may either:
 - Complete your enrollment and designate your beneficiary or beneficiaries online at [metlife.com/mybenefits](https://www.metlife.com/mybenefits), or
 - Complete the paper enrollment form and beneficiary designation in your kit from MetLife and mail them to MetLife.
- Remember to keep your beneficiary information up to date. Ongoing, if you need to update your beneficiary, you may do so any time online at the MetLife website or by calling MetLife and requesting, completing and returning a new beneficiary designation form.

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VOLUNTARY BENEFITS



Through the Mercer Your Choice platform, you have access to products that provide financial protection to individuals and families.

Enrollment window – April 1-30:	Enrollment window – April 16-30:	Enroll anytime:
Group Legal Services Plan	Accident Insurance Hospital Indemnity Insurance Critical Illness Insurance	Auto Insurance Identity Protection Services Homeowners/Renters Insurance Pet Insurance

You have the flexibility to choose the Voluntary Benefits that best meet your personal needs while benefiting from group rate pricing and convenient payroll deduction.

YourChoiceVoluntaryBenefitsandDiscounts.com

Caterpillar does not sponsor, endorse or administer these benefits. These benefits do not constitute an “employee benefit plan” under the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

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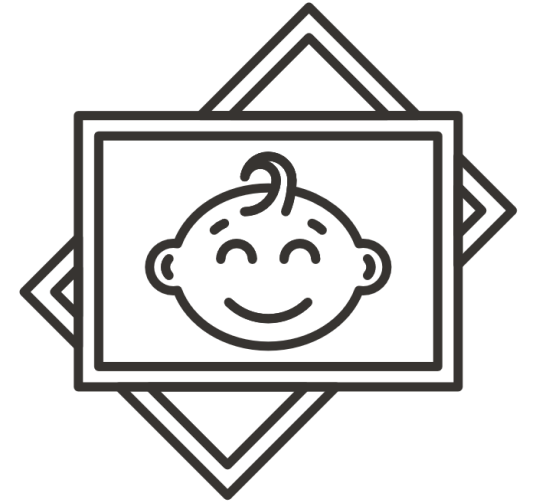


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ADOPTION ASSISTANCE BENEFIT

- Adoption Assistance Benefit Plan reimburses active, full-time U.S. employees for up to \$5,000 of qualified adoption expenses per eligible child
- Applies to approved domestic and international adoptions of eligible children who are under age 18 and not a blood relative (e.g. excludes adoption of stepchildren and grandchildren)
- Reimbursement is made only after the adoption is finalized (must submit claim within 90 days of legal date of adoption)



Cat @work > Compensation & Benefits > Work & Life Changes > Welcoming a New Child/Adoption

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OTHER BENEFITS & PROGRAMS

- Employee discounts
Cat @work > Compensation & Benefits > Activities, Discounts & Other Benefits
- Employee Resource Groups
inclusion.cat.com
- Caterpillar Foundation initiatives
caterpillar.com/foundation
- Business Resource Center
- Service awards
Cat @work > Compensation & Benefits > Activities, Discounts & Other Benefits

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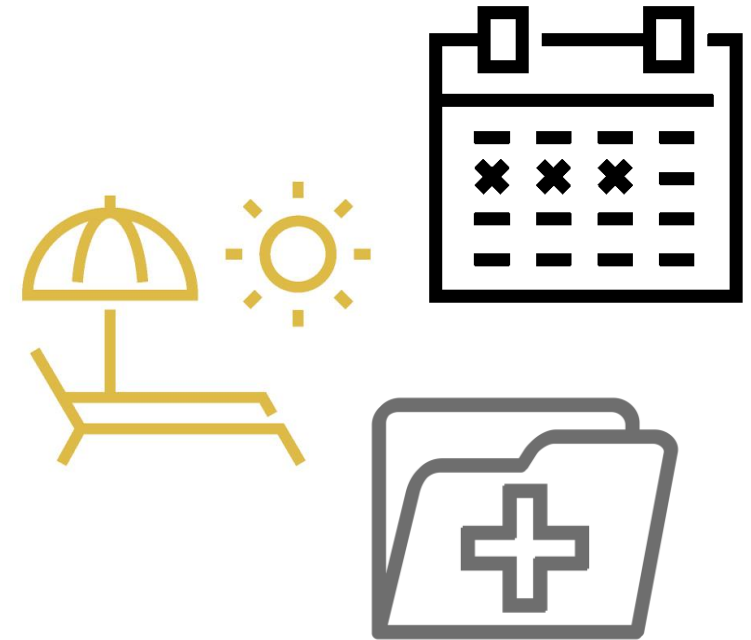


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TIME OFF

- Holidays
- Paid time away from work/vacation days:
 - You'll continue with your current time off allotment until you reach a Caterpillar milestone year (1, 5, 10, 15), then you'll follow the Caterpillar time off policies.
- Paid and unpaid leaves



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CAT @WORK OVERVIEW

- Main portal for all Caterpillar and employee information
- From Cat @work, you can access:
 - Company news
 - Compensation and benefits information
 - Classes and learning opportunities
 - Internal job application site
 - Travel resources
 - Business unit specific information

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