2026 Healthcare Plan Options ACTIVE ONLY

	Traditional Plan Options		Consumer-Directed Health Plan Options	
	BCBS National (EPO)	UHC Choice Plus (PPO)	UHC Consumer Choice (CDHP)	UHC Consumer Max (CDHP)
Individual Deductible	$600	$1,000	$1,750*	$3,000*
Family Deductible	$1,200	$2,000	$3,500	$6,000
Individual MOOP	$2,500	$3,500	$3,500	$5,000*
Family MOOP	$5,000	$7,000	$7,000	$10,000
Medical Co-Insurance (in-network / our-of-network)	20% / 0%	20% / 50%	20% / 50%	20% / 50%
Office Visit-- Primary care	$20 co-pay	Co-insurance after deductible	Co-insurance after deductible	Co-insurance after deductible
Office Visit-- Specialist	$40 co-pay	Co-insurance after deductible	Co-insurance after deductible	Co-insurance after deductible
Preventive care/screenings/ immunizations	No charge in-network	No charge in-network	No charge in-network	No charge in-network
Employee-only Premium	$150	$105	$70	$40
Employee + Spouse Premium	$375	$263	$175	$100
Employee + Child(ren) Premium	$300	$210	$140	$80
Family Premium	$525	$368	$245	$140
Annual HSA seed from Caterpillar	Not eligible for H.S.A.	Not eligible for H.S.A.	$300/ $600	$550 / $1,100

*On the CDHP options, the individual deductibles and individual MOOPs only apply to those enrolled in the employee-only coverage tier. For all other coverage tiers, you must meet the family deductible and family MOOP.

If you're subject to the spousal surcharge, it's $145 per month in addition to your premium.

Notice the annual H.S.A. seed amounts:

The 1st number is the amount Caterpillar will deposit in your H.S.A. if you enroll in the employee only coverage.
The 2nd number is the amount Caterpillar will deposit in your H.S.A. if you enroll in any other coverage tier.

You must open an H.S.A. through Caterpillar's designated H.S.A. vendor (HealthEquity) to receive company contributions.