



Annual Employee Benefits Communications

For Support and Management employees

Agenda

- 1 Singapore Benefits Overview
- 2 MyCatFlex Benefits and 2024 Updates
- 3 Leave, Financial and EAP Benefits

Total Rewards Strategy

Pay-for-performance



Recognition



Support **a step change** in our recognition culture by delivering a global tool to support financial and non-financial recognition

Market Competitive



Deliver **market competitive** and **cost effective** benefits

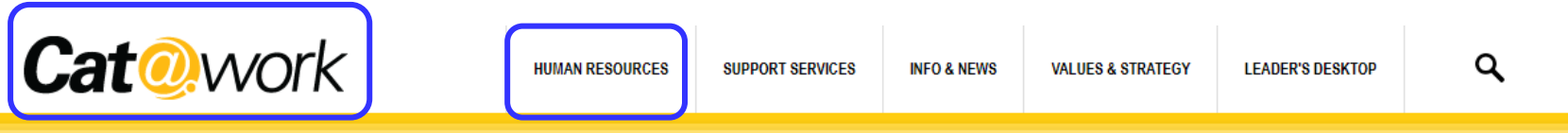
Total Health



Develop a Global Total Health Strategy



HR Policies



- TOTAL REWARDS >
- CAREER PLANNING & LEARNING >
- PERFORMANCE MANAGEMENT >
- HR POLICIES >**
- HR OPERATIONS & EMPLOYEE SUPPORT >
- UPDATE PERSONAL INFORMATION >

HUMAN RESOURCES

HR POLICIES

The HR Policies page is our central resource for HR policies, procedures and handbooks used in many parts of the world.

This site provides an overview of the personnel policies and practices for various employees of Caterpillar.

If you cannot locate the information you need or have questions, please contact your division HR professional.

QUICK LINKS

- [Enterprise Policies & Procedures](#)
- [Leave of Absence \(loa.cat.com\) - U.S.](#)
- [HR Operations & Employee Support](#)

HR PROFESSIONAL RESOURCES

[HR Only](#)

[HR Policies | Employee Handbooks](#)

Select Human Resources >
 HR Policies > Singapore
[Singapore \(cat@work\)](#)

HR POLICIES







Limited Access to Links: Access to the country HR policy pages below is secured. You will only be able to access the country policy page for your primary work location. You will not be able to access links for other countries.

GLOBAL HR POLICIES

- [Human Rights for Recruiting & Hiring](#)
- [Job Changes](#)
- [Total Rewards Change Approvals](#)

ASIA PACIFIC
[Singapore](#)

Singapore Benefits Overview

Group Insurance	Medical Benefits	Flexible Benefits	Leave Benefits	Financial Benefits	Mental Health
<ul style="list-style-type: none"> • Life Insurance • Accident Insurance • Hospitalization Insurance 	<ul style="list-style-type: none"> • Medical • Dental • Maternity • Health Screening 	<ul style="list-style-type: none"> • CatFlex Points (to upgrade insurance or buy benefits) 	<ul style="list-style-type: none"> • Annual Leave • Flex Leave • Sick Leave • Family Leave 	<ul style="list-style-type: none"> • Retirement benefits • Employee Investment Plan (EIP) 	<ul style="list-style-type: none"> • Employee Assistance Program (EAP)
					

MyCatFlex Benefits

MyCatFlex Benefits

Core

- Medical
- Dental
- Maternity
- Health Screening
- Pap Smear
- Hepatitis B Vaccination
- Life Insurance
- Accident Insurance
- Hospitalization Insurance

Flex

- CatFlex Points provided
- Upgrades/downgrades for Life and Accident Insurance
- Upgrades and/or Dependent(s) enrolment for Hospitalization Insurance
- Flexible claims items (e.g., wellness and lifestyle expenses)

Medical

What is it for?

Outpatient medical treatments by GP and Specialists doctors
Note: Referral letter is required for Specialist treatment and is valid for 12 months

What is the benefit limit?

Employee: 100% reimbursement, capped at **\$5,000**/year
Dependents: 80% reimbursement, capped at **\$1,200**/year/dep

GP Panel Provider – MHC Clinic

- Download m-Plify app
- Login using NRIC and date of birth
- Corporate rates for consultation
- Cashless visits



Non-Panel Provider

- Pay-and-claim basis

Telemedicine – Doctor Anywhere

- Download Doctor Anywhere app
- Register using CAT email
- Corporate rates for consultation
- Pay-and-claim basis



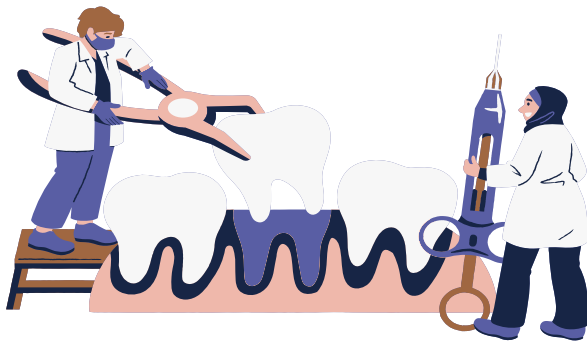
Dental

What is it for?

General routine dental treatments including any restorative treatments (not for cosmetic purposes)

What is the benefit limit?

Employee: Capped at **\$400/year**
Dependents: Capped at **\$150/year/dep**



Maternity

What is it for?

Maternity expenses including delivery expenses and pre/post natal check-ups

What is the benefit limit?

Management employees: Capped at **\$3,000/delivery**
Support employees: Capped at **\$2,000/delivery**

Health Screening

What is it for?

Annual health screening (Corporate packages available)

Who is eligible?

Singapore-payroll employees with at least 1 year of service:

Age 35 to 39: 1x health screening

Age 40 to 49: Every 2 years

Age 50 and above: Every year

What is the benefit limit?

Employee: Capped at **\$320**/year

Miscellaneous

What is it for?

- Hepatitis B Vaccination
- Annual Pap Smear Test
- Insurance GST Expense
- Excess Medical and Hospital Expense
- H&S Insurance Premium Subsidy

Refer to the handbook for more details on the eligibility rules and benefit limit



Dependent Definition



It is your responsibility to update Workday immediately if there are any changes



SPOUSE

- Not divorced or legally separated from employee
- Below age 70 (next birthday)



CHILDREN

- Natural or step children from a legal marriage or adopted children
- Below age 25 (next birthday)
- Must be unmarried and unemployed

Age calculation based on attained age as of policy start date (1st January)

Example: Child born on 01 Feb 1999 is eligible for 2024 insurance cover (age 24 as of 1st Jan / age 25 next birthday)

CatFlex Points

Salary Grade

SG 28 & Above: **1,100**
SG 25 to 27: **740**
SG 15 to 24: **140**

Length of Service

Year 0: **100**
Year 1: **250**
Year 2 onwards: **+10 each year**

*Based on Continuous Service Date in Workday
Not applicable to Outbound ISEs*

Dependent(s)

Spouse only: **227**
Children only: **227**

Family: **379**

Not applicable to Outbound ISEs

CatFlex points can be used for:

- Insurance Flex upgrades; or
- Flexible claims (may subject to tax and/or CPF)

Flexible Claims Category



Vision Care



Vacation



Electronic Device



Personal Development



Health & Wellness



Alternative Medicine



Lifestyle Expenses



Childcare/Eldercare



No carry forward of CatFlex points beyond **31st Dec 2024**

UPDATE

Group Insurance (Core)

Life Insurance

What is it for?

- Death
- Total & Permanent Disability
- Terminal Illness

Accident Insurance

What is it for?

Accident resulting in:

- Death
- Total Permanent Disablement/Dismemberment
- 2nd/3rd degree burns
- Fractured Bones
- Medical expenses

Hospitalization Insurance

What is it for?

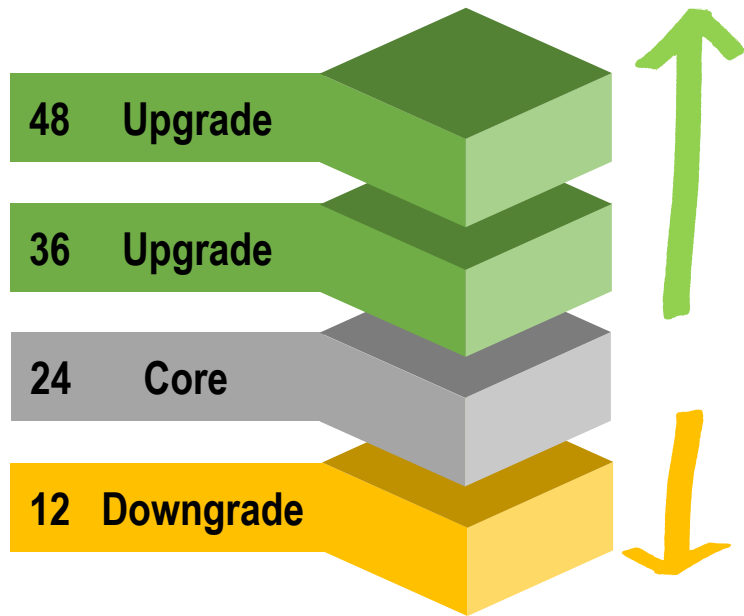
- Inpatient hospitalization
- Day surgery
- Due to medical condition or accidental injury



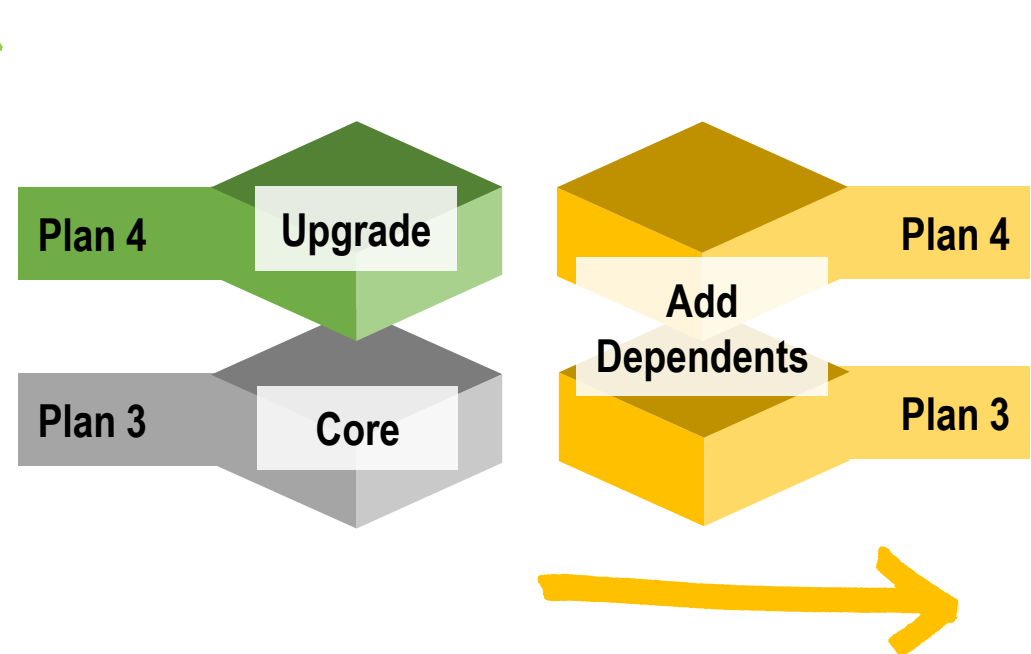
It is important to have your own personal insurance coverage.

Group Insurance (Flex)

Life and Accident Insurance



Hospitalization Insurance



Core Plans: Market Competitive benefits, fully paid by Company

Flex Options: Subsidized rates with employee co-pay

Employee Co-pay for Flex Insurance

UPDATE

Life Insurance

(Annual premium for every \$1,000 coverage)

Downgrade

\$1.30 (refund in CatFlex points)

Upgrade

Age 20 – 35: \$1.50

Age 36 – 40: \$2.50

Age 41 – 50: \$3.00

Age 51 – 65: \$6.00

Age 66 – 70: \$10.00

Last change in 2020

Accident Insurance

(Annual premium for every \$1,000 coverage)

Downgrade

\$0.25 (refund in CatFlex points)

Upgrade

All Age: \$0.25

UPDATE

Hospitalization Insurance

(Annual premium)

Employee only

Plan 4: \$85

Spouse or Children

Plan 3: \$555

Plan 4: \$830

Family

Plan 3: \$950

Plan 4: \$1,325

Last change more than 10 years ago

Dependent Definition

For Hospitalization Insurance



SPOUSE

- Not divorced or legally separated from employee
- Below age 67 and renewable up to age 70 (next birthday)
- **Must reside in Singapore**



Make sure to only enrol eligible dependents – no refund for wrong selection.



CHILDREN

- Natural or step children from a legal marriage or adopted children
- Between age of 15 days to 25 years (next birthday)
- Must be unmarried and unemployed
- **Dependents who enlist in National Service are not covered**
- **Must reside in Singapore**

Age calculation based on attained age as of policy start date (1st January)

Example: Child born on 01 Feb 1999 is eligible for 2024 insurance cover (age 24 as of 1st Jan / age 25 next birthday)

Annual Enrolment

8th November – 22nd November 2023

8th Nov

Login to MyCatFlex portal

Contact Mercer team for technical assistance



15th Nov

Review your personal and dependent information

Contact Daphne Liew (HR) for correction by **15th Nov 2023**

22nd Nov

Select and confirm your insurance benefit selection

Deduction order:
1. 2024 CatFlex Points
2. Payroll recovery



If you do not make any selection, it will be defaulted to your 2023 benefits selection.

2023 Claims Submission Deadline

Please note the following claims submission deadline:



Submit by this date
for Dec 2023 payroll



Last date to use
2022 CatFlex points



Final deadline for
2023 claims

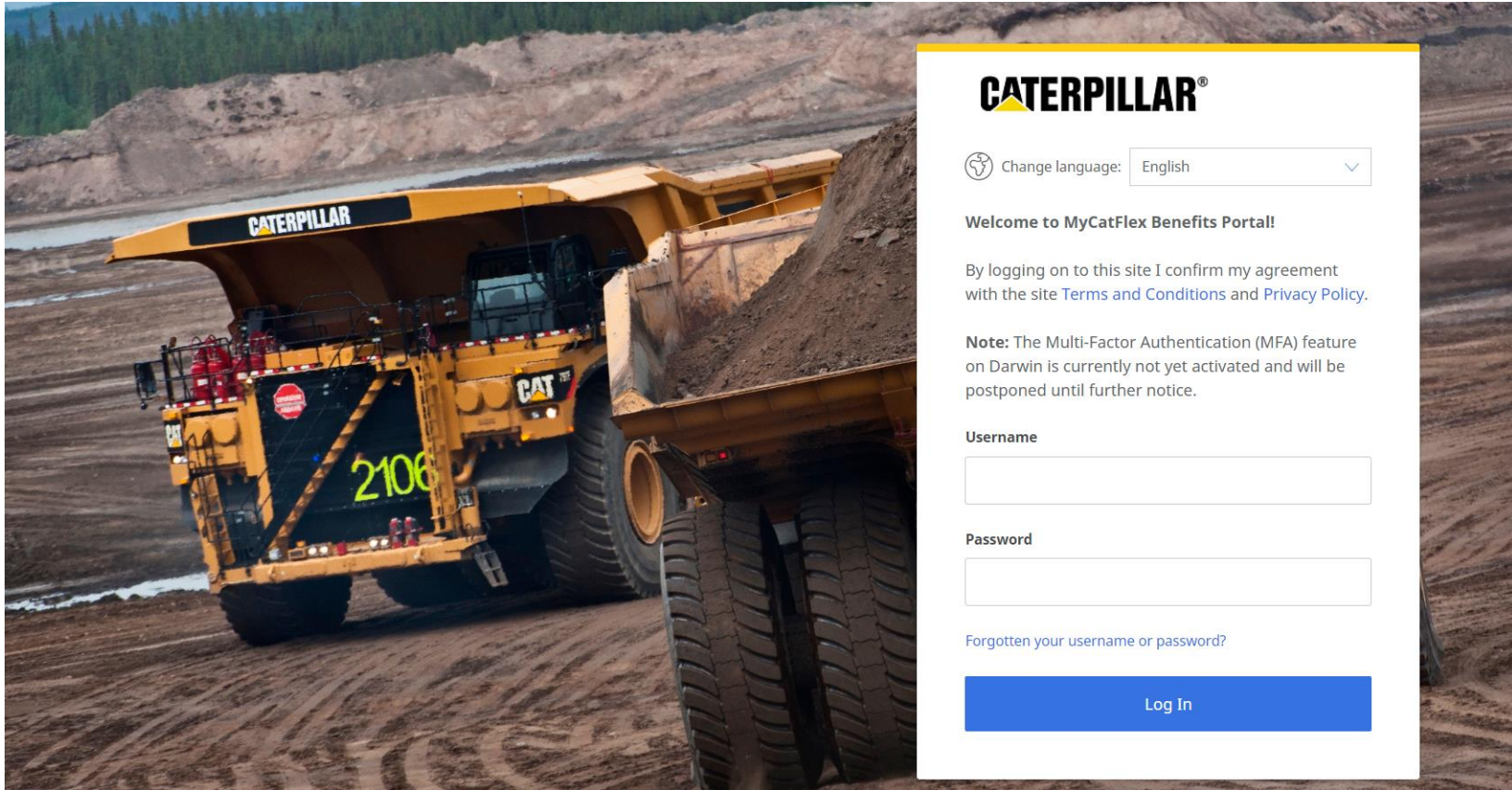


Submit as soon as possible, so that there is
enough time for claims assessment.



Insurance Enrolment & Claims Process

MyCatFlex Benefits Portal



[MyCatFlex Benefits Portal](#)


The screenshot shows the CAT HR dashboard. At the top, there is a yellow navigation bar with links for 'Home', 'Benefits', 'Spending Accounts', and 'Quick Links'. Below the navigation bar is a large banner image of a diverse group of employees. The banner contains the text 'Welcome CAT_UAT_2023_01' and a note: 'Note: The Multi-Factor Authentication (MFA) feature on Darwin is currently not yet activated and will be postponed until further notice.' Below the banner are four tiles: 'Benefits', 'Spending Accounts', 'Marketplace: Personal Insurance', and 'Marketplace: Wellness and Lifestyle'. The 'Benefits' tile is highlighted with a red border. It includes a green 'ENROLMENT OPEN' badge, the title 'Benefits', a description 'Access the benefits overview to see what is available.', and a 'Select Benefits' link. The other tiles also have descriptions and 'Find out more' links.

Select “**Benefits**” from the main dashboard.

Home **Benefits** Spending Accounts Quick Links

Window Selection

Make your benefit selections



- 1. Select a benefit window**
Select the window that best suit your needs. This will take you to your benefits.
- 2. Select or view benefits**
Browse through your benefits for more information and costs.
- 3. Add to cart**
Make your selection and click 'Add to Cart'.
- 4. Checkout**
Go to checkout, review your selections and click 'Confirm'.

Your benefit windows

Some benefits are only available to choose in specific windows. The benefit window will show you what you can choose, when you can choose it and when your selection will take effect. Select your benefit window below.

Your Current Benefits	Annual Enrolment 2024
Selections effective: 01 Jan 2023	Selections effective: 01 Jan 2024
<ul style="list-style-type: none">View the benefits you currently haveComplete any outstanding tasks you may still have pending	<ul style="list-style-type: none">Select or edit specific benefitsComplete any outstanding tasks you may still have pending
For details, click 'Go to review benefit'.	For details, click 'Go to select benefit'.
Go to review benefit ⌚ 28 days left	Go to select benefit ⌚ 28 days left (Closes on: 22 Nov 2023)

Select **“Annual Enrolment 2024”**.

Benefits Overview

Annual Enrolment 2024 **Selections effective: 01 Jan 2024** ⌚ 28 days left (Closes on: 22 Nov 2023) [View all benefit windows](#)

✓ ACTIVE
Group Term Life (Employee)
24 x Basic Monthly Salary
You pay: -
[More Info](#) [Edit](#)

✓ ACTIVE
Group Personal Accident (Employee)
24 x Basic Monthly Salary
You pay: -
[More Info](#) [Edit](#)

✓ ACTIVE
Group Hospital & Surgical + Group Major Medical
Plan 2: R&B \$250 +...
You pay: -
[More Info](#) [Edit](#)

Flex Points Balance
👉 **\$360.00**

Total Cost For You - Current
👉 -

[Cost Breakdown](#) [Checkout](#)

Cost Breakdown **VALUES**

Costs per year before tax

Flexible Benefits - Information	Benefits Selection - Information
Flex Points	\$360.00
Flex Points Balance	\$360.00

[Back](#)


Select **“Cost Breakdown”** to review your 2024 allocated CatFlex Points.

Benefits Overview

Benefits Overview


Annual Enrolment 2024


Selections effective: 01 Jan 2024

 28 days left (Closes on: 22 Nov 2023)

[View all benefit windows](#)

<p>✓ ACTIVE Group Term Life (Employee)</p> <p>24 x Basic Monthly Salary</p> <p>You pay: -</p> <p>More Info Edit</p>	<p>✓ ACTIVE Group Personal Accident (Employee)</p> <p>24 x Basic Monthly Salary</p> <p>You pay: -</p> <p>More Info Edit</p>	<p>✓ ACTIVE Group Hospital & Surgical + Group Major Medical</p> <p>Plan 2: R&B \$250 +...</p> <p>You pay: -</p> <p>More Info Edit</p>
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Flex Points Balance
 **\$360.00**

Total Cost For You - Current
 -

 [Cost Breakdown](#)

[Checkout](#)

All benefits are defaulted to your 2023 benefits selection. Select **Edit** to make changes.

Benefit Levels

- 12 x Basic Monthly Salary
- 24 x Basic Monthly Salary (Core)
- 36 x Basic Monthly Salary
- 48 x Basic Monthly Salary

Costs Per Year Before Tax

You Pay -

Flex Points Balance \$360.00

[Add To Cart](#)

Plan Levels

- Plan 2: R&B \$250 + GMM \$45,000
- Plan 3: R&B \$345 + GMM \$45,000
- Plan 4: R&B \$400 + GMM \$60,000

[Next >](#)

Options

- Employee Only
- Employee + Spouse
- Employee + Children
- Employee + Family

Costs Per Year Before Tax

You Pay \$1,282.00

Flex Points Balance \$309.00

[Add To Cart](#)

[Delete from cart](#)

Choose your preferred plan and select **"Add to Cart"**.

Overpurchase Consent

IN CART

Consent Acknowledgement OPTIONAL

I hereby acknowledge the salary deduction due to overpurchase in my benefit selection

Consent Acknowledgement

- Select -

- Select -

Yes

Costs Per Year

You Pay -

IN CART

Allowance Overspend \$605.00

You have overpurchased in your benefits selection. The amount shown above will be deducted from your salary.

Update Cart

Select **“Yes”** to provide consent for salary deduction if there is overpurchase in benefit.

Home **Benefits** Spending Accounts Quick Links

Benefits Overview

Benefits Overview

Annual Enrolment 2024 Selections effective: 01 Jan 2024 28 days left (Closes on: 22 Nov 2023) [View all benefit windows](#)

<p>✓ ACTIVE Group Term Life (Employee) 24 x Basic Monthly Salary</p> <p>You pay now: -</p> <p>IN CART Compare 48 x Basic Monthly Salary You will pay: \$540.00</p> <p>More Info Edit</p>	<p>✓ ACTIVE Group Personal Accident (Employee) 24 x Basic Monthly Salary</p> <p>You pay: -</p> <p>IN CART Compare Plan 4: R&B \$5400 +... You will pay: \$189.00</p> <p>More Info Edit</p>	<p>✓ ACTIVE Group Hospital &... Plan 2: R&B \$250 +...</p> <p>You pay now: -</p> <p>IN CART Compare Plan 4: R&B \$5400 +... You will pay: \$189.00</p> <p>More Info Edit</p>
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Allowance Overspend **\$369.00** Total Cost For You - Current **-** Total Cost For You - New **\$729.00** [Cost Breakdown](#) [Checkout](#)

Cost Breakdown

VALUES \$

Costs per year before tax

Flexible Benefits - Information	Benefits Selection - Information
Flex Points	\$360.00
- Credits used for selection	\$729.00
Flex Points Balance	-\$369.00

[Back](#)

Select “**Cost Breakdown**” to check CatFlex points balance.
Any amount in excess of the allocated points will be recovered in Feb payroll.

Home **Benefits** Spending Accounts Quick Links

Benefits Overview

Benefits Overview

Annual Enrolment 2024 Selections effective: 01 Jan 2024 ⌚ 28 days left (Closes on: 22 Nov 2023) [View all benefit windows](#)

<p>✓ ACTIVE Group Term Life (Employee) 24 x Basic Monthly Salary</p> <p>You pay now: -</p> <p>IN CART Compare 48 x Basic Monthly Salary You will pay: \$540.00</p> <p>More Info Edit</p>	<p>✓ ACTIVE Group Personal Accident (Employee) 24 x Basic Monthly Salary</p> <p>You pay: -</p> <p>More Info Edit</p>	<p>✓ ACTIVE Group Hospital &... Plan 2: R&B \$250 +...</p> <p>You pay now: -</p> <p>IN CART Compare Plan 4: R&B \$5400 +... You will pay: \$189.00</p> <p>More Info Edit</p>
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Allowance Overspend **\$369.00** Total Cost For You - Current **-** Total Cost For You - New **\$729.00** [Cost Breakdown](#) [Checkout](#)

You can review and make changes to your benefit selection.
Select “**Checkout**” when ready.

Costs per year before tax

[Go back](#)

Checkout

Benefits Selection

Benefit	Level	You Pay	Cost Difference
Group Term Life (Employee)	48 x Basic Monthly Salary	\$540.00	▲ \$540.00
Group Hospital & Surgical + Group Major Medical	Plan 4: R&B \$5400 + GMM \$60,000 - Employee Only	\$189.00	▲ \$189.00

[Delete all selections](#)

Total Cost For You - New

\$729.00
(annual)

[Cost Breakdown](#)

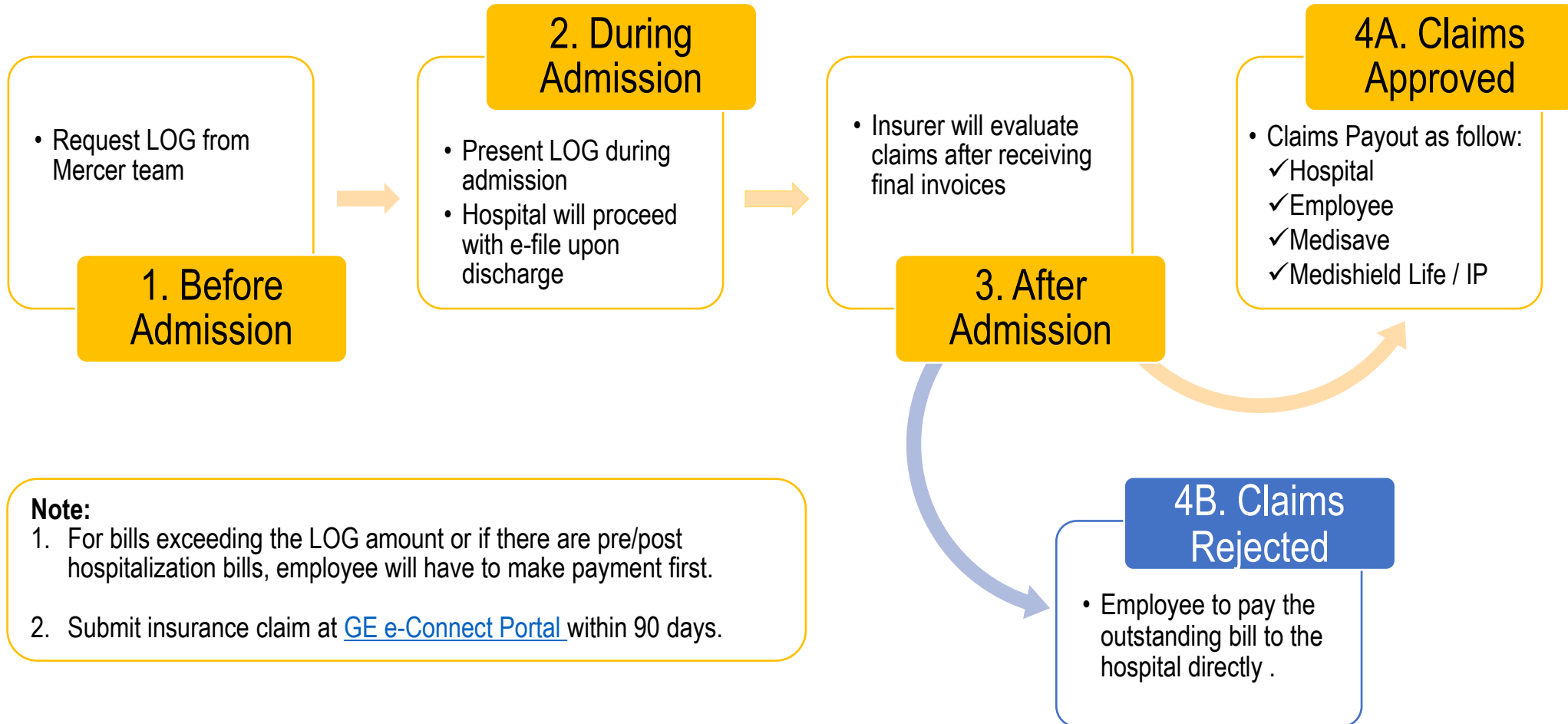
[Confirm Selection](#)

Select **“Confirm Selection”** to finalise your enrolment.

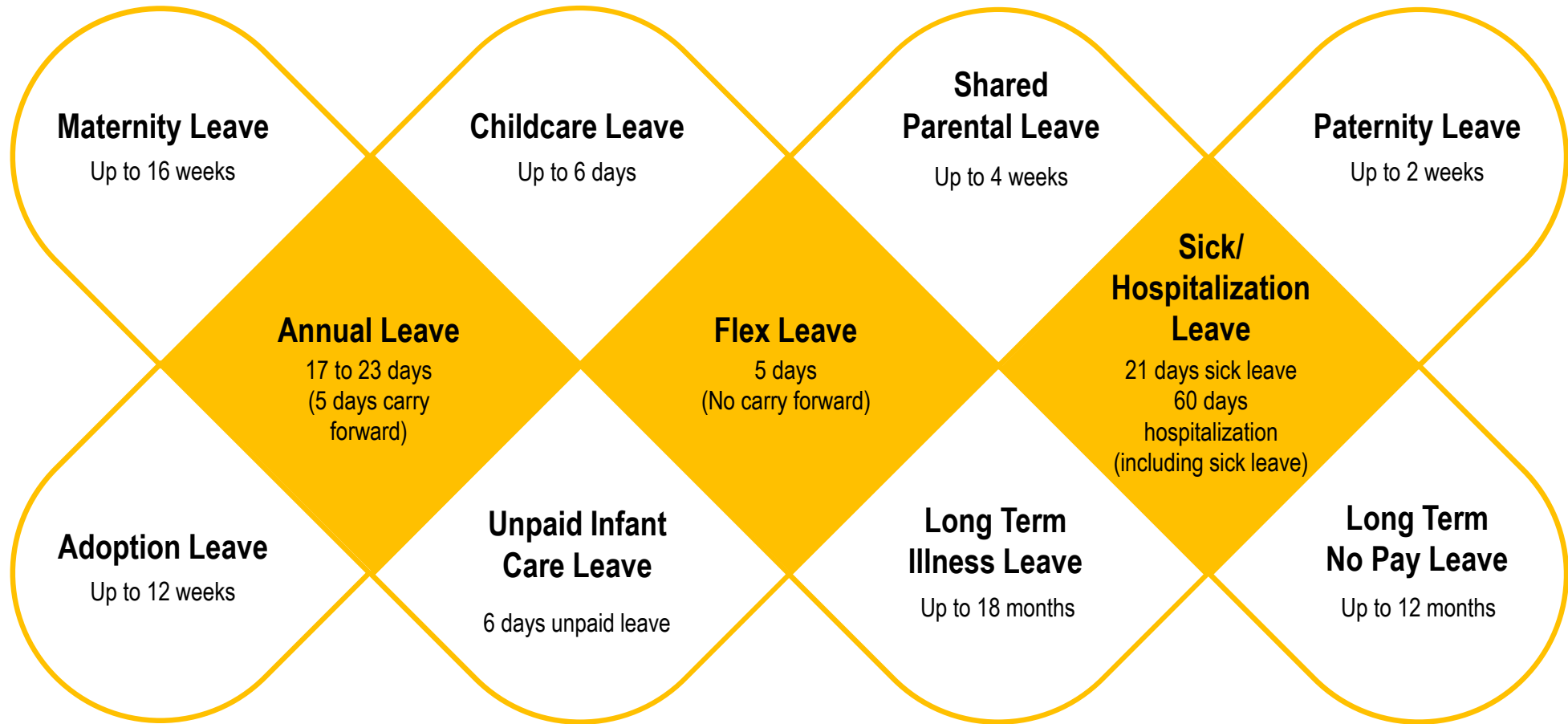
Your Current Benefits

Benefit	Level	You Pay
Group Personal Accident (Employee)	24 x Basic Monthly Salary	-

Hospitalization Insurance – Claims Process



Leave Benefits



Financial Benefits



Supplementary Retirement Scheme
(SRS)

Caterpillar Foreigner Retirement
Plan (CFRP)

**subject to eligibility rules and annual limit*

**Retirement
Benefits**



Purchase of CAT shares

Employee: 2% - 6% of salary
Company: 50% match

**subject to eligibility rules*

**Employee
Investment
Plan**

Caterpillar Employee Assistance Program (EAP)



Contact Information

Singapore

Contact: (+65) 6338 3383 /
(+65) 3158 9951

Emergency: (+65) 9721 1637

Email: eap@livingeffectively.com



TELUS Health

caterpillar.lifeworks.com

Online well-being resources that covers areas related to Family, Health, Life, Money and Work



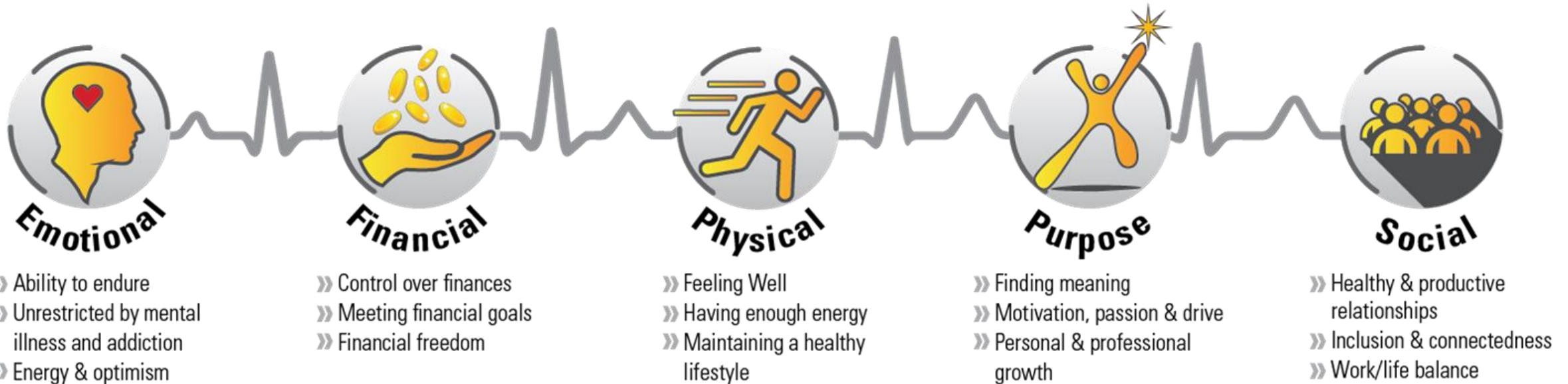
TELUS Health One App*

For iOS, Android and Blackberry

*Enter Caterpillar as company name and login using CWS credentials



Total health



Key Takeaways



2024 Benefits update

- Revision to employee co-share cost for Life and Hospitalization Insurance upgrades
- No carry forward of CatFlex Points beyond 31st Dec 2024



Annual Enrolment Period

- 8th Nov to 22nd Nov 2023
- Contact Daphne Liew (HR) by 15th Nov 2023 to amend personal / dependent details



CatFlex Submission

- Unused 2022 Carry Forward CatFlex Points will be forfeited after 31st Dec 2023.
- Final submission deadline for 2023 claims: 10th Jan 2024