



Singapore Benefits Orientation

Salaried & Management Employees

Updated Mar 2024

Safety Briefing

WORKSPACE



Room Hazards and Exits

- Identify and resolve potential slip, trip, fall and other room hazards
- Locate the emergency exits



Emergency Reminders

- Know your local Fire / Medical emergency numbers
- Locate the facility CPR / AED / First Responders & Aiders
- Know your Take Cover Location / Evacuation Plan

PERSONAL



Mental Health

- Take breaks throughout the workday
- Ask for help when needed
- Create a routine that works for you



Physical Health

- Create an ergonomic workspace
- Stand up for 1 minute every hour. Move around when possible

Be Safe, Walk Smart
PHONE DOWN, HEADS UP
WHILE WALKING ON SITE



20% less likely to look in both directions
10% reduction in peripheral vision
42% more likely to be struck by vehicles
Texters are 60% more likely to stray from paths

SAFETY COMES FIRST
AVOID DISTRACTED WALKING AT THE WORKPLACE

We want every employee to go home safely
at the end of every day

CATERPILLAR®

Be Safe

Every Employee ... Safely Home ... Every Day

be present

SEEK + SHARE + LISTEN + CHAMPION

Win the Right Way

VALUES + ETHICS + COMPLIANCE

– Our reputation is built not only on what we achieve, but how we achieve it

Be Cyber Safe

Cybersecurity is a shared responsibility

Total Rewards Strategy

Pay-for-performance



Empower greater **leadership** discretion, truly enable pay-for-performance philosophy

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 Information

1. Visit Cat@work and select HR Policies

2. Select the appropriate subheadings

Total Rewards: Retirement benefits, Employee Investment Plan (EIP)

General Employee Information: Employee Handbook, Benefits Orientation

Medical Safety & Security: CatFlex Handbook

Time Away from Work: Leave benefits

Singapore Benefits Overview

Leave Benefits

Annual Leave, Flex Leave and other Leave types

Financial Benefits

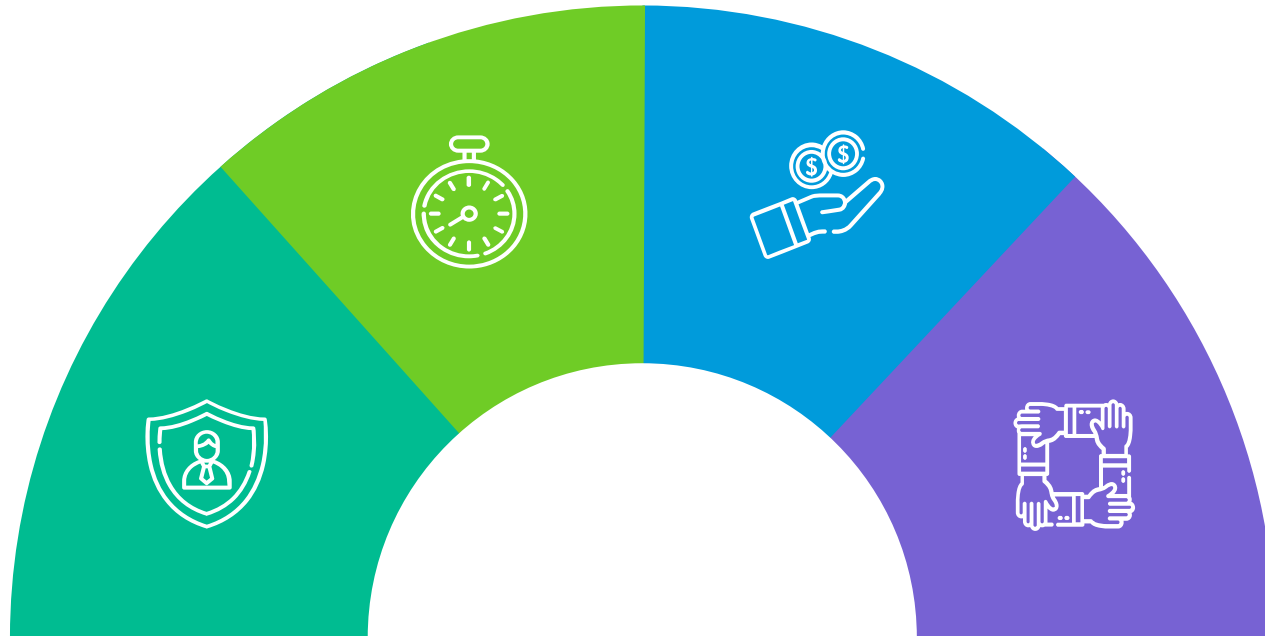
Retirement benefits and Employee Investment Plan (EIP)

CatFlex Benefits

Medical, Insurance and Flexible Benefits

EAP Benefits

Employee Assistance Program





CatFlex Benefits

CatFlex Benefits

Core

- Medical
- Dental
- Maternity
- Health Screening
- Miscellaneous
- Life Insurance
- Accident Insurance
- Hospitalization Insurance

Flex

- CatFlex Points provided
- Use for company insurance upgrades, or flexible claims items

Dependent Definition



	Spouse	Child
Medical, Dental, Flexible Benefits	<ul style="list-style-type: none"> • Below age 70 next birthday • Not divorced or legally separated from employee 	<ul style="list-style-type: none"> • Unmarried and unemployed natural or step-child(ren) from a legal marriage or legally adopted child(ren) of the employee • Between age of 0 days to 25 years next birthday
Insurance Benefits	<ul style="list-style-type: none"> • Below age 67 next birthday and renewable up to age 70 next birthday • Not divorced or legally separated from employee • Must reside in Singapore 	<ul style="list-style-type: none"> • Unmarried and unemployed natural or step-child(ren) from a legal marriage or legally adopted child(ren) • Between age of 15 days to 25 years next birthday • Excluding dependents who enlist in National Service • Must reside in Singapore

For questions on updating your dependents in Workday, please contact **April Zheng (Absence Partner)**



For outpatient medical treatments by GP and Specialist doctors

- ✓ Employees: **\$5,000** annual limit
- ✓ Dependents: **\$1,200** annual limit per dependent (*80% basis*)

Panel GP: **MHC Network**

- Download the m-Plify app
- Cashless visits at corporate rates
- For first-time login:
 - Username: NRIC/FIN number (e.g. S1234567A)
 - Password: Date of birth (e.g. 01/01/1990)

Telemedicine: **DoctorAnywhere**

- Download DoctorAnywhere app
- Corporate rates (pay-and-claim)
- Register using CAT email

Non-Panel / Specialists: Pay-and-claim



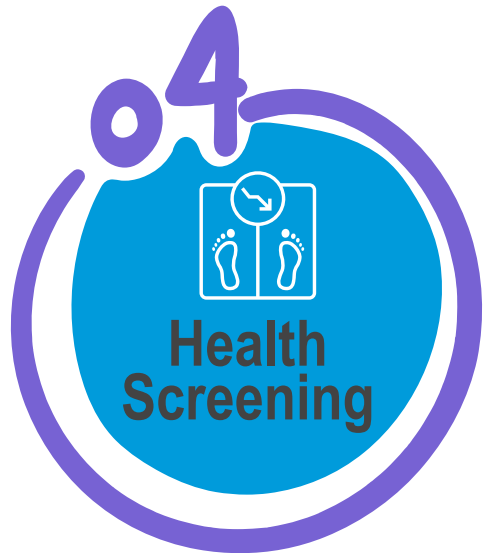
For routine dental treatments including restorative treatment (non-cosmetic)

- ✓ Employees: **\$400** annual limit
- ✓ Dependents: **\$150** annual limit per dependent



For maternity expenses including delivery and pre/post natal checks

- ✓ Management employees: **\$3,000** per delivery
- ✓ Support employees: **\$2,000** per delivery



Health Screening Benefit for employees (min. 1 year of service)

- ✓ Age 35 to 39: **1x health screening**
- ✓ Age 40 to 49: **Every 2 years**
- ✓ Age 50 to 59: **Every year**

Flexibility to choose either corporate or non-corporate packages (capped at **\$320**)



Make Health Connect



CatFlex Points

Salary Grade (Pro-rated)

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

Length of Service (No pro-ration)

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

*Based on Continuous
Service Date in Workday*

Dependent(s) (Pro-rated)

Spouse or
Children only: **227**

Family: **379**

1 CatFlex point = \$1

Unutilized CatFlex points by 31st Dec will be forfeited

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

Insurance (Core: Employees only)

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

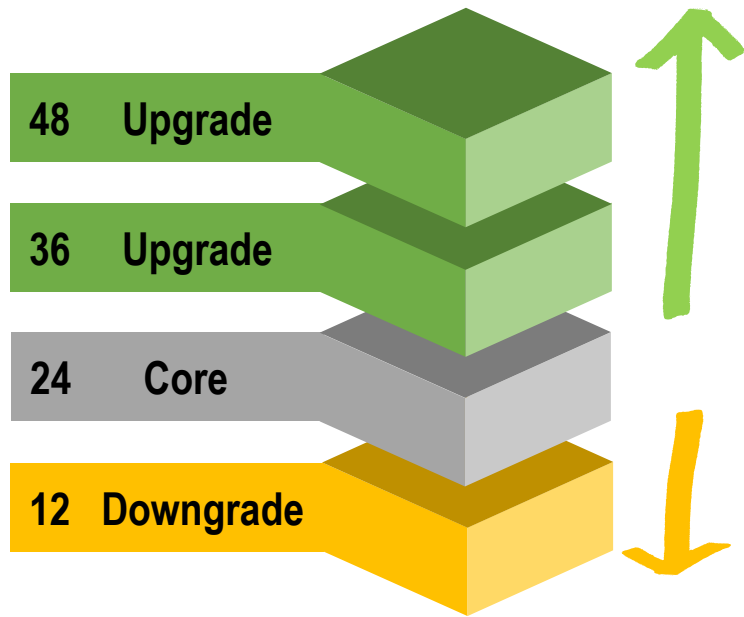
Hospitalization Insurance

What is it for?

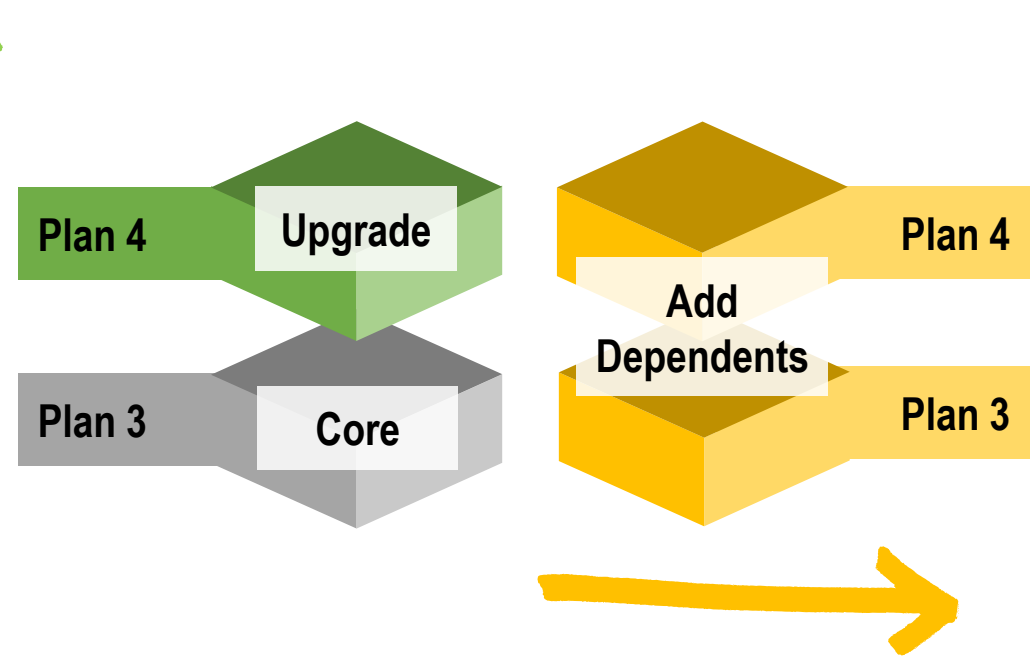
- Inpatient hospitalization
- Day surgery
- Due to medical condition or accidental injury

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

Insurance Enrolment

10th to 24th of following month

10th

Start Date

- ✓ Receive CatFlex enrolment invitation email
- ✓ Login to check personal and dependent details
- ✓ Decide if you want to upgrade/downgrade insurance

If you did not receive the invitation email or needs to correct your personal details, please contact Ms Chee Si Wan(HR)

24th

End Date

- ✓ If you have elected to upgrade or enrol your dependents, the corresponding co-pay amount will be deducted from CatFlex points
- ✓ Any excess amount will be recovered from payroll
- ✓ No changes allowed until next annual enrolment



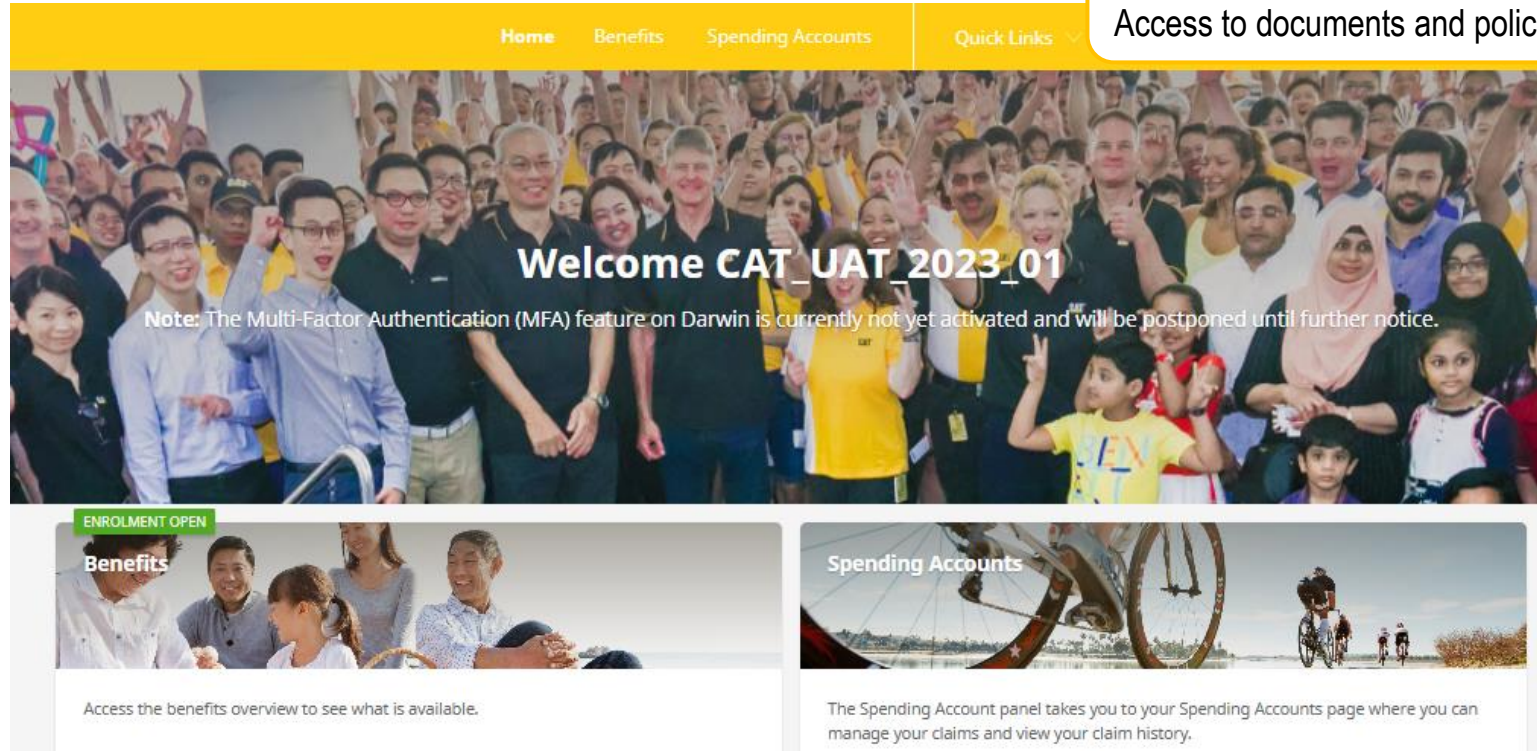
If you do not make any selection, it will be defaulted to the Core coverage

CatFlex Portal

Home Page

Quick Links

Access to documents and policies



Benefits

- ✓ Insurance Flex options enrolment
- ✓ View your insurance benefits for the year

Spending Accounts

- ✓ View account balance
- ✓ Submit claims and view claims status/history

CatFlex Portal

Insurance Enrolment

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</p> <p>Group Term Life (Employee)</p> <p>24 x Basic Monthly Salary</p> <p>You pay: -</p> <p>More Info Edit</p>	<p>✓ ACTIVE</p> <p>Group Personal Accident (Employee)</p> <p>24 x Basic Monthly Salary</p> <p>You pay: -</p> <p>More Info Edit</p>	<p>✓ ACTIVE</p> <p>Group Hospital & Surgical + Group Major Medical</p> <p>Plan 3: R&B S\$345 + GMM...</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 Core coverage
- ✓ Select “**Edit**” to make changes
- Note: If you are enrolling dependents for Hospitalization insurance, make sure to enroll only eligible dependents
- ✓ Select “**Cost Breakdown**” if you made any selection for Flex upgrades
- ✓ Select “**Checkout**” to confirm your selection

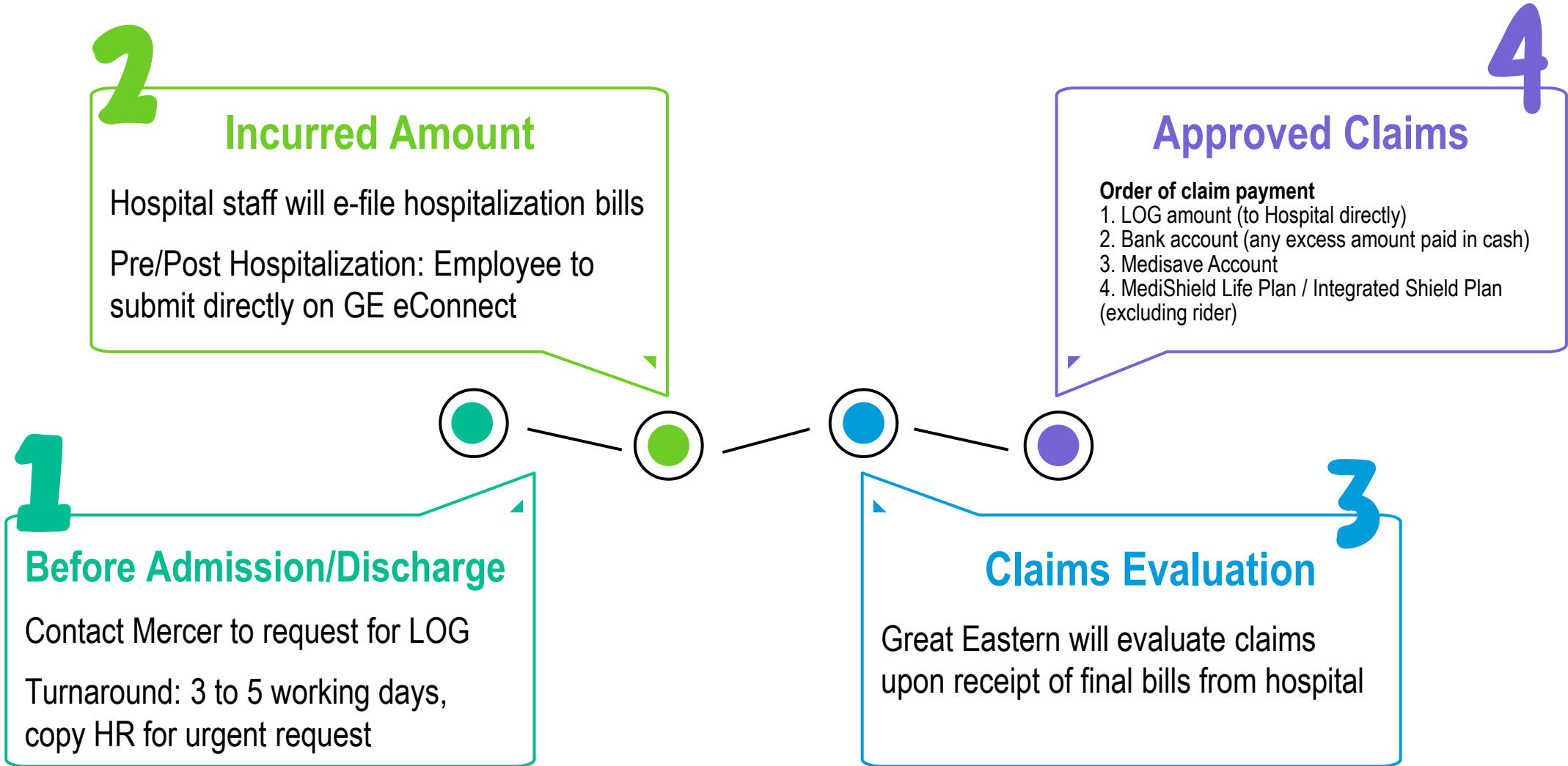
CatFlex Portal

Medical, Dental, Flexible Claims

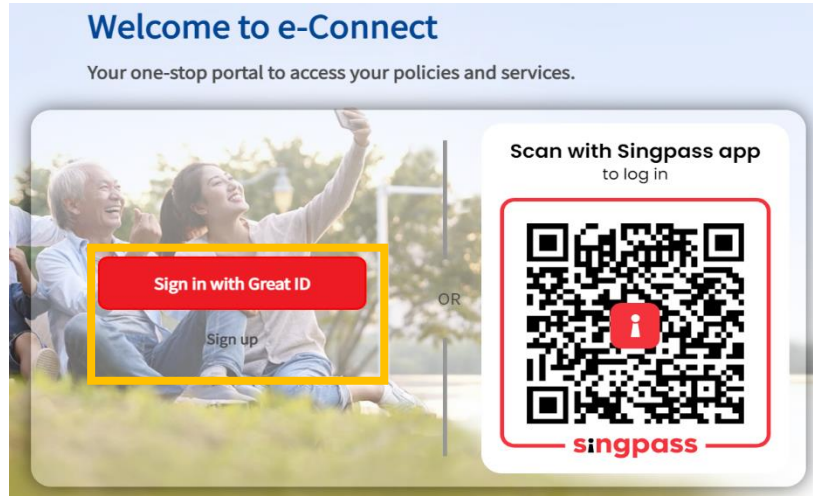
- Submit your claims by the 20th of every month with all necessary supporting documents
- Mercer team will assess the claim
- If the claim is admissible, it will be paid out in the next payroll cycle

The screenshot shows the 'Spending Accounts' section of the CatFlex Portal. At the top, there is a yellow navigation bar with links for 'Home', 'Benefits', 'Spending Accounts', and 'Quick Links'. Below this, a large yellow banner displays 'Spending Accounts'. Underneath the banner, there are two sub-sections: 'My Accounts' and 'Claim History'. The 'My Accounts' section is active and contains a blue button labeled '+ Make a Claim'. Below the button, there is a paragraph of text: 'You can also submit a new claim by clicking on "Make a Claim" button above. **Note:** For overseas incurred claim(s) the Company will reimburse you the claim(s) based on the foreign exchange FX rate with proof of the relevant documents submitted such as credit card statement or money changer receipts. Otherwise, please use the [Catpeg rate](#) to convert your foreign currency to SGD. The FX rate used should be in the same month as...'. To the right of this text, there are two labels: 'Spending account summary for:' and 'Display the benefit period:'. The 'Display the benefit period:' label is followed by a dropdown menu showing 'Year 2022'.

What to do if you are hospitalized?



Insurance Claims



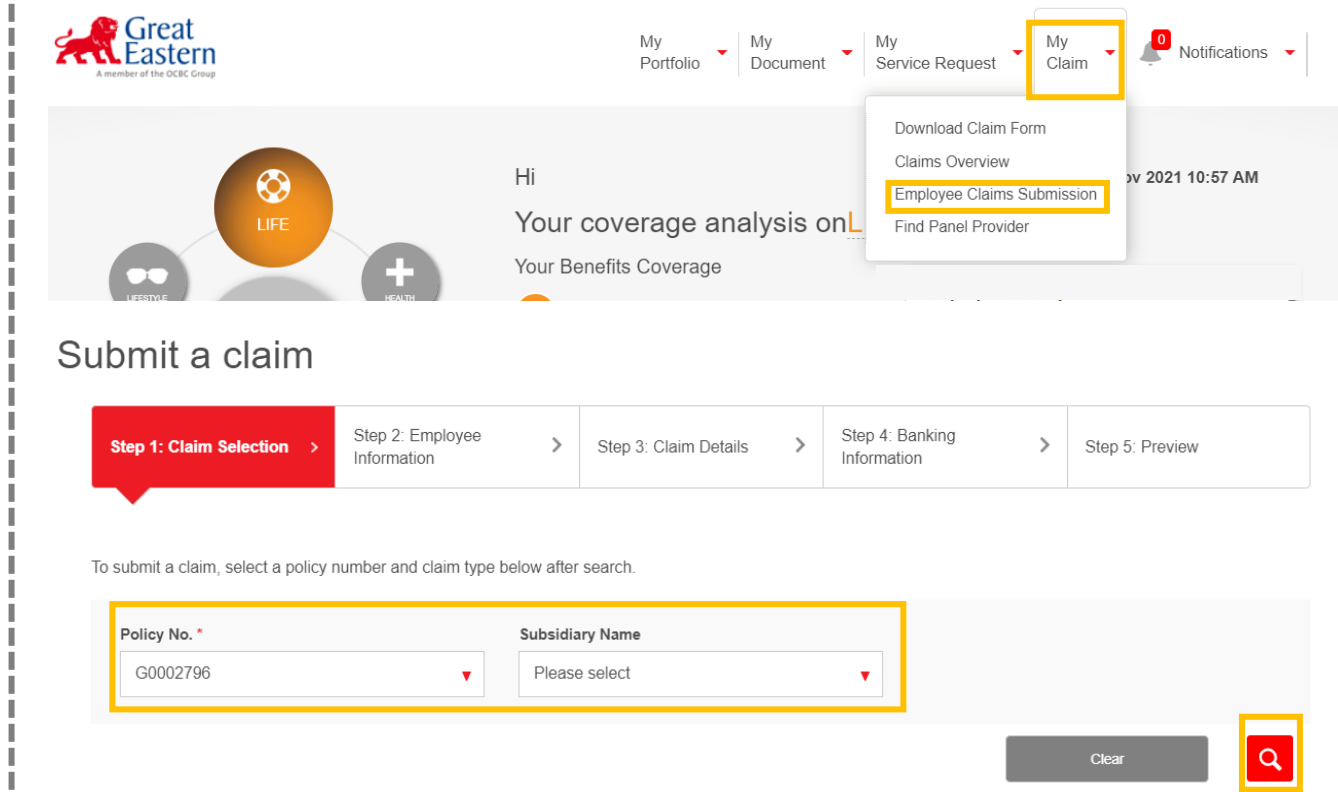
URL: <https://uip.greasternlife.com/econnect-new/#/login>

Existing User: Login using any of the following method

- ✓ Select “Sign in with Great ID”, or
- ✓ Scan the QR code with your SingPass Mobile App

New User: Select “Sign Up” to create a new Great ID

Note: eConnect is only compatible with **Mozilla Firefox** and **Google Chrome**.



1. Select “**My Claim**” and “**Employee Claims Submission**”
2. Select the **Policy No.** and **Subsidiary Name** from the dropdown. Select the magnifier tool to proceed with search.

Questions about CatFlex claims?

- ❑ CatFlex Handbook (can be found in Cat@work and CatFlex portal Quick Links)

- ❑ 1st level support: **Mercer**
 - Hotline: (+65) 6797 9613 Client ID – 0228 (Dialpad “0CAT”)
Open from Monday to Fridays, 8.30am to 5.30pm, excluding Public Holidays
 - Email: eh&b@mercermarshbenefits.com
Mercer will respond to your request within two to three business days

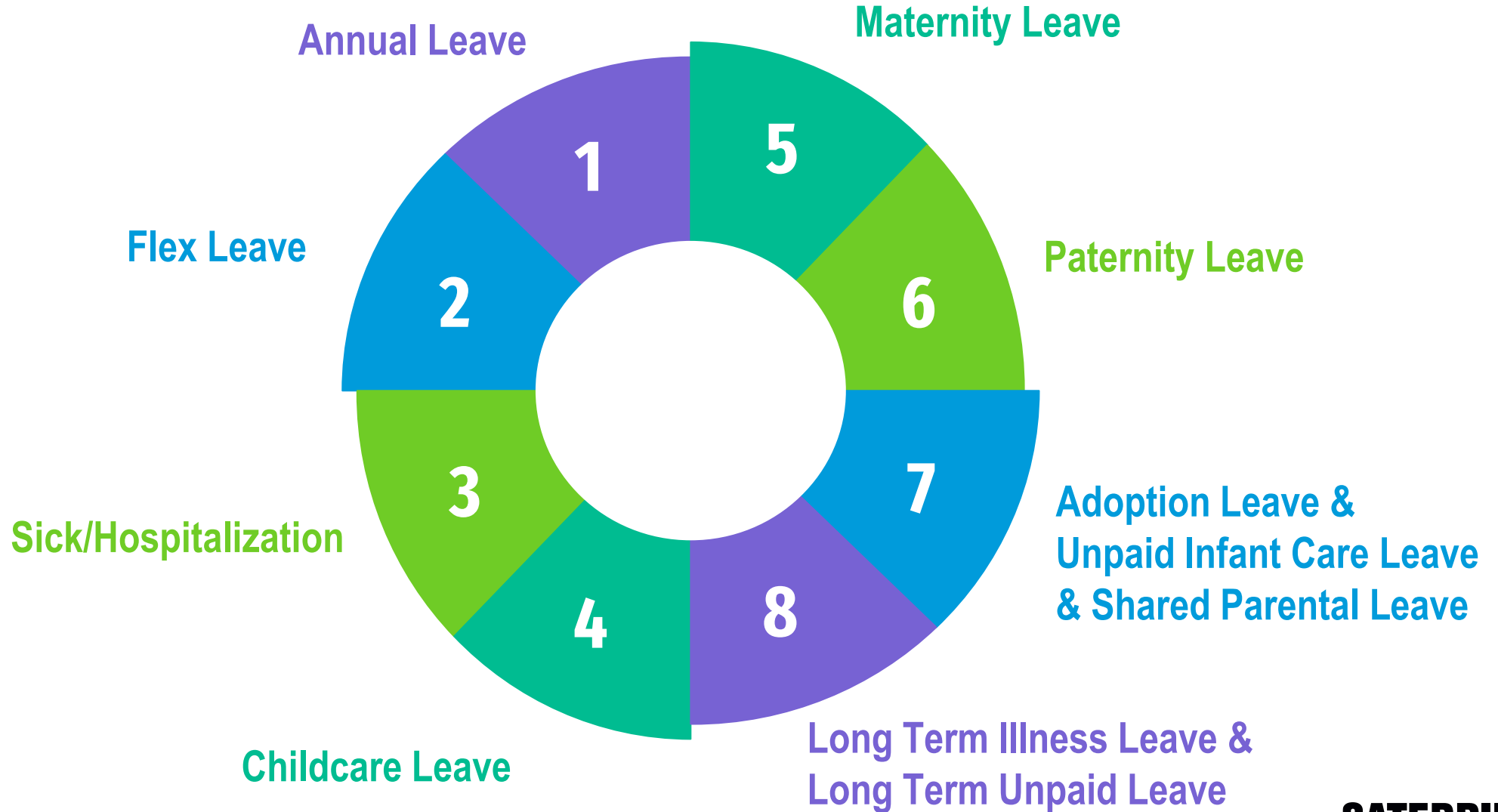
- ❑ Escalation support: **Chee Si Wan (HR)**





Leave Benefits

Leave Benefits



Annual Leave

- Entitlement based on continuous service date (Pro-rated in first year)

Years of Service	Annual Leave
1 – 5 years	17 days
6 – 8 years	19 days
9 or more years	23 days

- Carry forward: Max of 5 days

*Employees covered under Part IV of the Employment Act will be allowed to carry forward a maximum of 14 days

Flex Leave

- Intended to also cover marriage, compassionate, or examination events
- 5 days a year (Pro-rated in first year)

Hired from January to June	5 days
Hired from July to September	3 days
Hired from October to December	1 day

- No carry forward

Sick/Hospitalization Leave

- Outpatient Medical Leave: 21 days
- Hospitalization Leave: 60 days (including sick leave)

Family-related Leave

1

Maternity Leave

Citizen child: 16 weeks paid
 Non-citizen child: 8 weeks paid + 4 weeks unpaid

2

Paternity Leave

Citizen child: 4 weeks

3

Shared Parental Leave

Citizen child: 4 weeks

Childcare Leave

	Citizen child	Non-Citizen child
Below 7 years old	6 days	3 days
Between 7-12 years old	2 days	NA

4

Adoption Leave

Adopted child below age of 1
 Citizen child: 12 weeks
 Non-citizen child: 4 weeks

5

Unpaid Infant Care Leave

Child below 2 years of age
 12 days unpaid leave (all citizenship)

6

Job Aid – Workday Absence Guide

How-To Video:

- [Request Time Off or Leave of Absence](#)

Job Aid:

- [Request Time Off or Leave](#)



Please enter your Leave in Workday under the “Absence” module
For questions on Absences and leave entitlement, please contact **April Zheng (Absence Partner)**



Financial Benefits

Employee Investment Plan (EIP)

- Employee stock purchase plan: Buy Caterpillar common stocks using payroll with company subsidy

- System Platform: 
from Morgan Stanley

How it works:

- ✓ Employee contribution*: **2% to 6%** of your monthly salary (no restriction period)
- ✓ Company contribution*: **50% match** of employee contribution (3 years restriction period)
- ✓ Shares are purchased on the last trading day of each month
- ✓ Dividends can be paid as cash (default option) or reinvested to purchase additional shares

**Employees with more than 25 years of service are eligible for higher contribution rates*

Getting started:

- ✓ You will receive an activation email from E*Trade (6 months from join date)
- ✓ Set up your account with CUPID and submit the W8-Ben Tax Withholding report if applicable (renewable every 3 years)
- ✓ Select your contribution amount and dividend options
- ✓ Refer to EIP policy and enrolment guide on Cat@work for more information

Supplementary Retirement Scheme (SRS)

- Eligibility: Regular & full-time employees on Singapore payroll
- To complement the statutory CPF retirement benefits
- Company monthly contribution: 10% of monthly salary in excess of \$6000
- **Annual limit: \$12,750**
- Advantage of SRS benefit: Tax relief and retirement planning



Getting started:

- ✓ Set up your UOB SRS if you have not done so (for those with SRS accounts at other banks, request for **account transfer to UOB**)
- ✓ Submit your SRS account details to Chee Si Wan (HR) within 1 month for join date to be eligible for backpay contribution
- ✓ Refer to SRS policy on Cat@work for more information
- ✓ Read up more about SRS tax reliefs, contribution limit, withdrawal rules and penalty on MOF and IRAS websites

Caterpillar Foreigner Retirement Plan (CFRP)

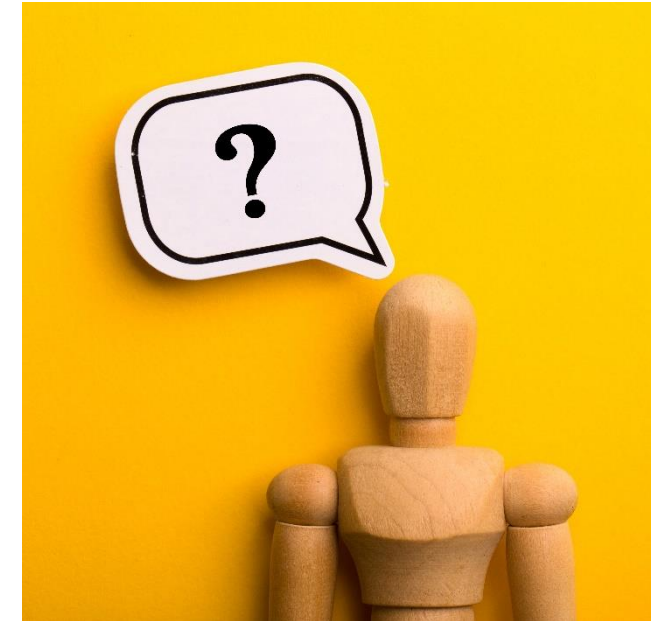
- Eligibility: Foreign regular & full-time management employees holding a work pass on Singapore payroll, and not covered by any retirement plan
- 2 components: Pension Allowance + SRS Benefit => contributed to UOB SRS account
- Pension Allowance is designed to mirror the statutory CPF company contributions for locals
- The contribution rate is age-banded and will be applied to the statutory monthly and annual wage limit

Getting started:

- ✓ Set up your UOB SRS if you have not done so (for those with SRS accounts at other banks, request for **account transfer to UOB**)
- ✓ Submit your SRS account details to Chee Si Wan (HR) within 1 month for join date to be eligible for backpay contribution
- ✓ Submit Foreigner Declaration form to UOB to increase annual SRS contribution limit (renewable every year)
- ✓ Refer to CFRP policy on Cat@work for more information

Questions about EIP or SRS?

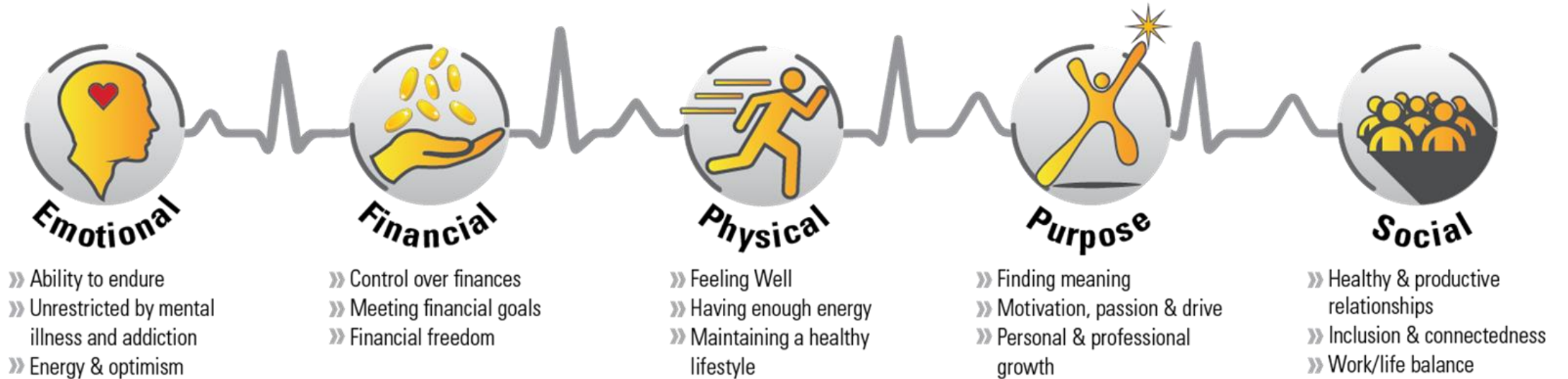
- ❑ EIP, SRS and CFRP policy can be found in Cat@work
- ❑ E* Trade Customer Service: +1 650-599-0125
Operation hours: 12 a.m. Monday to 11:59 p.m. Friday (ET, U.S.)
- ❑ SRS accounts: <https://www.mof.gov.sg/mof-for/individuals/Supplementary-Retirement-Scheme-SRS>
- ❑ Escalation support: **Chee Si Wan (HR)**





EAP Benefits

Total health



Employee Assistance Program (EAP)



What is EAP?

Personal support for a variety of challenges, before they impact your lives at work or at home.



What is the cost?

There is no cost to use the EAP



Who is eligible?

Regular full and part time Caterpillar employees and their eligible family members.*



Is it private?

Yes. No one at Caterpillar will ever know you have used the EAP.



What is provided?

- Clinical assessment, counseling, referrals
- Information, consultation and referrals
- Organizational support



For leaders

Most employees self-refer to EAP. But leaders can play an essential role in helping employees get support by making EAP referrals.

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.



Health One App*

For iOS, Android and Blackberry

*Enter Caterpillar as company name and login using CWS credentials



Key Actions

- Update Personal and Dependent details in Workday:
 - ✓ Bank Account, National ID (NRIC/FIN), Date of birth, Emergency Contact
 - ✓ Spouse and Children: Name, National ID, Date of birth

- Insurance Benefits Enrolment in CatFlex portal
 - ✓ Enrolment window: **10th to 24th of following month**
 - ✓ If you are enrolling your dependents, make sure to enrol only eligible dependents

- SRS Account
 - ✓ Submit UOB SRS account details to HR as soon as possible
 - ✓ Submit annual Foreigner Declaration form to UOB to increase SRS contribution limit (if applicable, yearly renewal)

- E*Trade Account
 - ✓ Activate E*Trade account (6 months from join date) and submit W8-BEN declaration form (renewable every 3 years)
 - ✓ Select contribution amount and dividend option



Useful Contacts

Program	Portal	Contact and Support	HR Contacts
HR Policy Documents	Singapore HR Policies (Cat@work)		
CatFlex Benefits	CatFlex Portal (Mercer)	Contact: (+65) 6797 9613, Client ID: 0228 (OCAT) Email: eh&b@mercermarshbenefits.com	Chee Si Wan
Insurance Submission	Great Eastern eConnect Portal	For benefits queries, please contact Mercer (see row above) For technical assistance with portal, email: groupcso-sg@greateasternlife.com or call hotline: +65 6248 2112.	
Retirement Benefits (SRS / CFRP)		For more information on SRS account: MOF Supplementary Retirement Scheme	
Employee Investment Plan (EIP)	E*TRADE	Contact: 001 800 3338 7233 (toll-free, fixed phones only) / 001 1 650 599 0125 (charges may apply)	
Absences	Workday	Leave policies can be found on Cat@work	April Zheng
Payroll	ADP Global myView		Cecilia Tan
Employee Assistance Program (EAP)	Total Health (EAP) Caterpillar Lifeworks	Contact: (+65) 6338 3383 / (+65) 3158 9951 Emergency: (+65) 9721 1637 Email: eap@livingeffectively.com	

Last but not least...

Thank you for your attention and

Welcome

to Caterpillar