



# BenefitExtras

Voluntary Benefits for Eligible  
Pfizer U.S. Colleagues

## Benefit Extras Program

- Supplemental Health Insurance Coverage
- Life Insurance with Long Term Care
- Legal Services
- Auto & Home Insurance
- Banking & Mortgage Lending
- Child Care
- Fitness
- Identity Protection
- Pet Health Insurance

[www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com)

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## Welcome to Pfizer Benefit Extras

Pfizer Benefit Extras is a voluntary benefits program and offers coverage for supplemental health coverage (Accident, Critical Illness and Hospital Indemnity Insurance), Life Insurance with Long Term Care, Auto and Home Insurance, Child Care, Fitness, Identity Protection, Legal Services, Banking and Mortgage Lending, and Pet Insurance as well as a Vision Savings Program.\* Signing up is easy and, for most products, you can enjoy making payments through payroll deduction.

### Extra Coverage to Consider for Enrollment

Pfizer encourages you to take the time to review your options carefully as you can only elect the benefits below during your initial 31-day eligibility window or during annual enrollment:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Life Insurance with Long Term Care\*\*
- Legal Services\*\*\*

### Eligibility

You're eligible to enroll in coverage offered through the U.S. Benefit Extras Program if you're a:

- Regular full-time U.S. colleague
- Part-time U.S. colleague who works at least 20 hours during a standard work week on a regular basis
- Global colleague paid on U.S. Corporate payroll

For more information about eligibility, call 1-866-476-8723 or view the Employee Classification Policy on Fuse.

\* The Vision Savings and Banking and Mortgage Lending programs are offered at no cost and provide discounts on products and services.

\*\* Life Insurance with Long Term Care is available during the 2024 Annual Enrollment for colleagues hired prior to 10/1/2023. Colleagues hired on or after 10/1/2023 will be eligible to enroll during the 2025 Annual Enrollment period.

\*\*\* The Legal Services and supplemental health insurance coverages are subject to annual enrollment terms (see chart on page 3 of this guide for a quick summary).

# Building Better Benefits

For quick reference, a product overview is shown below. For more information about what's available to you, visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) or contact Pfizer Benefit Extras customer care at 1-888-926-2525.

PRODUCT	PROVIDER	PHONE NUMBER	ENROLLMENT TERMS
Supplemental Health Coverage <sup>1,2</sup> – Accident Insurance – Critical Illness Insurance – Hospital Indemnity Insurance	MetLife	(800) 438-6388	You can enroll during Annual Enrollment, or within 31 days of your date of hire or becoming eligible for benefits, without having to answer medical questions. You may cancel at anytime.
Life Insurance with Long Term Care	Trustmark	1-877-485-2318	You can enroll during the 2024 Annual Enrollment if you were hired prior to 10/1/2023. Colleagues hired on or after 10/1/2023 will be eligible to enroll during the 2025 Annual Enrollment period. Payroll deduction is not available for this benefit.
Legal Services <sup>1,2</sup>	MetLife Legal Plans	(800) 821-6400	You can enroll during Annual Enrollment, or within 31 days of your date of hire or becoming eligible for benefits. <b>Your enrollment will automatically renew unless you cancel during Annual Enrollment.</b>
Auto & Home Insurance <sup>1,2</sup>  Pfizer Benefit Extras offers a choice of three providers.	Farmers Insurance	(800) 438-6381	You may apply or cancel at anytime.
	Liberty Mutual	(855) 645-2150	You may apply or cancel at anytime.
	Travelers	(888) 707-4587	You may apply or cancel at anytime.
Banking & Mortgage Lending Program	Bank of America	(800) 641-0453	You may apply at any time.
	Premia Mortgage	(866) 590-2951	
	Rocket Mortgage	(888) 980-5155	
	US Bank	(917) 805-2183	
	Wells Fargo	(800) 553-9988	
Child Care	The Learning Care Group	(248) 697-9000	You may apply or cancel at anytime.
	The Learning Experience	(888) 991-4222	You may apply or cancel at anytime.
Fitness	Active&Fit Direct	(844) 646-2746	You may enroll or cancel at any time.
	Equinox	(866) 332-6549	
Identity Protection <sup>1,2</sup>	Allstate Identity Protection	(800) 789-2720	You may enroll or cancel at anytime.
Pet Health Insurance <sup>1</sup>	Nationwide	(877) 738-7874	You may enroll or cancel at anytime.
Vision Savings Program	MetLife VisionAccess	(800) 275-4638	This is a discount savings program only. Enrollment is not required but the colleague must be enrolled in the MetLife Accident, Critical Illness or Hospital Indemnity plan to take advantage of the Vision Savings program.

1 - This product may be continued on a direct-billed basis with the provider should your employment with Pfizer end.  
NOTE: Portability of Farmers GroupSelect insurance is subject to underwriting guidelines, applicable law, and local availability concurrent with the end of your employment at Pfizer. Home insurance has limited availability in MA and CA, and is not part of Farmers GroupSelect's group benefit offering in FL.

2 - Coverage is available for Pfizer colleagues and/or eligible family members. (Certain restrictions may apply. See product details or contact provider for additional information.)

The carriers represented in this material operate independently and are not responsible for each others' financial obligations.

# Accident Insurance from MetLife®



## Why Is It So Important?

Accidents can happen when you least expect them. And while you can't always prevent them, you can get help to make your recovery less expensive and stressful.

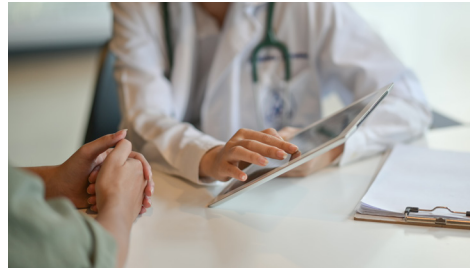
In the U.S., there are approximately 29.4 million trips to the emergency room annually due to injuries<sup>1</sup>. These visits can be expensive — in fact, ER bills average around \$2,032 per visit<sup>2</sup>, and even seemingly small injuries can come with unexpectedly high hospital bills.

You may be thinking — that's why I have health insurance. But even the best medical plans may leave you with unexpected expenses like deductibles, copays, extra costs for out-of-network care, and non-covered services. You can't plan for accidents, but you can be financially prepared.

## How It Works

Accident insurance provides a financial support for life's unexpected events. You can use it on anything you want, such as to help pay costs that aren't covered by your medical plan. It provides you with a lump-sum payment for a covered event — one convenient payment all at once — when you or your family need it most. The extra cash can help you focus on getting back on track, without worrying about finding the money to help cover unexpected expenses, like the costs of treatment.

And best of all, the payment is made directly to you, and is made regardless of any other insurance you may have.



## Our accident insurance is designed to cover a wide array of events, medical services, and treatments.<sup>3</sup>

This plan provides a lump-sum payment for over 150 different covered events, such as:

- Fractures<sup>4</sup>
- Dislocations<sup>4</sup>
- Second and third degree burns
- Skin grafts
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts/lacerations
- Eye injuries
- Coma
- Broken teeth

You'll receive a lump-sum payment when you have these covered medical services or treatments:<sup>5</sup>

- Ambulance
- Emergency care
- Inpatient surgery
- Outpatient surgery
- Medical testing benefits (including X-rays, MRIs, CT scans)
- Physician follow-up visits
- Transportation
- Home modifications
- Therapy services (inc: physical, occupational and speech therapy)

Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) today to learn more or to enroll under your group discount. For additional information, call 1 800 GET-MET 8 (1-800-438-6388) and identify yourself as a Pfizer colleague. (Program subject to annual enrollment terms.)

1. Centers for Disease Control and Prevention: Emergency Department Visits. CDC/National Center for Health Statistics. Accessed July 2020. 2. The Cost of Unwarranted ER Visits: \$32 Billion a Year. Kaiser Health News, July 25, 2019. <https://khn.org/morning-breakout/the-cost-of-unwarranted-er-visits-32-billion-a-year/> 3. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details. 4. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit. 5. Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.





## Why Is It So Important?

Medical bills have contributed to 58% of bankruptcies.<sup>1</sup> In 2020, one in four working-age adults with insurance coverage reported medical bill problems or debt in the past year.<sup>2</sup>

The financial consequences of surviving a critical illness are something few people are prepared for. Expenses that may not be covered by medical plans, such as co-pays, deductibles, childcare, mortgage, groceries and experimental treatments, could cut into your savings. When critical illness affects your family, you'll have the support you need when it matters most with MetLife Critical Illness Insurance.

## How It Works

Critical illness insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your loved ones need it most. The extra cash can help you focus on getting back on track with less worry about finding the money to cover the costs of treatment.

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It's yours to spend however you like, including for everyday living expenses. While recovering, critical illness insurance is there to make life a little easier.

For Critical Illness, proof of good health is not required, however, for a benefit to be payable, the



covered condition must be diagnosed after your coverage effective date.

## Critical illness insurance helps you manage expenses so you can focus on getting well.

As long as you or your loved one meets the policy and certificate requirements, the following medical conditions are covered:<sup>3</sup>

- Cancer<sup>4</sup>
- Heart attack<sup>5</sup>
- Coma
- Stroke<sup>6</sup>
- Major organ transplant<sup>7</sup>
- Coronary artery bypass graft<sup>8</sup>
- Severe burns
- Kidney failure
- Benign brain tumor
- 4 childhood diseases
- 9 infectious diseases
- 11 progressive diseases

Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) today to learn more or to enroll under your group discount. For additional information, call 1 800 GET-MET 8 (1-800-438-6388) and identify yourself as a Pfizer colleague. (Program subject to annual enrollment terms.)

1. "Medical Bankruptcy: Still Common Despite the Affordable Care Act," David U. Himmelstein, Robert M. Lawless, Deborah Thorne, Pamela Foohey, and Steffie Woolhandler. American Journal of Public Health, March 1, 2019 (online February 6, 2019). 2. "New Survey: Two of Five Working-Age Adults Do Not Have Stable Health Coverage; More Than One-Third Have Medical Bill Problems," David Blumenthal, Sara Collins. The Commonwealth Fund, August 19, 2020. 3. Covered Family Member means all Covered Persons as defined in the Certificate. 4. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered. 5. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest. 6. In certain states, the Covered Condition is Severe Stroke. 7. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Refer to the Certificate for which organs are covered. In some states, the condition is Major Organ Failure. 8. In certain states, the Covered Condition is Coronary Artery Disease.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

# Hospital Indemnity Insurance from MetLife®



## Why Is It So Important?

Hospital<sup>1</sup> stays can be pricey and are often unexpected. Since most healthcare plans don't cover all expenses, taking steps to help protect yourself can make a big difference. Studies show that the average cost of a three-day hospital stay in the U.S. is \$30,000.<sup>2</sup> This is why having hospital indemnity insurance makes good financial sense.

While in the hospital, it's likely you'll need various treatments, tests and therapies to get up and about again. These services can result in out-of-pocket costs beyond what your medical plan may cover — in addition to deductibles, copays and expenses as well as possible additional costs for out-of-network care.

## How It Works

Hospital indemnity insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one payment all at once — when you or your loved ones need it most. The extra cash can help you focus on getting back on track with less worry about finding the money to cover the costs of treatment. A flat amount is usually paid for a hospital admission and a per-day amount for each day of your hospital stay.

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It's yours to spend however you like, including for everyday living expenses.



## If you or a loved one is admitted to the hospital, this insurance helps cover the costs of care.

This plan provides benefits for hospitalization due to accidents and sicknesses,<sup>3</sup> like:

- Admission<sup>4</sup> to a hospital
- Hospital stays
- Admission to an intensive care unit
- Intensive care unit stays
- Inpatient rehab unit stays

Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) today to learn more or to enroll under your group discount. For additional information, call 1 800 GET-MET 8 (1-800-438-6388) and identify yourself as a Pfizer colleague. (Program subject to annual enrollment terms.)

1. \*Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details. 2. Why health insurance is Important: Protection from high medical costs. [www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/](http://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/). Accessed June 2020. 3. There is a pre-existing exclusion for covered sicknesses. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. 4. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details.

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There may be a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details.

# Life Insurance with Long Term Care from Trustmark



**This benefit is available during the 2024 Annual Enrollment for colleagues hired prior to 10/1/2023. Colleagues hired on or after 10/1/2023 will be eligible to enroll during the 2025 Annual Enrollment period.**

## What Makes This Benefit Unique and Important?

Employer sponsored Group Life Insurance does not typically remain with you when you leave employment. This exclusive offering remains with you for your lifetime *and* provides Long Term Care benefits when you need them.

## How It Works

This coverage offers one policy with two benefits – **Permanent Life Insurance** for your working years *and* retirement with rates that do not increase as you age - PLUS **Long Term Care (LTC)** benefits to protect your family, future and finances.

- **Example** – Purchasing a \$100k death benefit provides up to \$200k long term care coverage, tripling the total benefits available to \$300k.

**Life Insurance.** This coverage can help to protect your financial legacy by providing lifelong protection, building cash value, and can be used to pay final expenses. It provides a higher death benefit during your working years, when your financial obligations are the greatest.

**Long Term Care Insurance.** The Long Term Care (LTC) benefit allows you to maintain control, you choose where and from whom you receive care. It provides cash benefits for homecare and/or care in a facility. Having Long Term Care insurance can help to relieve your family from the burden of becoming full time caregivers.



## Key Features for 2024

- **Discounted Group Premiums**
- **Guaranteed Approval** - Eligible colleagues hired prior to 10/1/2023 can enroll in coverage up to \$200,000 in Life Insurance and \$400,000 in Long Term Care (LTC) benefits without providing evidence of good health.
- **Permanent Coverage** - Premiums that do not increase as you age. If you change jobs or leave Pfizer for any reason, your rates will not change, and coverage remains active provided you continue to pay the required premiums.
- **Available to Family** - Spouses, Partners, Dependent Children and Grandchildren are also eligible to apply, and have access to the same discounted, group premiums!

Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) to explore plan options, view rates, and apply. Call 1-877-485-2318 and identify yourself as a Pfizer colleague. (Program subject to annual enrollment terms.)

Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company. Underwriting conditions may vary and determine eligibility for the offer of insurance. Benefits, definitions, exclusions and limitations, naming conventions and availability may vary by state. For a list of disclosures, exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/UL](http://www.trustmarksolutions.com/disclosures/UL). Universal life insurance underwritten by Trustmark Insurance Company, Lake Forest, Illinois, in NY it is underwritten by Trustmark Life Insurance Company of New York. <sup>1\*</sup> In NY, the LTC Benefit is the Convalescent Care Benefit. The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in FL, LA and VA, where the LTC benefit is Long-Term Care Insurance.) It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.

# Legal Services from MetLife Legal Plans



## Legal help for you, and your parents, whenever you need it.

With the **Legal Plan** or the **Legal Plan Plus Parents** you can access legal assistance for many common personal legal matters — with no waiting periods, deductibles or claim forms, when using a network attorney for a covered matter. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.<sup>1</sup>

Legal help is valuable at every stage of life, so we created a plan to provide legal help for your entire family. An upgrade to the **Plus Parents** plan, provides your or your spouse's/partner's parents, and grandparents access to legal help for issues they may face, from estate planning to elder care matters or other issues.

All legal services listed below are available to you, your spouse and dependents. **Plus Parents** allows up to eight additional parents to have coverage for specific matters.

Also, for non-covered matters that are not otherwise excluded, either plan option provides you ten hours of network attorney time and services per year.<sup>2</sup>

## Covered Matters

- Money Matters
- Home & Real Estate
- Estate Planning
- Family & Personal
- Civil Lawsuits
- Elder-Care Issues
- Traffic & Other Matters

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.



**New for 2024!**

## Plus Parents

**Buy Up Option** for you to share your legal coverage!

Plus Parents allows up to eight additional parents to have coverage.

Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) today to learn more or to enroll under your group discount. For additional information, call 1-800-821-6400, Monday through Friday, 8:00 a.m. to 8:00 p.m. EST and identify yourself as a Pfizer colleague. (Program subject to annual enrollment terms.)



# Auto and Home Insurance from Farmers GroupSelect®



## Farmers GroupSelect<sup>SM</sup> Provides Auto and Home\* Insurance Coverage for Personal Insurance Needs

Policies available to qualified Pfizer colleagues include: auto, home, landlord's rental dwelling, condo, mobile home, renters, recreational vehicle, boat, and personal excess liability.

### Benefits

Farmers GroupSelect offers special benefits and money-saving discounts including:

- Customizable insurance to meet one's needs
- Special group discounts
- Automated payment savings
- Good driver rewards
- Multi-policy discounts
- Multi-vehicle savings
- 24/7 customer service
- and more!

### Convenient Payment Options

You can choose to have your premiums automatically

deducted from your paychecks or bank account. With these options, insurance premiums are spread throughout the policy term with no down payments\*\*, interest charges, or service fees. Other payment options are available.

### Free Premium Quotes and Application Processing

Since everyone's insurance policies renew at different times during the year, you may apply for coverage through this auto and home insurance program at any time.

Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) today to learn more, or to try the Auto Insurance Quote Comparison Tool. For quotes on auto, home, and renters insurance with multi-policy discounts, call 1-800-438-6381, and identify yourself as a Pfizer colleague.

\*Home insurance has limited availability in MA and CA, and is not part of Farmers GroupSelect's group benefit offering in FL. \*\*Required in limited instances.

Program information provided by the following specific insurers seeking to obtain insurance business underwritten by Farmers Property and Casualty Insurance Company and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. List of licenses at [www.farmers.com](http://www.farmers.com). Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. 4914951.1

Information provided by Farmers GroupSelect

# Auto and Home Insurance from Liberty Mutual



**Liberty Mutual**  
INSURANCE

## We'll Help You Protect What You Love, Whether You're on the Road or Relaxing at Home

With Liberty Mutual Insurance, you'll receive customized insurance, unique features, benefits, and discounts that will help you protect what you love and save more.

Pfizer colleagues could save \$700 on auto insurance by customizing their coverage with Liberty Mutual Insurance.<sup>1</sup>

### Auto Protection You Can Depend On

Liberty Mutual's coverage provides a range of options—from collision to liability—and features such as Accident Forgiveness<sup>2</sup> and Better Car Replacement.<sup>TM3</sup> If your car breaks down, we won't leave you stranded. From a jump-start to a tow, our optional 24-Hour Roadside Assistance<sup>4</sup> will get you moving again.

### Home Protection That Helps You Sleep Better at Night

Liberty Mutual's home coverage provides protection for your home, your possessions, and your liability. And you can benefit from features such as Loss Forgiveness<sup>5</sup>, Computer and Smart Phone coverage<sup>6</sup>, and Multi-Policy discount<sup>7</sup>. And should your property be damaged or stolen, Liberty Mutual will be there with our Guaranteed Repair Network<sup>8</sup> and Personal Property Replacement Cost Coverage.<sup>9</sup>

### Discounts That Keep Pace With Your Life

Wherever you are in life, Liberty Mutual will make sure you're fully protected and aware of all the additional money-saving discounts you're eligible for.

### Sales and Service Your Way

You can purchase your policy through one of our local licensed Liberty Mutual Sales Representatives, online, or through our licensed call centers. And we offer multiple payment options such as payroll deduction, direct billing, online payment, and automatic deductions from your bank account. Payroll Deduction<sup>10</sup> is convenient, supports the environment, and saves you money with no installment billing fees and a discount on your insurance.



### Additional Coverages Make Sure You're Fully Protected

Liberty Mutual also offers motorcycle, condo, renters, watercraft, personal liability (umbrella) and identity fraud expense coverage.

Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) today to learn more or to try the Auto Insurance Quote Comparison Tool. For quotes on auto, home and renters insurance with multi-policy discounts, call 1-855-645-2150 and identify yourself as a Pfizer colleague.

<sup>1</sup>Average savings based on a countrywide survey of new customers who reported savings when they switched to Liberty Mutual between 10/2021 and 09/2022. Savings will vary. Comparison does not apply in MA. <sup>2</sup>Accident forgiveness not available in CA. Terms and conditions apply. <sup>3</sup>Optional coverage in some states; availability varies by state. Eligibility rules apply. <sup>4</sup>Coverage is provided on the optional Towing & Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disablements only, and may be subject to limits.

<sup>5</sup>Subject to eligibility requirements. Benefits and eligibility requirements may vary by state. <sup>6</sup>Optional coverage provides additional protection for owned or leased items such as computers, peripheral devices, software, and media, including smartphones and iPads. Items such as "smart" appliances, with computer chips or the like, are not covered. Other restrictions apply. Borrowed items not covered. Deductible will apply. Availability may vary by state. <sup>7</sup>Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. <sup>8</sup>Guaranteed Repair Network not available in Rhode Island or Massachusetts.

In these states we offer you our Superior Service Program (SSP), which is similar to the Guaranteed Repair Network. However, the estimate is completed by a Liberty Mutual appraiser. For more information, speak to your Liberty Mutual Claims Representative. <sup>9</sup>In the event of a covered loss, we'll pay the replacement cost for items at the time of loss, then up to the full amount of the cost in today's market. <sup>10</sup>Affinity employer groups of 100+ members only. Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116 USA. In Texas, coverage provided and underwritten by one or more of the following companies: Liberty Insurance Corporation, Liberty Lloyds of Texas Insurance Company, Liberty Mutual Fire Insurance Company, and Liberty County Mutual Insurance Company.

The materials herein are for informational purposes only. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria. Learn more about our privacy policy at [libertymutual.com/privacy](http://libertymutual.com/privacy). Please see all other disclaimers by visiting <https://www.libertymutual.com/customer-disclaimer>.

Information provided by Liberty Mutual

# Auto and Home Insurance from Travelers



## Travelers Auto and Home Insurance Program

You could get the coverage that fits your needs for your auto, home and personal possessions with a savings advantage from Travelers. With over 165 years of experience and highly rated in the industry, you can trust Travelers for peace-of-mind protection.

### Possible Benefits-At-A-Glance

- Special program savings
- Money-saving discounts
- Additional coverage options
- Convenient payment methods and plans, including payroll deduction
- Apply year round
- 24/7 claim reporting
- Portable policies

Licensed insurance representatives at Travelers can help you find the coverage you need and can help you determine your savings. You can request a quote or switch at any time, even if your current policy isn't expiring soon.

Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) today to learn more or to try the Auto Insurance Quote Comparison Tool. For quotes on auto, home and renters insurance with multi-policy discounts, call 1-888-707-4587 and identify yourself as a Pfizer colleague.

Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all features available in all areas. Other terms, conditions or exclusions may apply. In FL: Homeowners insurance is not currently offered for new business. Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In TX: Automobile insurance is offered through Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers Company. Home insurance is underwritten by Travelers Personal Insurance Company. Umbrella insurance is underwritten by Travelers Lloyds of Texas Insurance Company. Travelers Commercial Insurance Company and The Travelers Home and Marine Insurance Company. PAF insurance is underwritten by Travelers Lloyds of Texas Insurance Company. Special Event insurance is underwritten by The Standard Fire Insurance Company. Boat insurance is underwritten by The Travelers Home and Marine Insurance Company. Yacht insurance is underwritten by The Standard Fire Insurance Company and The Travelers Indemnity Company of America. In CA: Automobile insurance is underwritten by Travelers Commercial Insurance Company, Certificate of Authority #6519, State of Domicile: CT; or Travelers Property Casualty Insurance Company, Certificate of Authority #6521, State of Domicile: CT. Homeowners insurance is underwritten by The Standard Fire Insurance Company, Certificate of Authority #3545, State of Domicile: CT. Boat and Yacht insurance is underwritten by The Standard Fire Insurance Company, Certificate of Authority #3545, State of Domicile: CT. Personal Liability Umbrella insurance is underwritten by Travelers Commercial Insurance Company, Certificate of Authority #6519, State of Domicile: CT and The Standard Fire Insurance Company, Certificate of Authority #3545, State of Domicile: CT. PAF insurance is underwritten by The Standard Fire Insurance Company Certificate of Authority #3545, State of Domicile: CT. Special Event insurance is underwritten by The Standard Fire Insurance Company, Certificate of Authority #3545, State of Domicile: CT. In WA: Automobile insurance is underwritten by The Standard Fire Insurance Company. Homeowners insurance is underwritten by Travelers Personal Insurance Company. Personal Article Floater insurance is underwritten by The Phoenix Insurance Company and The Travelers Indemnity Company of America. Personal Liability Umbrella insurance is underwritten by The Standard Fire Insurance Company. The Automobile Insurance Company of Hartford, Connecticut, The Travelers Indemnity Company of America, The Travelers Home and Marine Insurance Company, Travelers Commercial Insurance Company and Travelers Personal Insurance Company. Special Event insurance is underwritten by The Standard Fire Insurance Company. Boat insurance is underwritten by The Travelers Home and Marine Insurance Company. Yacht insurance is underwritten by The Standard Fire Insurance Company and The Travelers Indemnity Company of America. All underwriting companies in CA and WA listed above are located at One Tower Square, Hartford, CT 06183. © 2023 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

Information provided by Travelers

# Identity Protection from Allstate Identity Protection



## Protect what makes you, you

With Pro+ Cyber from Allstate Identity Protection, get comprehensive identity monitoring and fraud resolution, plus award-winning<sup>1</sup> cyber protection designed to help you protect yourself and your family against today's digital threats. Features include:

### Cyber protection

Our Pro+ Cyber plan safeguards members' data and enrolled devices so they can live their online life more freely. Members can enroll 5 devices — or up to 10 with a family plan — to be protected.

### Personal device security

Pro+ Cyber includes comprehensive personal device security features to protect your home computers, laptops, and mobile devices from threats like viruses, phishing attacks, and malware. Members who enroll with a family plan can extend that protection to children, parents, and other loved ones.

### Password manager

Password managers are one of the simplest — but most effective — ways to protect your online accounts. Members can safely create and store passwords to seamlessly use them online. Usernames, passwords, and credit card information can be encrypted and stored to stay secure while remaining easy to access.

### \$1 million identity theft reimbursement<sup>†</sup>

Members who fall victim to identity fraud will be reimbursed up to \$1M for stolen funds as well as many out-of-pocket costs related to resolving their case. Pro+ Cyber family plan subscribers are covered for up to \$2M reimbursement of out-of-pocket costs.

### Comprehensive monitoring and alerts

Allstate Identity Protection's proprietary monitoring system analyzes and detects high-risk activity and



### Did You Know?

Identity crime can happen to anyone. In fact, 1 in 6 Americans have been impacted by an identity crime, based on a 2021 Identity Fraud Study by Javelin Strategy & Research. That's why your company is offering you Allstate Identity Protection Pro+ as a benefit.

sends alerts at the earliest sign of fraud. That's how we help members minimize risk, damage, and stress with prevention and rapid restoration.

### Robocall blocker\*

Our Robocall blocker can help intercept scam and telemarketing calls and texts to require them to identify themselves before you even pick up.

Visit [www.PfizerBenefitExtras.com](https://www.PfizerBenefitExtras.com) today to learn more or to enroll under your group discount. For additional information, call 1-800-789-2720 and identify yourself as a Pfizer colleague.

<sup>1</sup>: <https://www.bitdefender.com/solutions/awards.html>

<sup>†</sup> Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Refer to policy details for terms, conditions, and exclusions of coverage. May not be available in all jurisdictions.

\* Product may be updated or modified. Certain features may require additional activation.

Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

<sup>††</sup> Does not cover cyber ransom payments to hackers



# Pet Health Insurance from Nationwide®



**Pet insurance from Nationwide® can help you balance the cost of many annual or one-time expenses, as well as help you cover the cost of unexpected treatments.**

Nationwide brings you the best health insurance for your pets. They understand you work hard to provide your family with everything they need. So whether your family includes kids with two feet or kids with four paws, you know what responsibility looks like.

My Pet Protection® from Nationwide® helps you provide your pets with the best care possible by reimbursing you for eligible veterinary bills.<sup>1</sup> Available in two reimbursement options (50% and 70%) with an optional \$500 wellness benefit,<sup>2</sup> you can get cash back for accidents, illnesses, hereditary conditions and more. We're also the first provider in the U.S. to cover birds and exotic pets.

You're free to use any vet and your coverage includes added benefits for cats and dogs, such as emergency boarding, lost pet advertising and more. Plus, our

24/7 **vethelpline**® is included as a service to all pet insurance members (\$110 value).

For over 30 years, Nationwide has been the nation's leading provider of pet health insurance. Don't let another vet bill come your way before you decide to take action. Experience the protection and peace of mind that pet insurance from Nationwide can provide.

Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) today to learn more or to enroll under your group preferred pricing. For additional information, call 1-877-738-7874 and identify yourself as a Pfizer colleague.

<sup>1</sup> Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

<sup>2</sup> Existing members can enroll in My Pet Protection® Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states.

Pet insurance products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2023 Nationwide.



# Exclusive Discount Programs

## Featuring Child Care, Fitness, Banking & Mortgage Lending

Nationally known companies are providing exclusive offers for Pfizer colleagues looking to save on everyday living expenses. Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) and click on each of the program providers to learn more about their unique offers, as well as how to access the benefits.

### Child Care



With seven unique school brands, Learning Care Group offers nurturing care and creative learning in a safe environment. Pfizer colleagues receive 10% off child care and free registration.



The Learning Experience offers Pfizer colleagues a 10% discount off tuition and AM/PM fees at participating centers.

### Fitness



Equinox member benefits include award-winning program design, state-of-the-art equipment, world-class group fitness classes and trainers, and full-service spas.



With Active&Fit Direct, Pfizer colleagues can join any of the available 12,200+ fitness centers and studios with no long-term contracts. Plus, access 9,700+ guided workout videos in the comfort of your home.

### Banking & Mortgage Lending Program



Colleagues with a Pfizer payroll direct deposit into an existing or new personal Bank of America® checking or savings account will get a special bundle of fee waivers on that account and may access additional discounts.



The Premia mortgage experience features a customized financial consultation and an exclusive lender credit at closing. This offer can be extended to family, too.



Working with the Rocket Mortgage program, you'll receive special benefits including complimentary mortgage review to compare options, cash back and a closing credit. See Rocket Mortgage website for details.



All Pfizer colleagues are eligible for a "Special Mortgage Financing Discount" through US Bank.



The Corporate Mortgage Benefit Program from Wells Fargo Home Mortgage offers special benefits, including online educational tools and resources.



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Visit [www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com) to learn more or call 1-888-926-2525.

# Termination of Employment & Program Portability

## Portability Terms Per Product

Portability terms can vary per product. General guidelines have been provided below. To avoid a lapse in coverage, please contact the specific provider to discuss your personal situation and confirm payment options.

Benefit Extras Program	Portability Terms
<b>Accident Insurance</b>	May continue coverage on an individual basis within 31 days of receipt of your continuation of the coverage information.
<b>Auto &amp; Home Insurance</b>	May continue coverage on an individual basis. Will receive notice from carrier indicating end to payroll deductions with directions on how to change payment method to direct bill.
<b>Banking Discounts</b>	Fee waivers are removed following a 90-day grace period. Account reverts to fee schedule in effect prior to enrollment in program.
<b>Child Care Discounts</b>	Will transition to the standard retail rate in effect following your Termination Date.
<b>Critical Illness Insurance</b>	May continue coverage on an individual basis within 31 days of receipt of the continuation of coverage information.
<b>Gym Membership Discounts</b>	Will transition to the standard retail rate in effect following your Termination Date.
<b>Hospital Indemnity Insurance</b>	May continue coverage on an individual basis within 31 days of receipt of the continuation of coverage information.
<b>Identity Protection</b>	May continue coverage on an individual basis within 31 days of your Termination Date.
<b>Legal Services</b>	May continue coverage on an individual basis for an additional 12 months if paid up front within 30 days of your Termination Date.
<b>Life Insurance with Long Term Care</b>	Coverage continues on a direct-bill basis with Trustmark as long as premiums are paid on time.
<b>Mortgage Lending Services</b>	May continue to be available if you have applied for a mortgage prior to your Termination Date, provided you still qualify for the mortgage based on the lender's requirements. Contact lender for more information.
<b>Pet Health Insurance</b>	May continue coverage on an individual basis within 31 days of receipt of the continuation of coverage information.
<b>Vision Savings</b>	Cannot be converted to an individual policy.

Have questions?  
Call Pfizer Benefit Extras anytime at 1-888-926-2525.  
[www.PfizerBenefitExtras.com](http://www.PfizerBenefitExtras.com)

Supplemental Health Insurance Coverage • Life Insurance with Long Term Care  
• Auto & Home Insurance • Banking & Mortgage Lending • Child Care • Fitness  
• Identity Protection • Legal Services • Pet Health Insurance

v.9/2023

