

# Pfizer Benefits Advantage



Voluntary Benefits for Eligible Pfizer U.S. Colleagues

## Benefits Advantage Program

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



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

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## Welcome to Pfizer Benefits Advantage

Pfizer Benefits Advantage provides access to discounted rates for voluntary benefits including supplemental health insurance coverage (Accident, Critical Illness and Hospital Indemnity Insurance), 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.

### Supplemental Medical—Additional Coverage to Consider for 2022

Pfizer has enhanced the supplemental health insurance coverage available, including:

- Lower rates for Accident Insurance
- Improved Critical Illness Insurance coverage and lower rates (with no pre-existing limitation)
- New Hospital Indemnity Insurance coverage

Payments from these benefits are non-taxable and can be used at your discretion but are often used to pay for out-of-pocket medical costs, such as annual deductible and coinsurance or for other expenses that are generally not covered by health insurance while you are ill, such as additional caregiving expenses.

\* The Legal and supplemental health insurance coverages are subject to annual enrollment terms (see chart on page 3 of this guide for a quick summary). The Vision Savings and Banking and Mortgage Lending programs are offered at no cost and provide discounts on products and services.

# Building Better Benefits

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

PRODUCT	PROVIDER	PHONE NUMBER	ENROLLMENT TERMS
Supplemental Medical <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.
Auto & Home Insurance <sup>1,2</sup>  Pfizer Benefits Advantage offers a choice of three providers.	Farmers GroupSelect <sup>SM</sup>	(800) 438-6381	You may apply or cancel at anytime.
	Liberty Mutual	(855) 645-2150	You may apply or cancel at anytime.
	Travelers	(888) 695-4640	You may apply or cancel at anytime.
Child Care	The Learning Care Group	Call your local school	You may apply or cancel at anytime.
Fitness	Gympass	(844) 478-4744	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.
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>
Banking & Mortgage Lending Program	Bank of America	(800) 641-0453	You may apply at any time.
	Premia Mortgage	(866) 590-2951	
	Quicken Loans	(888) 980-5155	
	Wells Fargo	(800) 553-9988	
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	Enrollment is not required. This is a discount savings program only, provided at no cost to you.

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, should you relocate out of state concurrent with the end of your employment at Pfizer.

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.







## 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.PfizerAdvantage.com](http://www.PfizerAdvantage.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.



# Critical Illness Insurance from MetLife®



New  
Carrier,  
Enhanced  
Benefits &  
Reduced  
Rates in  
2022

## 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 without worrying 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.



## 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.PfizerAdvantage.com](http://www.PfizerAdvantage.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.



## 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 without worrying 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.PfizerAdvantage.com](http://www.PfizerAdvantage.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. 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.

# Auto and Home Insurance from Farmers GroupSelect<sup>SM</sup>



## Farmers GroupSelect Provides Auto and Home\* Insurance Coverage for Your Personal Insurance Needs

Policies available 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:

- Customized insurance that meets your needs
- Special group discounts
- Automated payment savings
- Good driver rewards
- Multi-policy discounts
- Multi-vehicle discounts
- 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 group auto and home insurance at any time.

Visit [www.PfizerAdvantage.com](http://www.PfizerAdvantage.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 is not part of Farmers GroupSelect's benefit offering in MA & FL. \*\*Required in limited instances.

Advertisement produced on behalf of the following specific insurers and seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance Company (a MN licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company (a MN licensee), 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. Company names approved in domiciliary states; approval pending non-domiciliary states. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. 3722194.1v2 © 2021 Farmers Insurance.

Information provided by Farmers GroupSelect



# Auto and Home Insurance from Liberty Mutual



## We'll Help You Worry Less, Whether You're on the Road or Relaxing at Home

With Liberty Mutual Insurance, you'll receive customized coverage, unique features, benefits, and discounts that will help you worry less and save more.

Pfizer colleagues could save \$586 on auto insurance by customizing their coverage with Liberty Mutual Insurance.

## 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 and Better Car Replacement.™ If your car breaks down, we won't leave you stranded. From a jump-start to a tow, our optional 24-Hour Roadside Assistance 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, Computer and Smart Phone coverage, and Multi-Policy discount. And should your property be damaged or stolen, Liberty Mutual will be there with our Guaranteed Repair Network and Personal Property Replacement Cost Coverage.

## 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 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.PfizerAdvantage.com](http://www.PfizerAdvantage.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.

Savings validated by countrywide survey of participating new customers from 3/1/2018 to 3/1/2019 who switched to Liberty Mutual. Savings may vary. Comparison does not apply in MA. 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).

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 160 years of experience and highly rated in the industry, you can trust Travelers for peace-of-mind protection.

### 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.PfizerAdvantage.com](http://www.PfizerAdvantage.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 1-888-695-4640 and identify yourself as a Pfizer colleague.

Insurance is underwritten by The Travelers Indemnity Company or one of its property and casualty affiliates, One Tower Square, Hartford, CT 06183. In CA: Insurance is underwritten by Travelers Commercial Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority # 6519, or Travelers Property Casualty Insurance Company, One Tower Square, Hartford, CT 06183, Certificate of Authority # 6521, State of Domicile: Connecticut. In FL: Homeowners insurance is not currently offered for new business. In TX: Auto insurance is offered by Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers company. 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. © 2020 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



## Your Identity Belongs to You, Protect It Today

With Allstate Identity Protection's comprehensive identity protection plan Pro Plus,<sup>®</sup> you can enjoy peace of mind, financial reassurance and time-saving expertise.

### Identity and Credit Monitoring

Enjoy peace of mind with proactive monitoring for the most damaging types of fraud.\* Uncover and resolve issues early to help minimize damages. Your credit is monitored through TransUnion, Equifax and Experian.

### Credit Scores and Reports

Stay informed and protect your financial assets by detecting credit misuse quickly. You will have access to unlimited TransUnion credit reports and scores, and an annual tri-bureau credit report and score.

### Social Media Reputation Monitoring

Actionable alerts help defend you and your family from reputational damage or cyberbullying. We monitor Facebook, LinkedIn, Twitter, and Instagram profiles.

### Wallet Protection and Dark Web Monitoring

Minimize stress and potential damages. Allstate Identity Protection can easily replace the contents of a lost or stolen wallet through an online, secure vault that conveniently stores important documents. Any items entered here will also be monitored on the dark web for misuse or exposure.

### Financial Activity Monitoring

Receive alerts from sources such as bank accounts, thresholds, credit and debit cards, 401(k)s, and other investment accounts.

### Allstate Digital Footprint

A digital footprint is a collection of all the accounts a person has opened, and information they've left behind that might expose them. The Digital



## Did You Know?

According to the 2020 Javelin Identity Theft Study, in 2019 total identity fraud reached \$16.9 billion (USD) a 15% increase from 2018.

Footprint offers a simple way for people to see and secure their information.

### Privacy Advocate<sup>®</sup> Remediation

Should you become a victim, you will have a dedicated specialist who will work to resolve the fraud and restore your good name.

### \$1,000,000 Identity Theft Insurance Policy

If you are a victim of fraud, we will reimburse your out of pocket costs to reinforce your financial security.<sup>†</sup>

### Solicitation Reduction

Reduce unwanted calls, mail and preapproved credit offers and receive guidance on how to limit exposure to fraud.

Affordable plans for you and your family!<sup>‡</sup>

Visit [www.PfizerAdvantage.com](http://www.PfizerAdvantage.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.

\*Network provides comprehensive coverage, although no solution can detect all suspicious activity. Nonetheless, our Privacy Advocates will work tirelessly to restore your identity regardless of when or how the damage was done. <sup>†</sup>Identity theft insurance underwritten by insurance company subsidiaries or affiliates of AIG. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies describe. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. <sup>‡</sup>Family coverage is available for individuals that are supported by you financially or live under your roof. ©2020 Allstate Identity Protection, Inc. All rights reserved.



# Legal Services from MetLife Legal Plans



## Live Worry Free With Access to Expert Legal Help

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. But, for one low monthly cost, you can have a team of experienced attorneys ready to help you take care of life's planned and unplanned legal events.

With MetLife Legal Plans, you get these experts to assist you on a broad range of personal legal issues you might face throughout your life, like when you're getting married, buying or selling a home, starting a family, or caring for aging parents. See more examples in the chart below.

## Getting Help Is Easy. Online, by Phone, or in Person

With MetLife Legal Plans, service is tailored to your needs. You can choose an attorney near you from our network of over 18,000 attorneys and work with them by phone, email or in-person. And for certain legal matters, your attorney can represent you in court without you having to make an appearance. You can also use an out-of-network attorney and get reimbursed for covered services according to a set



fee schedule.<sup>1</sup> Best of all, you have unlimited access to our attorneys for all the legal matters covered under your plan — with no copays, deductibles or claim forms — giving you peace of mind knowing you'll have an expert on your side for as long as you need them.

Visit [www.PfizerAdvantage.com](http://www.PfizerAdvantage.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.)

### MetLife Legal Plans covers some of the most frequently needed personal legal matters

#### Getting married

- Prenuptial agreement
- Name change
- Updating or creating estate planning documents

#### Buying, renting, or selling a home

- Previewing contracts and purchase agreements
- Preparing deeds
- Attending the closing

#### Starting a family

- Creating wills and estate planning documents

- School and administrative hearings
- Adoption

#### Sending students off to college

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance

#### Caring for aging parents

- Review of Medicare/Medicaid documents
- Nursing home agreement
- Reviewing estate planning documents

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services. Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Farmers Property and Casualty Insurance Company Warwick, RI (Company name approved in domiciliary state; approval pending in non-domiciliary states. Business reinsured by MetLife Legal Plans, Inc.). 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. 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. MetLife® is a registered trademark of MetLife Services and Solutions, LLC, New York, NY.

# 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 vet bills. You can get cash back for accidents, illnesses, hereditary conditions and more. We're also the first and only provider in the U.S. to cover birds and exotic pets. Choose 50% or 70% reimbursement for the level of coverage that fits your needs.\*

You're free to use any vet and your coverage includes benefits for 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.PfizerAdvantage.com](http://www.PfizerAdvantage.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.**

\*Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions.

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. ©2021 Nationwide.

Information provided by 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.PfizerAdvantage.com](http://www.PfizerAdvantage.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.

### Fitness

**EQUINOX**

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

**Gympass**

With Gympass, Pfizer colleagues can access a global network of more than 11,000 gyms and studios in the U.S. offering hundreds of activities, all through one membership.

### Banking & Mortgage Lending Program

**BANK OF AMERICA**



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. Additionally, colleagues may be eligible for certain discounts on a new mortgage.

**PREMIA  
MORTGAGE**

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

**Quicken  
Loans**

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



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



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The only exclusive discount program available with Pfizer payroll deduction is the Gympass fitness program.

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

Pfizer Benefits Advantage  
5404 Cypress Center Dr., Suite 130  
Tampa, FL 33609

Have questions?

Call Pfizer Benefits Advantage anytime at 1-888-926-2525.

**[www.PfizerAdvantage.com](http://www.PfizerAdvantage.com)**

Supplemental Health Insurance Coverage • Auto & Home Insurance • Banking & Mortgage Lending  
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