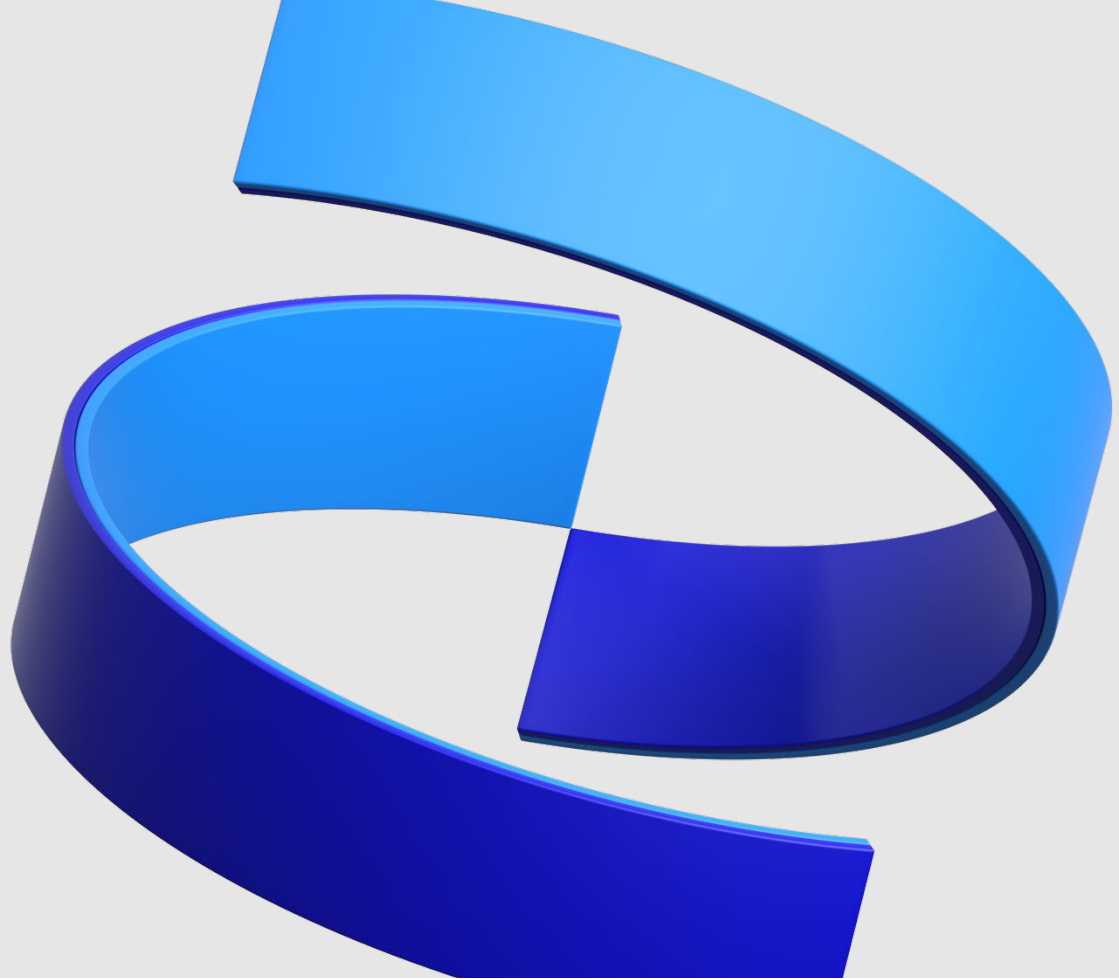


Choosing the Right Pfizer Medical Plan Option for You



Three Medical Plan Options to Support Your Well-Being



HSA Copay

Network Copay

Traditional Coinsurance



**LOWEST PER-
PAYCHECK
CONTRIBUTIONS**



**HIGHEST ANNUAL
DEDUCTIBLE; THE
FAMILY DEDUCTIBLE
WORKS DIFFERENTLY***



HSA Copay Option + Health Savings Account (HSA)



**NON-PREVENTIVE
PRESCRIPTION DRUGS
AND MENTAL HEALTH
SERVICES SUBJECT TO
ANNUAL DEDUCTIBLE**



**HSA FUNDED BY
PFIZER AND YOU**



*For more information on how the family deductible works, refer to the ["Understanding the Family Deductible" tip sheet](#) on [MyPfizerBenefits.com](#).

Triple tax advantages are with respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation.



**HIGHER PER-
PAYCHECK
CONTRIBUTIONS**



**NO DEDUCTIBLE FOR
PRESCRIPTION
DRUGS AND MENTAL
HEALTH SERVICES**



Network Copay Option



**PREDICTABLE,
COPAYS FOR MOST
SERVICES**



**OPTION TO
CONTRIBUTE TO A
GENERAL-PURPOSE
HCA**



**HIGHEST PER-
PAYCHECK
CONTRIBUTIONS**



**SAME COVERAGE
LEVEL FOR IN-
NETWORK & OUT-
OF-NETWORK**



Traditional Coinsurance Option



**NO DEDUCTIBLE
FOR PRESCRIPTION
DRUGS AND MENTAL
HEALTH SERVICES**



**OPTION TO
CONTRIBUTE TO A
GENERAL-PURPOSE
HCA**

Provides greatest value if most of your providers or high cost services are out-of-network

Rx Coverage Under the Medical Plan Options

Plan Feature*	Network Copay & Traditional Coinsurance	HSA Copay
Annual Rx Deductible	None	Medical and Rx subject to combined annual deductible*
Annual Rx Out-of-Pocket Max	Rx out-of-pocket maximum separate from medical	Medical and Rx subject to combined out-of-pocket max
Coverage for...		
ACA Preventive Medications	Covered 100%	Covered 100% (no deductible)
Other Preventive Medications	N/A	You pay copays for generics and coinsurance for brand-name medications
Pfizer Medications Without a Generic Available	Covered 100%	After deductible, covered 100%
All Other Non-Preventive Medications	You pay copays for generics and coinsurance for brand-name medications	After deductible, you pay copays for generics and coinsurance for brand-name medications

*Note: Medications on the HSA Copay Preventive Rx List are **not** subject to the annual deductible

Choosing Your Medical Claims Administrator

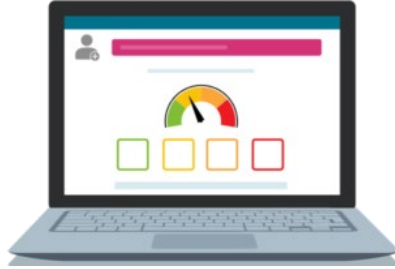
Medical Plan Option	Provider Network	To Access Network Provider Information
HSA Copay or Network Copay	Horizon: BlueCard PPO (use prefix code PFR) UHC: Choice Plus	Horizon for medical and mental health services: horizonblue.com/Pfizer or 1-888-340-5001
Traditional Coinsurance	Horizon: Horizon Traditional (use prefix code PFZ) UHC: Options PPO	UHC for medical: welcometouhc.com/Pfizer or 1-800-638-8010 UHC for mental health – coverage through Optum liveandworkwell.com Either log in or use access code 61550 to enter the site anonymously

Access prescription drug coverage through **CVS Caremark®**

caremark.com

1-866-804-5881

Need Help Deciding? Check Out These Resources.



Use the Pfizer Medical Plan Option Modeler

Visit PfizerMedicalModeler.com to:

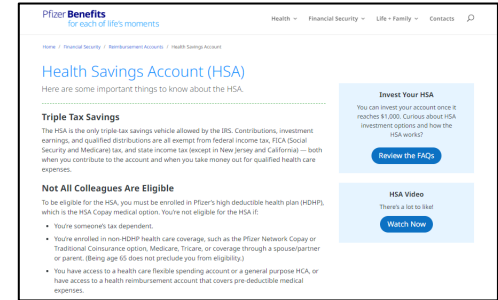
- Compare your options
- Estimate your total out-of-pocket costs
- Understand Pfizer HSA funding



For illustrative purposes

Learn About the Reimbursement Accounts

Watch [“An Overview of Your Pfizer Reimbursement Accounts” video](#)



For illustrative purposes

Get to Know the Health Savings Account

[Visit MyPfizerBenefits.com](https://MyPfizerBenefits.com) to access materials such as HSA Copay FAQs and more to learn about the HSA Copay option and Health Savings Account

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Fidelity NetBenefits®

NetBenefits.com

Pfizer Benefit Extras – for voluntary benefits

PfizerBenefitExtras.com



Be sure to enroll within 31 days of your new hire/eligibility date!

Thank You

If you have questions about your Pfizer health & insurance benefits – including questions about your personal eligibility – call the **Pfizer Benefits Center** at **1-866-476-8723** and follow the prompts for health insurance.

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