

LGBTQ+

Benefits Guide

TO SUPPORT U.S. PFIZER COLLEAGUES AND THEIR FAMILIES

Pfizer is committed to providing an inclusive work environment where all colleagues can live as their authentic selves, regardless of their marital status, sexual orientation, gender identity, or expression. Further, equity is one of the four core values we champion at Pfizer. This applies to our benefits, too.

COURAGE

EXCELLENCE

EQUITY

JOY

This guide highlights different benefits that support U.S. LGBTQ+ colleagues. For a summary of the benefit plans, programs, and policies offered to U.S. colleagues, visit **MyPfizerBenefits.com**.

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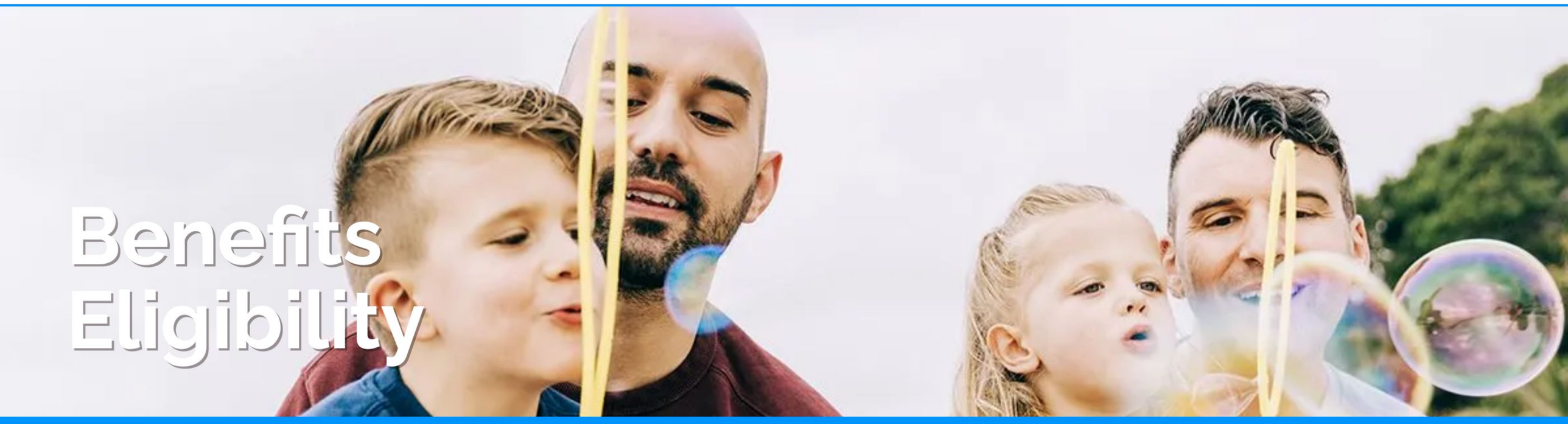
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Pfizer



Benefits Eligibility

Pfizer's benefits are available to most U.S. full-time and part-time colleagues and their eligible dependents, including same and opposite-sex spouses (including common-law spouses) or domestic partners and children, including domestic partner's children who meet Pfizer's eligibility requirements*.



Domestic Partner Eligibility

- At least 18 years of age;
- Not related to you by blood to a degree of closeness that would prohibit legal marriage;
- Residing with you and has done so for the prior 12 months with the intent to do so indefinitely;
- Not married to someone else or engaged in another domestic partnership or civil union, as applicable; and
- Financially interdependent with you.

For additional details on coverage for your domestic partner, review the Domestic Partner Enrollment Kit located in the Reference Library on **netbenefits.com**. The kit includes the Affidavit and Tax Status Declaration forms. Pfizer relies on your attestation and does not require additional notarization or approval. However, occasionally Pfizer will randomly select colleagues participating in our health and insurance coverage to verify the eligibility of their covered dependents.



Dependent Child(ren) Eligibility

Your children generally include your biological and adopted children, stepchildren and your domestic partner's children, children placed with you for adoption or foster care, as well as other related children who live with you and primarily rely on you for support.

* IRS rules require Pfizer to impute income on the value of any company-paid benefits such as medical and dental coverage (if applicable) for your covered domestic partner and children of your domestic partner who are not your tax dependent. If you subsequently marry your domestic partner, be sure to call Fidelity at the Pfizer Benefits Center to report this change; once you are married and you report this change, this imputed income will no longer apply.

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Health

Pfizer provides comprehensive health coverage for medical, dental, and vision.

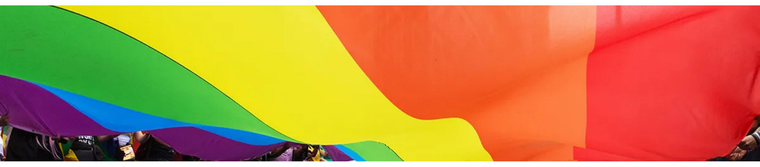
We are proud to offer the following services to those enrolled in Pfizer's Medical Plan.



Family Building Support (Fertility and Infertility Coverage)

Medical procedure coverage up to $35,000 in lifetime benefits. This includes artificial insemination, in vitro fertilization, and assisted reproduction (GIFT, ZIFT) as well as elective cryopreservation of eggs and sperm for up to one year. (This is in addition to adoption and surrogacy support through Pfizer's life and family benefits.)

Note: Coverage for these services requires enrollment in the Optum Reproductive Resources Program, regardless of whether you are enrolled with Horizon Blue Cross Blue Shield (Horizon) or United HealthCare (UHC). For additional information on Pfizer's adoption and surrogacy benefit as well as foster care support, refer to the **Life & Family** section.



Gender Affirming Care

Unlimited coverage for gender affirming, medically necessary reconstructive surgical procedures and services, mental health support and counseling, hormone replacement therapies (including puberty blockers for children), etc. This includes coverage for chest and breast procedures, such as bilateral mastectomy and breast implants, as well as genital and gonadal procedures, such as a hysterectomy and a vaginoplasty.

Pfizer also provides a $20,000 lifetime benefit for additional gender affirming procedures not covered under the Horizon or UHC medical coverage policies when aligned with the World Professional Association for Transgender Health Association ("WPATH") Standards of Care under the Horizon or UHC medical coverage policies (e.g., facial surgery, such as rhinopasty and jaw reconstruction, and body contouring procedures, such as liposuction). Contact your medical plan administrator (Horizon or UHC) for details on how to submit claims for eligible expenses for this additional benefit.

To see a full list of covered services and to understand which services or medications may require pre-authorization, contact your medical plan administrator (Horizon, United HealthCare (UHC), Optum (for mental health services for UHC members), or CVS Caremark (for medications dispensed through a pharmacy)). If you are contacting Horizon, UHC, or Optum, ask to speak to a gender affirming care specialist. You can also refer to the plan's Summary Plan Description (SPD) located in the Reference Library on **netbenefits.com**.



Finding the Right Health Care Support

No cost personalized support through your medical plan administrator (Horizon or UHC) is available to help navigate coverage for family building, gender affirming procedures, or other medical care needs. They can also help you understand the tools and resources available to help you manage your medical care needs including provider search tools to locate in-network providers and cost estimator tools to estimate the cost of care for certain procedures.

Get connected with other Pfizer resources through your Pfizer medical coverage including **Health Navigator, powered by PinnacleCare**, to identify expert providers for your care or to help evaluate different treatment options.

Contact your medical plan administrator and ask to speak to a gender affirming care representative for more information.

Need help with a health insurance claim or appeal?

Contact Fidelity's Participant Advocacy team for help with your Pfizer health coverage, prior authorizations, claims submissions, and appealing denied claims. To get started, call **1-877-208-0950** for Fidelity at the Pfizer Benefits Center. Once connected, request a Participant Advocate to get connected with a Fidelity benefits representative.



Comprehensive Medical and Prescription Drug Coverage

Pfizer's Medical Plan provides comprehensive medical coverage including mental health and prescription coverage for covered colleagues and their covered dependents. Covered services also include access to no cost preventive care, testing and treatment for sexually transmitted diseases (STDs) as well as access to the following:

- Preventive medications, including pre-exposure prophylaxis (PrEP) and post-exposure prophylaxis (PEP), under your Pfizer prescription drug coverage through CVS Caremark,
- Treatment for acute or chronic conditions including human immunodeficiency virus (HIV) and acquired immunodeficiency syndrome (AIDS), and
- **Mental health** providers through your medical plan carrier, either **Horizon** or **Optum** (if enrolled with UHC).

Additionally, all Pfizer U.S. colleagues including those not enrolled in Pfizer's medical plan have access to Pfizer's **Employee Assistance Program** through **Spring Health** for mental health support. Through the EAP program, you and your eligible household members have access to 12 complimentary therapy and coaching sessions annually, per person.

- If you (or your covered dependent) are also enrolled in a U.S. Pfizer medical plan option through Horizon or UnitedHealthcare (UHC), you will be able to continue to access Spring Health for additional coverage. This means if you need medication management related to a mental health condition (medication management is not covered through Pfizer's EAP) or if you exhaust your complimentary EAP sessions , you will be able to continue your care with your same Spring Health provider (excluding onsite Spring Health EAP providers) as part of your in-network benefits through your Pfizer medical coverage.

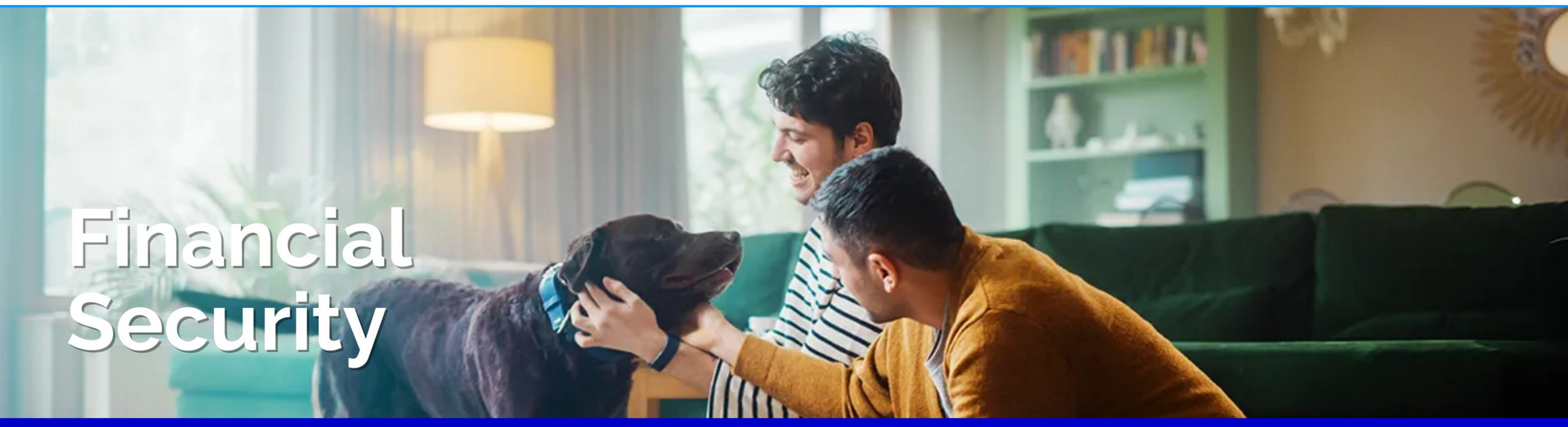
Your medical carrier and Spring Health can also help connect you with LGBTQ+ friendly counselors.

The cost for covered services under Pfizer's medical plan varies based on the coverage option elected. Refer to the Summary Plan Description (SPD) located in the Reference Library on **netbenefits.com** for coverage details.

Visit your medical plan administrator's website and use the cost estimator and network provider search tools to locate care and find out how much a service may cost before you receive care:

- Horizon Participants: **horizonblue.com/Pfizer/** (To access the Treatment Cost Estimator, or click on Find a Doctor)
- UHC Participants: **whyuhc.com/pfizer** (Select Benefits and Find a Doctor or Facility to access cost estimates. The UHC tool is available to both members and non-members; members may log in to access more specific cost estimates such as how your deductible is impacted.)

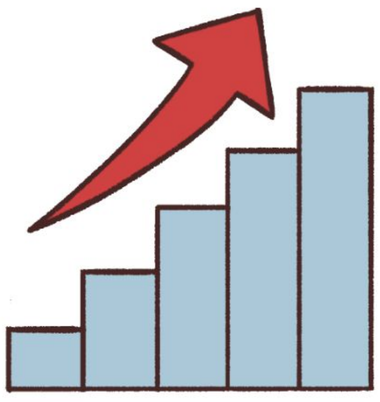
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Financial Security

Pfizer provides benefits to protect your financial health, including retirement benefits, life and disability insurance as well as no cost financial planning with specialists who can assist you with LGBTQ+ planning considerations.

Pfizer's financial security benefits provide flexibility to choose which eligible family members you cover and who you name as your beneficiary. Be sure to make beneficiary elections for each of these, as applicable.



Pfizer 401(k) Savings Plan

Provides quarterly matching contributions of up to 4.5% of eligible pay and an additional annual Pfizer contribution — the Retirement Savings Contribution (RSC) — ranging from 5-9% of eligible pay regardless of whether you contribute.



Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance

Provides financial protection for you, your spouse/domestic partner, and any children you may have.



Before-Tax Reimbursement Accounts

Health Savings Account, Limited and General Purpose Health Care, and Dependent Care accounts allow you and your eligible tax dependents to pay for eligible expenses on a before-tax basis. Contact your personal tax advisor if you have questions about who qualifies as your tax dependent.

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Life & Family

Pfizer's life and family benefits include resources to help make each of life's moments a little easier...whether they are large or small, joyful or sad.

$25k

Adoption and Surrogacy

Up to $25,000 per adopted child or per surrogacy event to help expand your family (this is in addition to family building coverage through Pfizer's medical plan). Go to **Fuse** for more details about Pfizer's adoption and surrogacy benefits.



Time Off

To care for yourself, your spouse or domestic partner, or children, Pfizer offers:

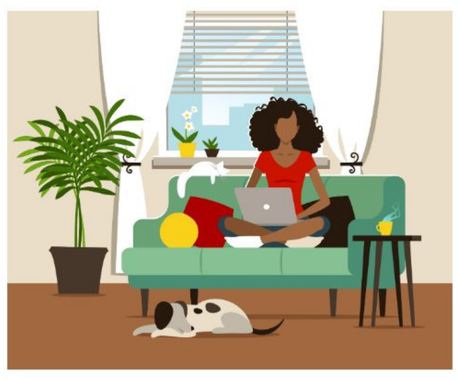
- Up to 12 weeks of Family Medical Leave (FMLA), or FMLA-like, protection to support you, your spouse, domestic partner, and/or child(ren) when sick or injured, including birth of a child or having a child placed with you for adoption or foster care
- 12 weeks of paid Parental Leave and up to a total of 26 weeks leave with the ability to transition back to work through a Phased Return to Work schedule
- Up to 2 weeks of paid Caregiver Leave each year to care for a sick family member. Caregiver Leave can also be used following paid Parental Leave
- Up to 10 paid days of Bereavement Leave in the event of a loss of an immediate family member and up to five paid days for the loss of an extended family member, including leave for your spouse's or partner's family

Go to **Fuse** for more details about these and other Pfizer's time off policies.



Caregiver and Parenting Resources

Access to caregiver resources through **Bright Horizons**, to locate family care providers, access subsidized backup care (for children and adults including your spouse or partner or other loved ones), a newborn transition program, elder care planning guidance, and no cost concierge caregiver support through **Cariloop** (including help with adoption, surrogacy, and foster care resources).



Additional Benefits

Check out **Pfizer Benefit Extras** for access to discounted group rates for gym memberships, pet insurance, banking and mortgages, child care, auto and home insurance, life insurance with long-term care insurance, supplemental health insurance, and more. Many programs are available for you and/or your eligible spouse or domestic partner.

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Other Resources & Contacts

Recognizing that benefits are one aspect of what Pfizer provides to support you and your loved ones, remember these additional resources, both internal and external to Pfizer, are available:

Colleague Resource Groups (CRGs)

At Pfizer, we have many CRGs you can get involved in, including the Out Pfizer Employee Network (OPEN) for LGBTQ+ colleagues and Allies. On the **OPEN CRG website**, access:

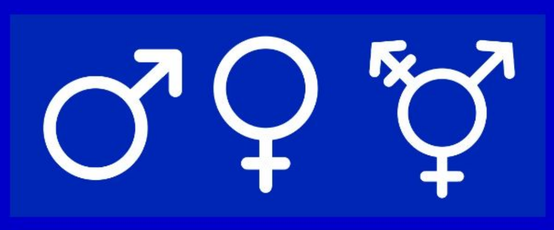
- PRIDE Journals include 15+ years of stories to highlight the lives of LGBTQ+ people and their allies in the workplace. Stories are released each year in June to coincide with PRIDE month.
- Ally Resources, including Ally Training Programs and Ally Pledge to engage non-LGBTQ colleagues to understand the issues LGBTQ+ people face and encourage them to be more vocal allies.
- Reminder of Safe Space Listening Sessions, such as the one held after the shooting at the bar in Colorado.
- Tools/resources for creating a new OPEN CRG at your site if one isn't available.

Additional Support

Review the Gender Transition Guide on **Fuse** to support you in expressing your gender identity. The LGBT National Help Center, **www.GLNH.org** is also available for free, confidential peer-support and local resources, including instant messaging.

Benefit Questions

If you have questions regarding Pfizer's benefit plans, programs and policies, call **1-877-208-0950** to reach Fidelity at the Pfizer Benefits Center (for health, insurance, and retirement) or the Pfizer Colleague Service Center (for time off and all other benefits and policies). For vendor contact information, visit the Contacts page on **MyPfizerBenefits.com**.



Show support or your own interests by adding gender pronouns (e.g., He. Him. His; She. Her. Hers.; They. Them. Theirs) to your email signature. View the Pronoun Program for more information.

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