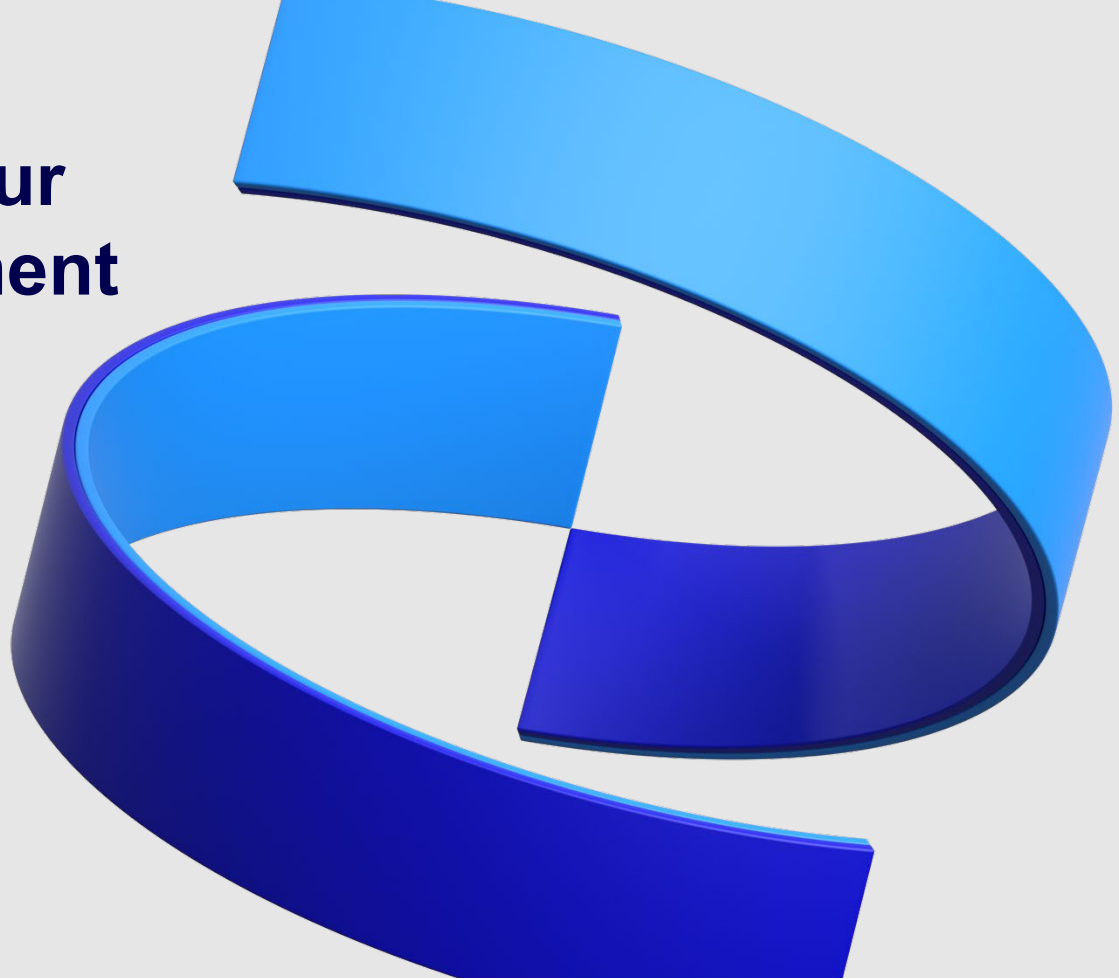


An Overview of Your Pfizer Reimbursement Accounts

Learn about the:

- Dependent Care Account
- General Purpose Health Care Account
- Health Savings Account
- Limited Purpose Health Care Account



Your Pfizer Reimbursement Account Options



HealthEquity

learn.healthequity.com/pfizer

Dependent Care Account (DCA)

**General Purpose Health Care
Account (GPHCA)**

Health Savings Accounts (HSA)

**Limited Purpose Health Care
Account (LPHCA)**

Pay for eligible childcare
(under age 13) or adult
care expenses



Fund the account
with before-tax
dollars from your pay



Dependent Care Account

Can't change election
mid-year unless you
have a qualifying event



Subject to the
use-it-or-lose-it rule



This account is available to all benefits-eligible colleagues

Fund the account with before-tax dollars from your pay



Available if you enroll in Network Copay or Traditional Coinsurance



General Purpose Health Care Account

Pay for your (or your dependents') eligible medical, Rx, dental, vision, and over-the-counter expenses; eligible expenses include the amount you pay toward your deductible



Subject to the use-it-or-lose-it rule; carry-over allowance up to the IRS limit



Available if you
enroll in the HSA
Copay option



You and Pfizer may
fund the account with
before-tax dollars



Health Savings Account (HSA)

Invest unused funds
to save for the future



Comes with a debit
card that can be used
to pay for eligible
expenses



HSA: The Account With a Triple Tax Advantage

The HSA is the only account (of the available reimbursement accounts) that offers a **triple tax advantage**:

1. Your payroll contributions go into the HSA before-tax and reduce your taxable income
2. What you don't use is yours to keep and the balance can be invested—and the investment earnings grow tax-free, making it a valuable tool for future medical expenses and retirement planning
3. Distributions are federally tax-free when used to pay for qualified medical expenses



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

HSA Eligibility

Generally, to be eligible for the HSA, you must be enrolled in a High Deductible Health Plan (HDHP), such as the HSA Copay medical plan option.

You are NOT eligible to contribute to an HSA if...

- You're someone else's tax dependent
- You're enrolled in non-HDHP health care coverage including but not limited to, Medicare, Tricare, coverage through a spouse/partner or parent
- You have access to a health care flexible spending account or a general purpose HCA or have access to a Health Reimbursement Account which covers pre-deductible medical expenses
- You enroll in Pfizer's Network Copay or Traditional Coinsurance medical option



If you wish to enroll in the HSA Copay but are not eligible to make or receive contributions to an HSA, call the Pfizer Benefits Center at **1-866-476-8723** to complete your enrollment. Do not complete your enrollment on NetBenefits®.

Available if you enroll
in the HSA Copay
option



Fund the account with
before-tax dollars from
your pay



Limited Purpose Health Care Account

Reimburse eligible
dental/vision expenses
and eligible post-deductible
medical/prescription expenses



Use-it-or-lose-it
account with annual
carry-over allowance



A Closer Look at the Limited Purpose Health Care Account

If you elect the HSA Copay option, you are not permitted to contribute to the General Purpose Health Care Account (GPHCA) – rather, you can contribute to the **Limited Purpose Health Care Account (LPHCA)**. Funds can be used to reimburse qualified dental, vision and **post-deductible** medical and Rx expenses.

Two reasons you might consider funding the Limited-Purpose HCA (in addition to the HSA):

- 1. Your expected health care expenses exceed your Health Savings Account balance**

Fund the Limited Purpose HCA to maximize your tax savings on those additional expenses. (Just remember: the LPHCA is subject to the IRS's "use it or lose it" rule.)

- 2. You want to preserve your Health Savings Account balance for the future**

If you want to invest your HSA funds and save them for the future, you can fund the LPHCA to pay for expected healthcare expenses in the coming year using before-tax dollars.

Understanding the Reimbursement Account Options

	Health Savings Account (HSA)	Limited-Purpose Health Care Account (LPHCA)	General-Purpose Health Care Account (GPHCA)	Dependent Care Account (DCA)
Medical plan option compatibility	Enrolled in HSA Copay option		Not enrolled in HSA Copay option	N/A
Eligible expenses	Qualified medical expenses, including Rx, dental and vision expenses	Qualified dental and vision expenses, plus post-deductible medical and Rx expenses	Qualified medical, Rx, dental and vision expenses	Qualified dependent care expenses, such as childcare, summer camps, and adult day care
Who contributes to the account?	You and Pfizer (depending on your base pay)	Only you		
What happens to unused funds?	Unused funds roll over year to year; you can invest unused balance	Unused funds forfeited annually (subject to IRS “use-it-or-lose-it” rule) Carry over funds up to the IRS limit		Unused funds forfeited annually (subject to IRS “use-it-or-lose-it” rule)
Requires an active election during Annual Enrollment?	No, unless you are age 65 or older	Yes		

Need Help Deciding?

Use the **Pfizer Medical Plan Option Modeler.**



Visit PfizerMedicalModeler.com



Estimate out-of-pocket costs



**Estimate tax savings from
using GPHCA or LPHCA**



Understand Pfizer HSA funding

Need More Information? Check Out These Resources.

Compare Medical Plan Options:

[“Choosing The Right Pfizer Medical Plan Option for You” Video](#)

HealthEquity Learning Site:

learn.healthequity.com/pfizer

Fidelity NetBenefits:

netbenefits.com



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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