Your Pfizer Medical Coverage When You Reach Age 65 and Keep Working

If you are still working at Pfizer when you or your covered spouse/domestic partner reaches Medicare eligibility — generally age 65 — there are some key things to keep in mind.

If You Plan to Keep Working at Pfizer Past Age 65

- **When you or your covered spouse reaches age 65 – No action is necessary.** While you are still working at Pfizer, Pfizer medical coverage does not require you to enroll in Medicare (Part A or B). It's generally OK to enroll in Medical Part A – unless you are in the HSA Copay option (see below). Note that you may be automatically enrolled in Part A if – for instance – you are receiving Social Security benefits. Important: As long as you are still working at Pfizer, your Pfizer medical coverage remains your primary coverage.
- **When your covered domestic partner reaches age 65 – Action is needed.** If your covered domestic partner is not working, he/she must enroll in Medicare once eligible; Medicare becomes the primary insurance, and Pfizer coverage is secondary (except for prescription drug expenses).

Medicare and the HSA Copay Medical Option
If you are in the HSA Copay Option, you may need to take steps to ensure you are not automatically enrolled in Medicare Part A (for example if you are receiving Social Security benefits). Once you enroll in Medicare, you're no longer eligible to contribute to a Health Savings Account (HSA); any Pfizer contributions must also end. However, if your spouse or domestic partner enrolls in Medicare, that does **not** impact your or Pfizer's eligibility to make HSA contributions. Review the HSA Copay Option Guide for details.

Other Information

- **Most people get Medicare Part A (hospital insurance) at no cost,** though a premium may apply if – for instance – you've not paid Medicare taxes for at least 10 years.
- **Medicare Part B (medical insurance) requires a premium.** If you delay enrolling in Part B, you'll save the Part B premium while you are working at Pfizer and are enrolled in Pfizer medical coverage.
- For help understanding your Medicare eligibility, contact Social Security or visit www.medicare.gov.

Pfizer offers support for you and your spouse/partner to enroll in Medicare when you are ready. At least three months before your expected termination date, call Allsup at **1-888-271-1173**.

Ready to stop working at Pfizer? Review the Medical Coverage When You Reach 65 and Stop Working for more info. If you are being involuntary terminated from Pfizer under a separation plan, review the U.S. Involuntary Separation info site on Fuse for more info.