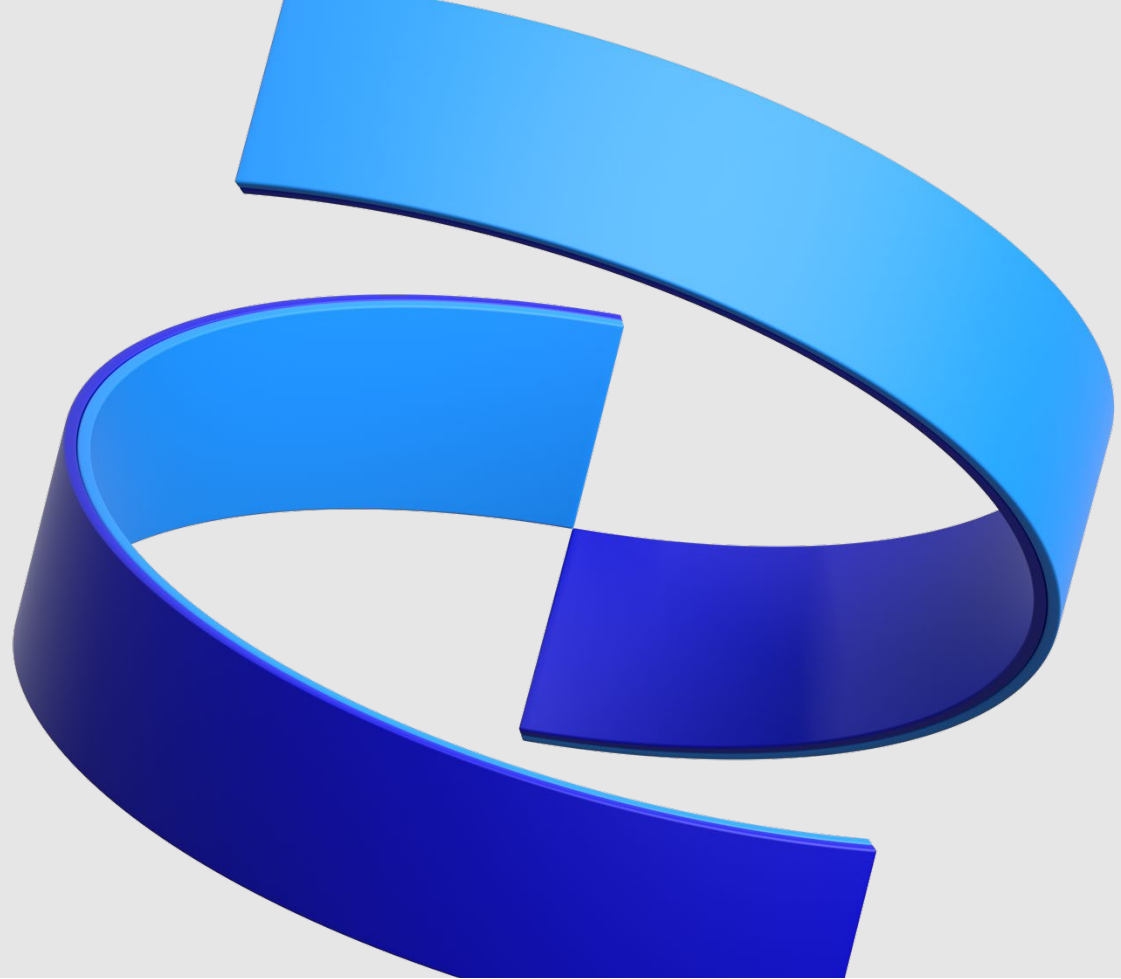


Choosing The Right Pfizer Medical Plan Option for You



Three Medical Plan Options to Support Your Well-Being



HSA Copay

Network Copay

Traditional Coinsurance

↓
LOWEST PER-PAYCHECK CONTRIBUTIONS



MEET A HIGHER ANNUAL DEDUCTIBLE
↑



HSA Copay Option + Health Savings Account (HSA)

↑
NON-PREVENTIVE PRESCRIPTION DRUGS SUBJECT TO ANNUAL DEDUCTIBLE



↓
HSA FUNDED BY PFIZER AND YOU

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



Network Copay Option



PREDICTABLE, FIXED-DOLLAR 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



OPTION TO CONTRIBUTE TO A GENERAL-PURPOSE HCA

Let's look at 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 HSA Copay Preventive Rx List are **not** subject to the annual deductible

Choosing Your Medical Claims Administrator



UHC:

welcometouhc.com/pfizer

1-800-638-8010



Horizon:

horizonblue.com/pfizer

1-888-340-5001

Optum

(For mental health and substance use services)

liveandworkwell.com

Either log in or use access code 61550 to enter the site anonymously

CVS Caremark®

(For prescription drug coverage)

caremark.com

1-866-804-5881

Need Help Deciding? Check Out These Resources.



Use the Pfizer Medical Plan Option Modeler

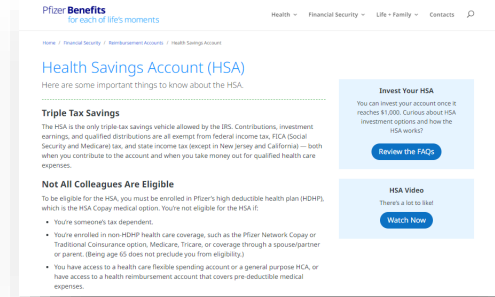
Visit PfizerMedicalModeler.com to:

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



Learn About the Reimbursement Accounts

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



Get to Know the Health Savings Account

[Visit MyPfizerBenefits.com](#) to watch an in-depth video that explains the HSA Copay option and Health Savings Account in more detail

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Visit Your Enrollment Sites to Make Your Elections.

Fidelity NetBenefits:

netbenefits.com

Pfizer Benefit Extras:

PfizerBenefitExtras.com

Formerly “Pfizer Benefits Advantage”



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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