

UHC Medicare Advantage Plan for Family

Frequently Asked Questions

Why is Pfizer offering access to family members of U.S. Pfizer colleagues to the UnitedHealthcare (UHC) Medicare Advantage Plan for Family?

Pfizer recognizes that life doesn't end before, during or after work hours. Many of our colleagues are parents and/or caregivers for loved ones. We have been enhancing our benefits program and how we support caregivers. We believe that while this coverage is different than the medical coverage that Pfizer provides for its colleagues and retirees, it provides a competitive alternative to what is available in the general market. Depending on your family members personal health situation and individual circumstances, it may be a better alternative.

Who is eligible for the UHC Medicare Advantage Plan for Family?

If you are a U.S. colleague, this plan is available to any immediate family member (e.g., parent, sibling, or grandparent) who reside in the U.S. and you who enrolled in Medicare Parts A and B. They do not need to live with you to be eligible.

Can more than one family member enroll?

Yes, as long as they meet the eligibility rules, more than one family member may enroll.

What if your Family member is not Medicare-eligible or you are caring for someone who is not a family member?

This plan is only available family members if they are Medicare-eligible and reside in the U.S. You may contact Cariloop if you need help finding coverage for your family member who are non-Medicare eligible or for other loved ones.

Cariloop is a no cost concierge care support service that Pfizer offers to help you take care of your loved ones who are based in the U.S., regardless of their age, family relationship, or whether they reside in a different state from you. To contact Cariloop, go to cariloop.pfizer.com.

Where can I get more information about what's covered under this plan?

The plan includes medical and prescription drug coverage as well as coverage for other value-add services such as hearing aids, fitness memberships, transportation and caregiving. View a summary of key features for the plan on Fuse.

Is there coverage outside the U.S.?

Only emergency services outside the U.S. are covered. If your family member reside in Puerto Rico, there are no network providers available, however, Medicare participating providers are available. These Medicare providers may require payment up front and require that the member be reimbursed. Contact the local provider to understand

Would this plan be in addition to Medicare?

No. Coverage under Medicare Advantage plans such as this generally replace your coverage with Medicare.

What if my family member is also a Pfizer retiree? Can he or she enroll in this plan?

Yes, he or she can enroll in this plan as a parent. If he or she was entitled to subsidized retiree medical coverage through Pfizer, he or she will be unable to use that subsidy toward this coverage. This is a separate plan that is not sponsored by Pfizer.

How much is the cost of the plan?

The plan cost is \$99.41 per covered person per month. This is a group rate and does not vary based on the member's individual health situation.

Will my family member still need to pay the Medicare Parts A and B premiums?

Yes. He or she will still need to pay any required Parts A and B premiums

In general, what is the most my parent can expect to pay under this plan?

In addition to your Medicare premiums, for 2022, the most you may approximately pay is:

Monthly premiums is \$1,200

Medical out-of-pocket maximum is \$3,400

Pharmacy: \$4,430*

That's approximately \$9,030 annually (excluding any Medicare premiums), assuming all services are covered and approved by UnitedHealthcare.

*Once your out-of-pocket prescription drug costs, you are in the "donut hole" until you reach \$7,050 in out-of-pocket expenses and you continue to pay a small copay or coinsurance through the end of the year. In that case, you approximate total annual cost is \$11,650 (excluding Medicare premiums).

Does UnitedHealthcare use a different claim approval process or prior authorization process than regular Medicare or Medigap (Medicare Supplement) plans?

Medicare Advantage plans such as this plan only cover medically necessary care as determined by the carrier (in this case, UHC). This means there are services that require prior authorization before being covered. Medicare and Medigap plans also only covers medically necessary care, however the scope of review by Medicare may be more limited than a carrier such as UHC.

If my family member enrolls in this plan and they have any concerns with a claim is there an appeal process with Pfizer?

No. This program is not sponsored or administered by Pfizer. Pfizer is making this plan available to colleagues' family members.

The coverage, cost and any claim appeals or disputes are managed directly by UnitedHealthcare (UHC). UHC's Medicare Advantage Plan is rated 5 stars by Center for Medicaid Services (CMS).

Can I pay the cost for my family member if they enroll?

Yes, costs are paid directly to UnitedHealthcare (UHC). When you enroll, they will provide details on how to pay for coverage. There is no option to pay through payroll deductions for this voluntary offering.

Are discounts for Pfizer medications offered under this Plan?

Pfizer does not sponsor or subsidize the cost of the plan including any prescription drug costs. Contact UHC directly to understand which prescription medications are covered and to understand the costs under the Plan. If your parents need help paying for Pfizer medications, Pfizer offers a financial assistance program. Visit Pfizer Rx Pathways at <https://www.pfizerrxpathways.com/> for details.

Is vision or dental included in the UHC Medicare Advantage Plan for Family?

There is coverage for an eye exam but there is no coverage for eyewear or dental services under this plan.

Is this plan available to colleagues who are not eligible for Pfizer’s retiree medical plan?

No. Under Pfizer’s retiree medical plan, colleagues who are not eligible for subsidized retiree medical coverage may be eligible for access only coverage (meaning they pay the full cost).

If I leave Pfizer for any reason can my family member remain enrolled in the Plan?

Yes. As long as your family member enroll while you are employed by Pfizer (meaning before you terminate for any reason including severance or disability), they can enroll in the plan if they are otherwise eligible.

Is there a deadline to enroll in this Plan?

To enroll for January 1, 2023, you must contact the UHC Medicare Advantage Plan for Family by Dec. 31, 2022. Generally, family members may also enroll mid-year if they lose other coverage or gain eligibility for Medicare.

What if my family member wish to disenroll? Can they go back into the other coverage they had?

if someone drops a Medigap policy to join a Medicare Advantage plan such as this plan, generally, he or she can return to original Medicare and get their Medigap policy back on the same terms provided that this is the first Medicare Advantage plan they have ever enrolled in and they return within a 12 month period.

Other medicare supplement plans may require the member to return within a shorter window.

It’s important to have your family member check with their current carrier to confirm their rules for re-electing coverage and if there will be any underwriting requirements.

Is there support to help my family member assess if this plan is right for them?

Yes, for general information and to conduct an assessment, contact United HealthCare® at 866-519-5693, TTY 711, 8 a.m. – 8 p.m. local time, 7 days a week.

If I have questions about this plan do I call my Pfizer UHC number or the Pfizer Benefits Center?

No. This plan is not sponsored by Pfizer. If you have question about the plan or how to enroll, contact United HealthCare® at 866-519-5693, TTY 711, 8 a.m. – 8 p.m. local time, 7 days a week.