2027



Benefits Guide

Ensuring Our Benefits Are There for All of Us

zoetis

Welcome

Dear U.S. Colleague,

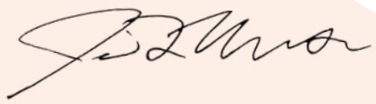
Welcome to your benefits for 2027.

We know that different colleagues have different needs, which is why we offer comprehensive coverage—from our leading health care plans to the many resources that support your physical, emotional, and financial wellbeing. Our goal is to provide benefits that are there for all of us, no matter what comes your way.

For 2027, our biggest news is the addition of Garner Health. Provided at no cost to you, this benefit helps you find high-performing doctors in your network and reimburses you for qualifying out-of-pocket costs when you choose them for your care. We're also making some updates to our medical plan designs and our prescription drug list, all designed to keep your coverage strong while managing rising health care costs responsibly.

We want to be transparent about costs. Health care costs are increasing for 2027—nationwide and at Zoetis. While we will continue to cover the majority of the overall cost—paying a greater percentage than the industry average—colleague contributions for medical coverage will also increase. Because we don't take cost increases lightly, we want you to know that we worked hard to keep colleague increases lower than those of our peer companies. As always, we're committed to keeping your contributions as low as possible while maintaining excellent coverage.

This guide is a great resource for understanding and electing your 2027 benefits. Take time to review all that's available, compare your options, and make the choices that work best for you and your family. If you have questions, the Zoetis Benefits Center is here to help at 1-833-885-5658.



James Matthews
Vice President, Global Total Rewards

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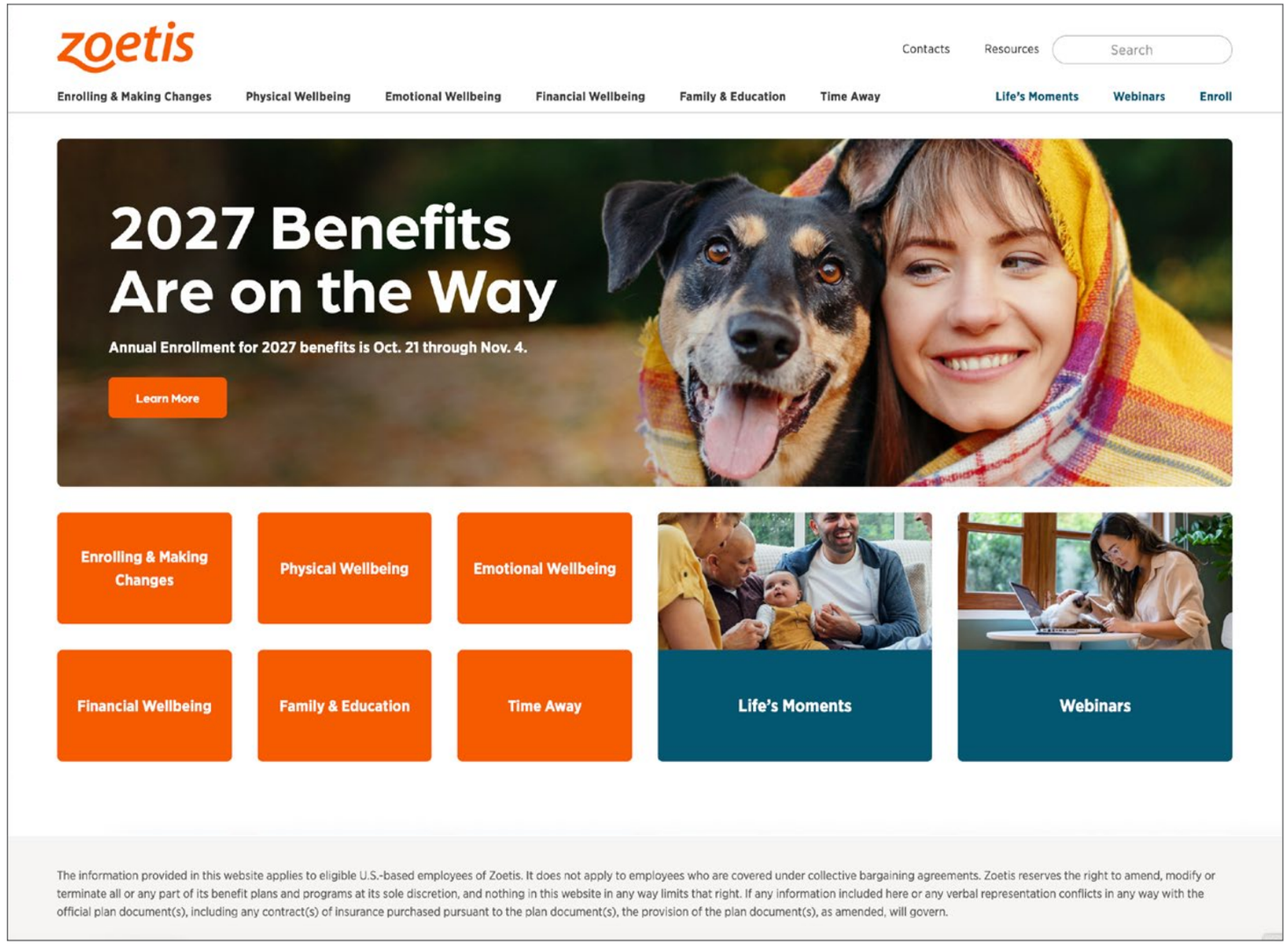
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Get to Know zoetisbenefits.com

Details about all the benefits described in this guide, links to provider websites, vendor contact information, access to the enrollment portal, and how to get started with Company-provided benefits and programs are available anytime, anywhere you have internet access. Click the link at the bottom of each page to go directly to the site.



Enrolling & Making Changes

Eligibility

You are eligible for Zoetis health, insurance, and personal benefit plans if you are a U.S. or Puerto Rico colleague working full- or part-time (regularly scheduled to work at least 40% of a standard work week). **See eligibility for the Zoetis Savings Plan.**

Certain dependents are eligible and can be covered under the Zoetis health, applicable insurance, and wellbeing programs. Eligible dependents include:

- Your same- or opposite-sex spouse or domestic partner
- A child who is:
  - yours, your spouse's, or your domestic partner's child, up to age 26 and not in active service in the armed forces; or
  - under age 26 and required to be covered under a Qualified Medical Child Support Order; or
  - not self-supporting due to a mental or physical disability, regardless of age.

ZOETIS COUPLES AND BENEFITS ELIGIBILITY

If you and another Zoetis colleague are married or in a domestic partnership, you can choose to enroll in your own coverage or as a dependent under your spouse's or partner's Zoetis coverage. You cannot be covered as a colleague and a dependent at the same time under any Zoetis-sponsored coverage. Additionally, your children can only be enrolled under one colleague's coverage.

SPECIAL NOTE ON DOMESTIC PARTNERS

When enrolling a domestic partner for health benefits, you will be asked to certify that you are in a domestic partner relationship. Enrollment of your domestic partner and your domestic partner's children, if applicable, will result in your paying Social Security and income taxes on the value (imputed income) of their benefits. In addition, a portion of your payroll contribution attributable to their coverage will be taken on a post-tax basis.

If your domestic partner is a tax-dependent domestic partner as defined under Sections 105(b) and 152 of the Internal Revenue Code, such individual will be coded as a spouse for purpose of benefits taxation treatment. You will not be subject to imputed income and your payroll contribution will be pretax, including the amount attributable to their coverage.

IS YOUR CHILD TURNING AGE 26?

If your child is enrolled in a Zoetis health plan and turns 26, their coverage will automatically end on that date and they will be offered continuation of benefits under COBRA. Coverage will also end if your child is covered under child life or child accidental death and dismemberment (AD&D) benefits. MetLife will provide information to you on converting and/or porting your child's life insurance and/or AD&D benefits.

ENROLLING AND MAKING CHANGES

Whether you are a new hire making decisions for the first time or a current colleague who has experienced a Qualified Life Event (a time that allows you to make some benefit changes), this guide will help prepare you to make the best benefit choices for yourself and your family.

New Hire Enrollment

Eligible new hires should consider enrolling in health care, disability, life insurance, discounted voluntary coverages, and retirement savings benefits.

- ✓ You have 30 days from your hire date to enroll in all health and insurance benefits.
- ✓ You can enroll in the Zoetis Savings Plan any time.
- ✓ Take advantage of other benefits and programs including caregiver support, the cardiometabolic program, or virtual physical therapy anytime during the year.
- ✓ When you enroll in the Zoetis Savings Plan and Life Insurance benefit, don't forget to make your beneficiary elections. You have separate beneficiary elections for the Zoetis Savings Plan and the Life Insurance benefit.
- ✓ Generally, you can expect to receive emails with enrollment information during your first week of employment to let you know you are set up and able to enroll.

ENROLLING

- **Health and Insurance**: Visit **zoetisbenefits.com**. For enrollment assistance, call the Zoetis Benefits Center at 1-833-885-5658, Monday through Friday, 9:00 a.m. to 6:00 p.m. ET.
- **Zoetis Savings Plan**: Visit Merrill at **benefits.ml.com** or call 1-800-228-4015. If you do not make a Savings Plan colleague contribution election within 30 days of your hire date, you will be defaulted to an automatic 5% contribution rate

Waiving Coverage

You can choose to waive Zoetis medical, dental, and/or vision coverage as well as participation in the flexible spending accounts. However, if you do waive any of these benefits, you will not have another opportunity to enroll until the next Annual Enrollment period (fall 2027) unless you experience a Qualified Life Event that allows for certain enrollment changes during the year.

When Benefits End

If your employment with Zoetis ends, active benefits will end on your termination date. Depending on the benefit, options may be available for benefit continuation through COBRA or through conversion or portability provisions.

You can find details in each plan's Summary Plan Description posted on **zoetisbenefits.com**.

Making Changes to Your Benefits

When changes in your life occur, your health care benefits need to be responsive to those changes. IRS rules regarding health care elections typically limit you to an annual election, but if you have a change in status—also called a Qualified Life Event (QLE)—you will be able to make certain changes consistent with the QLE.

Certain QLEs will require you to take action within 31 calendar days after the date of the event, including marriage, birth, adoption, divorce, and legal separation. For a complete list of QLEs, go to **zoetisbenefits.com**.

If you do not make your health care benefit changes within these time periods, you will need to wait until the next Annual Enrollment period. These time periods are based on IRS rules governing pretax health plans and must be followed.

Optional Insurance

If you are a new hire, you do not need to experience a QLE to change your optional insurance (e.g., life, disability) benefit elections.

You can waive or reduce these elections anytime within the first 30 days.

After the first 30 days, enrollments and increases to these benefits will be subject to approval by the insurance company based on evidence of insurability.



Physical Wellbeing

Medical and Prescription Drugs

Zoetis offers the following medical plan options. For each of these options, in-network preventive services are always covered at 100%.

HEALTH SAVERS OPTION WITH A HEALTH SAVINGS ACCOUNT (HSA)

- The UHC Health Savers Option is a qualified high-deductible health plan:
  - Pairs with a **Health Savings Account (HSA)** to help cover a significant portion of your annual deductible and other out-of-pocket medical costs.
  - Zoetis contributes to your HSA: Employee only: $600, Other coverage levels: $1,200. (New hires who begin employment December 1 or later are not eligible to receive Zoetis HSA contributions for that calendar year.)
- Your payroll contributions are less in the Health Savers Option, so you pay less up front.
- Offers the choice between in- or out-of-network providers; your costs will be higher for out-of-network care.
- CVS Caremark administers the prescription drug plan.

Care Reviews

For participants in the Full Access or Health Savers Option, UnitedHealthcare reviews certain procedures and services for medical necessity before approval.

FULL ACCESS OPTION

- The UHC Full Access Option offers the choice of using in- or out-of-network providers. Your costs will be higher for out-of-network care.
- For in-network doctor's office visits and emergency room visits, copays apply.
- For all other medical services, such as hospital inpatient and outpatient services, a deductible and coinsurance apply.
- CVS Caremark administers the prescription drug plan.

	HEALTH SAVERS OPTION	FULL ACCESS OPTION
Network Coverage	In-Network Out-of-Network	In-Network Out-of-Network
Medical Carrier	UHC	UHC
Rx Carrier	CVS Caremark	CVS Caremark
Health Care Account	HSA, with Zoetis contribution Limited Purpose FSA	FSA
Deductible	Highest	Lowest
In-Network Coverage (after deductible)	You pay 20%	You pay 20%
Out-of-Network Coverage (after deductible)	You pay 40%	You pay 40%
Out-of-Pocket Maximum	Higher	Lower
Payroll Contribution	Lower	Higher

KAISER HMO OPTION—CALIFORNIA

Available only to CA colleagues who reside in an eligible ZIP code area

- The plan is an HMO (Health Maintenance Organization) that provides benefits only when you go to providers in the Kaiser California HMO network.
- Out-of-network providers or services are not covered (except in emergencies).
- If you live in California and are interested in the Kaiser HMO Option, make sure to review how the Kaiser plan provisions differ from the UHC options.

NETWORK EXCLUSIVE OPTION

Available only to current enrollees

- The UHC Network Exclusive Option provides benefits that are available exclusively when an in-network provider is used.
- There is no coverage when care is provided by an out-of-network provider, except in the case of a life-threatening emergency.
- This option is not available to new enrollees.
- CVS Caremark administers the prescription drug plan.

The main difference in the plans is in how the costs of services are shared with you. Review the **medical plan chart** to see how the plans compare.

IN-NETWORK

To find out if a provider is in-network, go to **myuhc.com** and look under the UHC Choice Plus Network. To find providers in the Kaiser HMO network, go to **kp.org**.

MEDICAL PLAN OPTIONS COMPARISON

	HEALTH SAVERS OPTION[1, 2]	FULL ACCESS OPTION[1]	KAISER HMO OPTION[3] Available only to CA colleagues who reside in an eligible ZIP code area
HSA Funds Provided by Zoetis[4]	**Employee Only: $600** **All other coverage levels: $1,200**	N/A	N/A
Preventive Services	100% coverage in-network—you pay $0; 100% of Reasonable & Customary when out-of-network. No deductible applies.		
Annual Deductible			
In-Network	Individual: $1,800 Family: $3,600	Individual: $750 Family: $1,500	N/A
Out-of-Network	Individual: $3,400 Family: $6,800	Individual: $1,000 Family: $2,000	N/A
Office Visit			
Primary Care	Deductible, then coinsurance	In-Network: $25 copay Out-of-Network: 40% coinsurance, after deductible	$20 copay
Specialist	Deductible, then coinsurance	In-Network: $50 copay Out-of-Network: 40% coinsurance, after deductible	$20 copay
Emergency Room	Deductible, then coinsurance	$150 copay	$100 copay
Hospital/Facility	Deductible, then coinsurance	Deductible, then coinsurance	$0 (Plan covers 100%)
Radiology (outpatient)	Deductible, then coinsurance	Deductible, then coinsurance	$10 copay for diagnostic X-rays; $50 for scans (MRI, CT, PET)
Coinsurance			
In-Network	20%	20%	N/A
Out-of-Network[5]	40%	40%	N/A

[1] Prescription drug expenses included in the deductible and out-of-pocket maximum.

[2] Health Savers Option for other than Employee Only coverage: The family deductible must be met before plan benefits are provided. The individual deductible does not apply. Same applies for the out-of-pocket maximum—the family out-of-pocket maximum must be met before the plan pays 100% of covered expenses for the rest of the plan year.

[3] Some Kaiser benefits may differ slightly between Northern CA and Southern CA. Prescription drug expenses included in the out-of-pocket maximum, but not the deductible.

[4] New hires who begin employment December 1 or later are not eligible to receive Zoetis HSA contributions for that calendar year.

[5] Out-of-network benefits are subject to Reasonable & Customary limits.

Zoetis Colleague Services | 1-855-984-7463 | Monday through Friday, 8:30 a.m. to 5:00 p.m. ET | **zoetisbenefits.com**

MEDICAL PLAN OPTIONS COMPARISON CONTINUED

	HEALTH SAVERS OPTION[1, 2]	FULL ACCESS OPTION[1]	KAISER HMO OPTION[3] Available only to CA colleagues who reside in an eligible ZIP code area
Out-of-Pocket Annual Maximum			
In-Network	Individual: $4,000 Family: $8,000	Individual: $3,200 Family: $6,400	Individual: $1,500 Family: $3,000
Out-of-Network[4]	Individual: $8,000 Family: $16,000	Individual: $6,000 Family: $12,000	N/A
Prescription Drugs	CVS Caremark Deductible, then coinsurance Preventive drugs not subject to deductible	CVS Caremark 20% coinsurance with minimum and maximum payments; no deductible **Up to 30 Days / 90 days** **Generic**: $10 min/$25 max / $20 min/$50 max **Formulary**: $30 min/$75 max / $60 min/$150 max **Non-Formulary**: $50 min/$125 max / $100 min/$250 max **Specialty**: $70 min/$175 max / $140 min/$350 max **Out-of-Pocket Annual Maximum** Individual: $4,150 Family: $8,300	Kaiser **30-day supply** Generic: $15 Brand: $35 **100-day supply** Generic: $30 Brand: $70 **Specialty Drugs** $35 per prescription up to 30-day supply, subject to formulary guidelines. No prior authorization required.
Affordable Care Act Preventive Drugs	100% coverage for Affordable Care Act Preventive Drugs. You pay $0. No deductible applies.		

[1] Prescription drug expenses included in the deductible and out-of-pocket maximum.

[2] Health Savers Option for other than Employee Only coverage: The family deductible must be met before plan benefits are provided. The individual deductible does not apply. Same applies for the out-of-pocket maximum—the family out-of-pocket maximum must be met before the plan pays 100% of covered expenses for the rest of the plan year.

[3] Some Kaiser benefits may differ slightly between Northern CA and Southern CA. Prescription drug expenses included in the out-of-pocket maximum, but not the deductible.

[4] Out-of-network benefits are subject to Reasonable & Customary limits.

PRESCRIPTION DRUG BENEFITS

Zoetis provides quality prescription drug coverage for the medical plan options through our prescription drug plan, which is administered by CVS Caremark and Kaiser and includes:

- Retail pharmacy-filled prescriptions
- Mail order prescriptions

Under Affordable Care Act provisions, certain preventive drugs are covered at 100% (applies to all Zoetis medical plan options). For more information:

- UHC Options: **caremark.com**
- Kaiser HMO Option: **kp.org**

Prescriptions for certain medications may require clinical approval before they can be filled. Prescriptions may be limited by quantity, frequency, dosage, or may have age restrictions. The authorization process may be initiated by the plan participant, the local pharmacy, or the physician. For more information and to check drug coverage, log into Caremark.com and click "Plan Summary" on the plan and benefits menu.

SPECIALTY DRUGS AND PRIOR AUTHORIZATION—UHC

If your provider prescribes a specialty drug, you must obtain prior authorization. This means that the prescribing provider will need to answer questions about your medical condition or diagnosis before the drug is dispensed.

You or your provider must submit the prescription; then CVS Caremark Specialty Pharmacy will reach out to your provider for the necessary clinical information for Prior Authorization within 48 hours to ensure your medication is reviewed and processed. For more information on CVS Caremark Specialty Pharmacy services, visit **caremark.com**.

SPECIALTY DRUGS—KAISER

$35 per prescription up to 30-day supply, subject to formulary guidelines. No prior authorization required.

SPECIALTY DRUGS COPAY PROGRAM (PRUDENTRX)

The PrudentRx Specialty Copay Program helps make high-cost specialty medications more affordable. If you take specialty drugs for conditions like cancer, rheumatoid arthritis, or other serious conditions, this voluntary program could significantly reduce your out-of-pocket costs.

HOW IT HELPS

- **$0 copays:** Members who join the program typically pay nothing out-of-pocket for eligible specialty medications.
- **Easy enrollment:** PrudentRx will help you enroll in manufacturer assistance programs and handle all the paperwork.
- **Ongoing support:** They'll manage renewals and make sure you have access to your medications.

HOW TO GET STARTED

If you take specialty medications, CVS Caremark and PrudentRx will contact you directly.

DIABETES AND WEIGHT LOSS DRUGS

- **For diabetes GLP-1s:** You may need prior approval from CVS Caremark before getting diabetes medications like Ozempic® and Mounjaro® if you're not currently taking other diabetes medication like Metformin.
- **For weight loss medications:** You may need prior approval from CVS Caremark before getting weight loss medications like Contrave®, phentermine, Qsymia®, Saxenda®, Wegovy®, Xenical®, Zepbound®, etc.

ID CARDS

- If you enroll in a medical plan, you will receive a medical ID card. New ID cards are issued if newly enrolling.
- If changing your coverage level (e.g., from "You" to "You + Spouse/Domestic Partner") or if adding/removing dependents as covered dependents, they will be listed on the Medical ID card.
- Temporary cards can be printed from the UHC or Kaiser sites once your enrollment is registered.
- You may also receive a CVS Caremark Prescription Drug ID card.
- If you live in Southern CA and enroll in Kaiser, you will receive two ID cards, Northern CA and Southern CA. When receiving services in Southern CA, use your Southern CA ID card, except for chiropractic and infertility services, when the Northern CA card should be used.



Tools to Support Your Health

for those enrolled in a UHC medical plan option

UHC PREMIER ADVOCACY

The UHC premier advocacy team includes specialty trained advocates and registered nurses assigned to work with Zoetis health plan members. This team of registered nurses and advocates is specially trained to understand how your Zoetis health benefits work and are well-equipped to help you and your family navigate and understand your health care benefits.

Call an advocate for questions like:

- What does my plan cover?
- Where should I go for care?
- Can you help me understand this claim?
- What steps should I take next?

To reach an advocate:

- Call the member number at 1-888-470-8079, Monday-Friday, 8am-11pm ET
- Log in to **myuhc.com** and click to call or chat with an Advocate, or open the UnitedHealthcare® app for assistance on the go

EXPERT MEDICAL OPINION (2ND.MD)

You have access to world-renowned specialists for their opinion when faced with a challenging medical condition for you and your parents, grandparents, siblings, and adult children of both the employee and their spouse/domestic partner.

Connect with a **2nd.md** expert medical doctor for a video or phone consultation when you have questions about:

- A new diagnosis
- A chronic condition
- Changes in your treatment plan

2nd.MD's specialist network includes physicians from top hospitals, such as Boston Children's Hospital, Memorial Sloan Kettering, Johns Hopkins, Cleveland Clinic, and many more.

To access 2nd.MD visit **2nd.md** or call 1-866-269-3534.

VIRTUAL VISITS (UHC)

With a Virtual Visit, you can see and talk to a doctor via mobile device or computer—24/7, no appointment needed. The doctor can give you a diagnosis and prescription, if necessary. Virtual Visits are covered just like a regular office visit. UHC Virtual Visits providers are board-certified doctors through Teladoc®, American Well (Amwell®), and Doctor On Demand™. To learn more or to get started with a UHC Virtual Visit, go to **uhc.com/virtualvisits** 24/7, no appointment needed.

When you use the UHC app, you can complete a Virtual Visit without leaving the app. The UHC app is available for download, at no cost, from your app store.

Virtual Visits are subject to office visit copays and coinsurance.

Virtual Visits—Kaiser HMO Option

Virtual Visits are provided through the Kaiser provider network. Visit **kp.org** or call 1-800-464-4000, TTY 711 for more information. Virtual Visits are covered at no cost.

CENTERS OF EXCELLENCE (COES)/CLINICAL SUPPORT PROGRAMS (UHC)

UHC recognizes doctors and medical centers that specialize in certain conditions, deliver the highest-level medical care, and are nationally recognized for quality results as Centers of Excellence (COEs). With UHC's clinical support programs and Centers of Excellence, you receive support and advice with finding the best bariatric, cancer treatment, centers for transplants, fertility, and congenital heart disease resources.

UHC also provides Clinical Programs that support kidney problems, maternity, and neonatal needs.

These programs are available anytime if you are enrolled in one of the UHC medical plan options. Call 1-888-470-8079 to learn more.

QUIT FOR LIFE (OPTUM)

Quit for Life is a smoking cessation program that uses interactive content and a digital platform to help curb tobacco and nicotine dependency.

This clinically proven program includes:

- Unlimited access to a coach via phone, text and messaging
- Group video sessions designed to bring community and shared support
- A dashboard to help employees engage with the program

To enroll, call 1-866-QUIT4LIFE (1-866-784-8454).

GARNER (UHC)

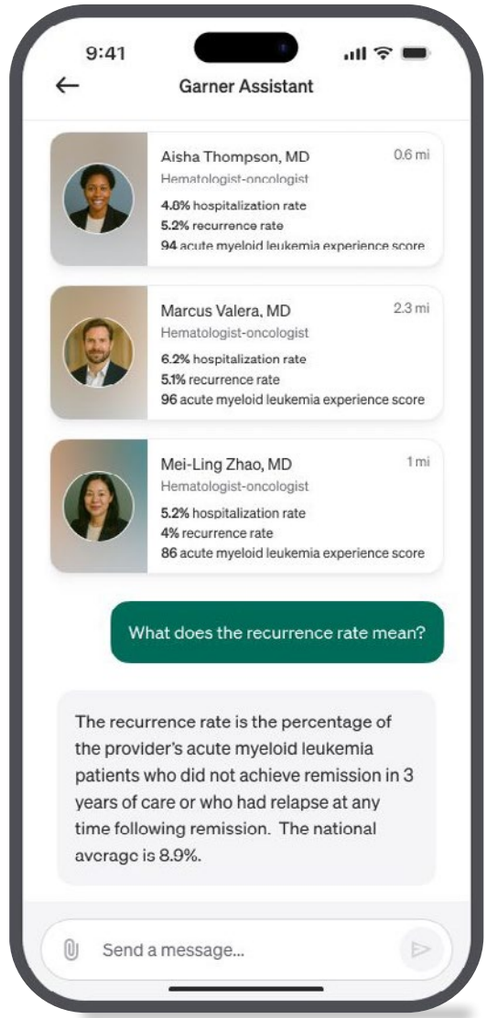
Provided at no cost to you, Garner Health sits on top of your existing UnitedHealthcare (UHC) medical plan. Garner finds high-performing, top doctors in our UHC network by reviewing real results from more than 320 million patients across 550+ quality measures. "Top Providers" means they follow the latest research, skip unnecessary procedures, and help patients get better faster. Then, when you use those doctors, Garner passes savings back to you as reimbursements.

HERE'S HOW IT WORKS:

- **Simple provider search**: Use the Garner app to find and compare in-network doctors by symptom, specialty, condition, procedure, or name.
- **Reimbursements**: When you use the Garner app to find a Top Provider and add them to your Care Team before your appointment, you earn a reimbursement toward your out-of-pocket costs—up to $750 (individual) or $1,500 (family).
- **No disruption**: Garner works within our current UHC plan and network.
- **Garner Concierge is here to help!** Garner's Concierge team can help answer your questions in English or Spanish. Message the Concierge via in-app chat, email **concierge@getgarner.com**, or call 1-866-761-9586, Monday through Friday, 8:00 a.m. to 10:00 p.m. ET.

HOW GARNER WORKS WITH PRETAX ACCOUNTS

If you enroll in the Health Savers HDHP with an HSA, the IRS requires that you first meet the plan's deductible of $1,800 (individual) or $3,600 (family) before Garner can reimburse you. In the meantime, you can still use Garner to find Top Providers to ensure you're seeing the highest-quality doctors. In addition, Flexible Spending Account funds may not be used for services that would qualify for the Garner reimbursement.



Get Started With Garner Health

1. **Watch the Garner Overview Video**
2. **Create your free Garner account**
3. Download the Garner app
   Apple | **Google**

Remember to add Top Providers to your Care Team before your appointment to be eligible for the reimbursement.

WEIGHT MANAGEMENT, DIABETES, HEART HEALTH (ILANT HEALTH)

Ilant Health provides you and your covered dependents access to specialized doctors, dietitians, and mental health clinicians who focus specifically on cardiometabolic care—weight management, diabetes, and heart health—at no cost you.

WHAT MAKES ILANT SPECIAL

- **Expert care team:** Ilant's board-certified doctors, mental health professionals, and registered dietitians specialize in metabolic health and offer their expertise through the convenience of virtual health care.
- **Personalized attention:** Ilant matches each patient with the right treatment plan from day one, accounting for each person's unique lifestyle and needs. This can include access to medications, such as GLP-1s, surgery, or lifestyle programs.
- **Peer support:** Improving your metabolic health can be hard, but it doesn't have to be lonely. You can access peer support groups plus a peer navigator who has lived experience with obesity.
- **Always available:** "On demand" means care is available during extended hours, including weekends, with dedicated peer navigator support.
- **Better results:** Patients typically see better weight loss, blood pressure control, and diabetes management when using Ilant's evidence-based approach. They also experience more energy and greater mental wellbeing.

In addition to obesity, diabetes, and cardiovascular health programs, Ilant also offers a Prevention program for those looking to proactively pursue a healthy lifestyle using behavior change, nutrition, and physical activity delivered by clinical specialists.

HOW TO GET STARTED

Go to **ilanthealth.com/zoetis** or contact Ilant's Member Support team at 1-866-933-3122 or **support@ilanthealth.com** with any questions.

FAMILY-BUILDING SUPPORT (PROGYNY)

Progyny provides you with enhanced fertility, family-building, and pregnancy/postpartum support benefits. With concierge support from a dedicated care team, access to care from expert providers, and exclusive resources in the Progyny app, Progyny is your partner across life's milestones.

WHAT PROGYNY OFFERS

- **Cycle-based coverage:** With Smart Cycles, a two-cycle benefit, you won't need to track your spending and you won't run out of benefits in the middle of treatment. Each cycle includes all the tests, procedures, medications, and follow-up care you need. It also means you get the same great coverage whether you live in a high-cost or low-cost area.
- **Complete services:** IVF, egg freezing, adoption, surrogacy, and pregnancy/postpartum support are all in one place.
- **Adoption and surrogacy assistance:** Whether you're just starting your research, ready to begin the process, or are well on your way in your adoption or surrogacy journey, a Progyny coach can provide counseling, review your options, and more.
- **Dedicated support:** Progyny Care Advocates (PCAs) guide you through every step of your journey.

HOW TO GET STARTED

Go to **progyny.com/benefits** to learn more. Note that fertility benefits are available exclusively through the Progyny provider network. These benefits are not available with UnitedHealthcare providers.

DIGITAL PHYSICAL THERAPY (SWORD)

This benefit from Sword can help you address musculoskeletal, pelvic, and/or migraine pain at its source, providing deep and lasting results—at no cost to you. Sword offers an end-to-end digital physical therapy (PT) platform to prevent and treat musculoskeletal pain. The Sword approach combines clinical expertise with individualized treatment, resulting in 67% of members reporting "pain-free" by the end of their program.

WHAT SWORD OFFERS

- Unlimited usage at no cost to you—no copay and no connection with your medical coverage.
- Customized guidance from a Doctor of Physical Therapy and PT on your terms.
- Anytime, anywhere chat-based connection with a clinical pain specialist for help with musculoskeletal and pelvic pain.
- Videos from trusted experts on topics ranging from preventing injuries to understanding pain to building healthy habits.

HOW TO GET STARTED

Note: Dependents must be at least 13 years old to participate in the Sword physical therapy program and at least 18 years old to participate in the Sword pelvic health program.

Visit **meet.swordhealth.com/zoetis** to activate your free digital PT benefit and to download the convenient mobile app.

Dental Plan

Zoetis offers a Preferred Provider Organization (PPO) dental option administered by MetLife. You have the option of using in- or out-of-network dental providers with the same level of benefit.

VISIT A METLIFE PREFERRED DENTIST

The MetLife Preferred Dentist Program (PDP) network provides access to more than 118,000 dental practices nationwide—and more than 28,000 are specialists. PDP dentists have agreed to network-negotiated fees for services provided. PDP dentist care lowers your out-of-pocket costs. And, you do not have to submit claim forms—the dentist's office does the work for you. Find a PDP near you at **metlife.com/mybenefits**.

ALTERNATE BENEFIT PROVISION AND PRE-TREATMENT ESTIMATE

If MetLife determines that a service less costly than the service performed by your dentist could have been performed to treat a dental condition, the plan will pay the benefits based on the less costly service, if the service would produce a professionally acceptable result under generally accepted dental standards and qualifies as a covered service.

For this and other reasons, it is recommended that your dentist submit a Pre-Treatment Estimate before services are performed in order to receive an estimate of the benefits available under the plan for the proposed service.

DENTAL PLAN FEATURES	
Annual Deductible	Individual: $50 Family: $100
Annual Benefit Maximum	$2,000
Preventive • Two oral exams, cleanings, bitewings • Consultations	100%[1] (not subject to deductible)
Basic • Amalgam and resin-based fillings • Simple extractions • Root canals	80%[1]
Major • Full or partial dentures • Cast restorations	50%[1]
Orthodontic Services	Individual: 50%[1] Lifetime maximum: $2,000

[1] *Reasonable & Customary allowance applies*



Vision Plan

UnitedHealthcare (UHC) Vision administers the Zoetis Vision Plan.

SAVE ON VISION CARE

You can receive discounts on eye care services and products at LensCrafters, Pearle Vision, Sears Optical, Warby Parker, JCPenney Optical, and other participating providers, with no cost to participate in the discount program. This optional program does not replace or coordinate with the Zoetis-sponsored vision program through UHC Vision.



VISION PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
Benefits Available Exams, lenses, frames, contact lenses	Once per calendar year	
Eye Exam	100% after $10 copay	Up to $40
Prescription Glasses/Lenses		
Single Vision	100% after $20 copay	Up to $40
Bifocal	100% after $20 copay	Up to $60
Trifocal	100% after $20 copay	Up to $80
Lenticular	100% after $20 copay	Up to $80
Frames		
Private Practice Provider	Up to $150 retail allowance	Up to $45
Retail Chain Provider	Up to $150 retail allowance	Up to $45
Eyeglass Lens Options	Standard scratch-resistant coating and polycarbonate lenses are covered in-network	Not covered
Contact Lenses		
Elective	Covered in full from a select list of lenses after $20 copay (includes up to 6 boxes of disposables, fitting, and evaluation)	Up to $150
Medically Necessary	Up to $150 allowance for non-selection contacts ($20 copay does not apply, and $150 allowance applies to the fitting, evaluation, and purchase of contacts)	Up to $150
Laser Vision Correction Benefit	Discounted laser vision correction provided through Laser Vision Network of America	

Retiree Health Care Access

Access to retiree medical benefits is available through the Retiree Health Access® (RHA®) Program for eligible colleagues. Their Customer Service Representative will review plan options and benefits and provide you access to their site for retiree plan modeling and information.

RHA is a national group of business and industry leaders working together to offer health solutions powered by Aetna. Zoetis retirees will be able to choose from retiree-paid pre- and post-age 65 Aetna medical options that include prescription drug coverage. You'll be able to choose a plan that best meets your health and financial needs regardless of your current health status. You'll also have coverage for preventive care and wellness programs designed to help you live a healthier lifestyle. Zoetis does not contribute to the cost of these benefits.

You are eligible if you retire at or after age 55 with at least five years of continuous service and are covered under a Zoetis medical plan just prior to retirement. If you are COBRA-eligible at retirement and wish to enroll first in COBRA medical benefits, you can delay enrollment into the RHA Program until the time your COBRA benefits expire (typically 18 months following retirement).

The RHA/Aetna Program does not impact colleagues who are already eligible for retiree medical coverage from Pfizer, or who will become eligible for retiree medical coverage through Pfizer during the grow-in period that ended December 31, 2017. The RHA/Aetna Program simply provides options to consider among other medical plans available, including those on the Affordable Care Act exchange market.

Questions about the plans, billing, eligibility, and enrollment can be directed to the RHA Retiree Service Center at 1-800-426-4584 (TTY/TDD: 711).



Emotional Wellbeing

Emotional Wellbeing

EAP AND MENTAL HEALTH BENEFIT (LYRA)

Lyra, our Employee Assistance Program (EAP), provides fast access to evidence-based mental health care how, when, and where it's needed. Following your online assessment, Lyra creates a care plan for you, designed specifically for your unique needs and lifestyle, which may include:

- **Mental health coaching**—Get to the root of your challenges with effective care from a mental health coach.
- **Mental health therapy**—Meet with a therapist for diagnosis and treatment of mental health conditions.

Currently all eligible Zoetis U.S. colleagues and their families have access to **16 coaching or therapy sessions at no cost**.

Colleagues and their families enrolled in a Zoetis UnitedHealthcare plan have access to coaching and therapy beyond 16 sessions, as well as medication management support from a Lyra network provider. These sessions are billed through UnitedHealthcare and are subject to in-network outpatient mental health deductible, coinsurance, or copays.

LYRA ESSENTIALS

Lyra offers a free library of wellbeing and self-care resources that can be accessed by all U.S. colleagues and their families. Developed by Lyra clinicians and based on science, Lyra Essentials includes guided meditations, how-to videos, and mindfulness tactics for everyday life that cover a variety of topics including:

- Improving sleep
- Building resilience
- Strengthening relationships
- Embracing identity
- Managing stress
- Parenting support

WORK LIFE SERVICES

Lyra provides expert advice to help you stay on top of your busy life, including legal, financial, identity theft, and dependent care services.

Connect with **Lyra** now.



Financial Wellbeing

Zoetis Savings Plan

The Zoetis Savings Plan is a defined-contribution plan, administered by Merrill, that allows you to make pretax, after-tax, or Roth 401(k) contributions, or a combination of the three.

You are eligible to participate if you are a full-time or part-time colleague of Zoetis or a participating employer on a U.S. payroll (excluding Puerto Rico and interns). Eligible active colleagues can designate a percentage of their pay that they would like to contribute. Besides being a convenient way to save for retirement, the Zoetis Savings Plan also provides tax advantages, as your contributions may be tax-deferred up to IRS limits.

ZOETIS SAVINGS PLAN	FEATURE PLAN PROVISIONS
Colleague Contribution	A percentage of eligible pay that you specify to be deducted from your pay and deposited directly into your plan account
Company Contribution	Zoetis matches 100% of your contributions up to 5% of your eligible pay
Profit Sharing	Zoetis contributes 0% to 8% of your eligible pay to your Savings Plan account based on company performance
Vesting	For Zoetis Match: immediate vesting For Profit Sharing: 20% per year of service, until 100% vested at five years of service
Investment Options	A diversified range of investment options is available

LOOKING FOR PERSONALIZED FINANCIAL OUTLOOK SERVICES?

A Merrill Financial Solutions Advisor is available to discuss education planning, net worth, liquidity planning, asset allocation, and retirement. To schedule a call with an advisor, call the Retirement & Benefits Contact Center at 1-800-228-4015 and ask about the Personalized Financial Outlook service.

Disability Insurance

Zoetis provides income and financial protection through the following disability insurance benefits:

- Short-Term Disability (STD) Insurance
- Long-Term Disability (LTD) Insurance

SHORT-TERM DISABILITY (STD) INSURANCE

If you cannot work due to an illness or injury, short-term disability benefits will provide 100% of your base pay up to the first 13 weeks of disability and 70% of base pay for the remaining period, up to a maximum of 26 weeks. Short-term disability benefits are administered by NYLife. This benefit is fully paid by Zoetis, and no colleague contributions are required.

STD BENEFITS	
Weeks 1–13	100% of base pay
Weeks 14–26	70% of base pay

Don't forget your beneficiaries.

When you are on the Merrill site making your deferral decisions, don't forget to make your beneficiary elections. You have separate beneficiary elections for the Zoetis Savings Plan and the Life Insurance benefit.

LONG-TERM DISABILITY (LTD) INSURANCE

If an illness or injury keeps you out of work for longer than 26 weeks, the Zoetis provided Core Benefit will deliver 60% of your base pay. This coverage can be supplemented with the Optional Buy-up Benefit, which instead provides 70% of your total pay (including bonus and commissions) up to a monthly maximum as indicated in the following table. LTD benefits are administered by NYLife.

LTD BENEFITS	
Zoetis-provided Core Benefit	60% of base pay, up to a maximum monthly benefit of $25,000 (company-paid)
Optional Buy-up Benefit	70% of total pay, up to a maximum monthly benefit of $29,167 (colleague contribution required)

Your cost for the Optional Buy-up Benefit is based on the amount of your total pay. Since contributions are pretax, any benefit payments you receive should you become disabled will generally be taxable.

PRE-EXISTING CONDITIONS

LTD benefits will not be paid for any period of disability that begins within 12 months of your benefit effective date or date of any added or increased benefits if that disability is associated with a pre-existing condition. A pre-existing condition is defined as an injury or illness for which you received treatment or diagnostic care or used prescription drugs or medicines within three months prior to the most recent effective date of insurance coverage. If you have any questions, contact NYLife at 1-888-842-4462.

NEED TO BE OUT OF WORK DUE TO A DISABILITY OR LEAVE?

Call NYLife at 1-888-842-4462 to report a disability or to request a Family Medical or Zoetis leave of absence. Detailed information on disability, leaves, and processes is available at **zoetisbenefits.com**.

Life and Accidental Death & Dismemberment

Zoetis provides Employee Basic Life Insurance at no cost to you—and other optional life and accidental death and dismemberment benefits for you and your family that you pay for. All are insured through MetLife.

LIFE INSURANCE	
Employee Basic Life (Zoetis provided)	1x total pay up to $2,000,000; option to elect a flat $50,000 benefit to avoid imputed income assessed by IRS
Employee Supplemental	1x to 8x total pay* up to $4,000,000
Spouse/Domestic Partner	1x total pay* up to $100,000; increment options of $5,000, $10,000, $50,000, $75,000, $100,000
Child	Increment options of $5,000, $10,000, $20,000
ACCIDENTAL DEATH AND DISMEMBERMENT	
Employee	1x to 8x total pay* up to $2,000,000
Spouse/Domestic Partner	1x to 3x total pay* up to $825,000
Child	Increment options of $5,000, $10,000, $20,000

** Total pay is regular base pay and performance-related bonuses, sales commissions, premium pay, shift differential, and overtime paid in a 12-month period.*

ELECTING THIS BENEFIT AS A NEW HIRE

When enrolling for the first time as a new hire, or if you have a qualified life event, you can enroll in supplemental life insurance for yourself at an amount up to four times your total pay or $300,000, whichever is less, without the need to provide Evidence of Insurability (EOI). Higher amounts require that you provide EOI for approval by MetLife. During the enrollment process, you will be redirected to MetLife to submit EOI.

WHAT WILL IT COST ME?

Your cost for supplemental life insurance benefits is based on your age, smoking status, and benefit amount elected.

Don't forget your beneficiaries.

Don't forget to make your beneficiary elections. You have separate beneficiary elections for the Life Insurance benefit and the Zoetis Savings Plan.

NEW 2027 Special Enrollment Period for Optional Term Life Insurance

Help protect the ones you love in case something happens to you through this valuable coverage from MetLife. You have a special enrollment opportunity during Annual Enrollment 2027. During this window, you may enroll for or increase your current supplemental life level of coverage, up to four times your total pay, with a maximum of $300,000. When you enroll yourself, coverage is available for your spouse/domestic partner up to $50,000 with no health questions required.



The Health Savings Account (HSA)

for colleagues enrolled in the Health Savers Option

Zoetis contributes to your HSA and you can also make per-paycheck contributions to your HSA on a pretax basis, subject to annual IRS limits. You can use the money in your HSA to cover a significant portion of the annual deductible and other out-of-pocket medical costs. You can also choose to save your HSA for future medical expenses and even use it in retirement.

Triple tax advantage. The HSA allows you to contribute pretax money, earn tax-free interest on savings, and pay no taxes on amounts spent from the HSA on qualified expenses.

Zoetis contributions. Zoetis will contribute $600 per year to your HSA if you are enrolled in Employee Only coverage and $1,200 per year for other coverage levels (Employee + Spouse/Domestic Partner, Employee + Child(ren), Family). (New hires who begin employment December 1 or later are not eligible to receive Zoetis HSA contributions for that calendar year.)

Your contributions. You can also contribute up to $3,900 per year for Employee Only coverage and $7,800 per year for other coverage levels. These contributions can be made through payroll deductions.

COVERAGE LEVEL	FROM ZOETIS[1]	FROM YOU (OPTIONAL)	IRS CONTRIBUTION MAXIMUM
Employee Only	**$600**	Up to $3,900	$4,500
All other coverage levels	**$1,200**	Up to $7,800	$9,000

If you are age 55 or older, you can contribute up to an additional $1,000 catch-up amount annually.

[1] New hires who begin employment December 1 or later are not eligible to receive Zoetis HSA contributions for that calendar year.

OPENING YOUR HSA

If you enroll in the Health Savers Option, be sure to accept the terms and conditions for Optum Bank on the enrollment portal and the Optum Bank HSA will automatically be opened for you. You will also receive an HSA Payment Card that you will be able to use to pay for expenses anywhere Mastercard® is accepted. You will be able to reimburse yourself from your HSA by logging into your account at **myuhc.com**. You can expect the Zoetis contribution in your HSA the month following your enrollment.

Use the Optum Bank HSA calculator (**welcometouhc.com/zoetis**) to determine your maximum contribution and estimate your tax savings.

USING YOUR HSA

HERE'S HOW THE HEALTH SAVERS OPTION WITH HSA WORKS WHEN YOU RECEIVE IN-NETWORK CARE.

Go to your doctor and show your medical ID card. (In most instances, you will not need to pay at the time of your visit.)

After your visit, you will receive a bill from your doctor or specialist. You can pay with your HSA or pay out of your pocket.

If you have not met your deductible, you will be responsible for all charges up to the deductible amount

If you have met your deductible, coinsurance will apply, and you will be responsible for 20% of the cost up to the out-of-pocket maximum.

When you reach the in-network out-of-pocket maximum, the plan pays 100% of covered expenses for the rest of the year—and you pay nothing for in-network expenses.

LEARN MORE

Go to **welcometouhc.com/zoetis** to watch short videos about HSAs and how they work. You can also access other materials to help you better understand HSAs.

HSA ELIGIBILITY

According to the Internal Revenue Service, to contribute to an HSA, you cannot be enrolled in Medicare, TRICARE, or other health coverage that is not a qualifying high-deductible plan, and you cannot be claimed as a dependent on someone else's tax return. Consult a tax, legal, or financial advisor to discuss your personal circumstances.

For more information about HSA eligibility, go to **welcometouhc.com/zoetis** and at **irs.gov** and refer to Publication 969 at **irs.gov/publications/p969**.

Note: If you enroll in the Health Savers Option with an HSA, you can change your HSA payroll contribution election at any time of year without needing a Qualified Life Event.

Flexible Spending Accounts

Flexible spending accounts (FSAs) provide a way to pay for certain products or services with pretax dollars. With deductions taken on a pretax basis, taxable income is reduced, and you pay less in taxes. Zoetis offers three FSAs administered by Optum:

- Health Care FSA (**not** available with the Health Savers Option)
- Limited Purpose FSA (**only** available with the Health Savers Option)
- Dependent Day Care FSA

"USE IT OR LOSE IT"

The IRS considers FSAs to be "use-it-or-lose-it" accounts, which means you must incur eligible expenses and submit claims for reimbursement within the applicable time frames to avoid forfeiture of your funds. Eligible expenses must be incurred from January 1, 2027, to December 31, 2027, to be considered for reimbursement. The deadline for filing your 2027 claims for reimbursement is March 31, 2028.

For a complete list of eligible FSA health care expenses, visit **irs.gov/publications/p502**.

For information on Dependent Day Care expenses, go to **irs.gov/publications/p503**.

HEALTH CARE FSA

FOR YOUR AND YOUR DEPENDENTS' ELIGIBLE MEDICAL, PRESCRIPTION DRUG, DENTAL, AND VISION EXPENSES: NOT AVAILABLE IF YOU ARE ENROLLED IN THE HEALTH SAVERS OPTION

You can elect to contribute up to $3,400 for 2027 in pretax dollars to the Health Care FSA to reimburse yourself for eligible health care expenses for yourself and your dependents.

To participate, you must enroll and elect your annual contribution amount. Your election does not automatically carry over from year to year.

LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

ONLY AVAILABLE IF YOU ENROLL IN THE HEALTH SAVERS OPTION

Similar to the traditional Health Care FSA, this account is another way to set aside pretax dollars. The main differences between the two FSAs are that the LPFSA funds **can only be used for eligible dental and vision expenses** and the LPFSA is available only if you enroll in the Health Savers Option.

To participate in the LPFSA, you must enroll and elect your annual contribution amount during enrollment.

Your election does not automatically carry over from year to year. A LPFSA may be something you want to consider if you want to maximize your HSA savings for future use.

If you enroll in the LPFSA for 2027, you may contribute up to $3,400 in pretax dollars.

DEPENDENT DAY CARE FSA

FOR YOUR AND YOUR DEPENDENTS' DAY CARE EXPENSES

You can elect to contribute up to $5,000 per plan year (or $2,500 per plan year if you are married and file separate tax returns) on a pretax basis to the Dependent Day Care FSA. This option helps pay for expenses, such as day care, summer day camps, and nanny services when provided to children under age 13, as well as elder care services that enable you and your spouse, if applicable, to go to work. Dependent care expenses incurred after your dependent turns 13 are not eligible for reimbursement.

To participate, you must enroll and elect your annual contribution amount. Your election does not automatically carry over from year to year.

DEBIT CARDS

- **If you enroll in the Health Care and/or Dependent Day Care FSA**, you will receive a single debit card that you can use to pay for eligible FSA expenses.
- **If you open an Optum Bank HSA**, you will receive a debit card that can be used to pay for HSA-eligible expenses wherever Mastercard is accepted. You can also reimburse yourself for expenses that you paid for out-of-pocket by logging into your HSA account from **myuhc.com**.

Commuter Expense Reimbursement Account (CERA)

A Commuter Expense Reimbursement Account (CERA)—administered by Optum Bank—lets you pay for eligible commuting and parking expenses with pretax dollars via paycheck deductions. Your savings depend on your commuting expenses, tax situation, and the monthly limits set by the IRS.

The 2027 IRS pretax limits are:

- $350 per month for parking expenses
- $350 per month for public transportation expenses

Use your CERA for:

- Public transit services such as bus, light rail, regional rail, streetcar, trolley, subway, or ferry*
- Vanpool
- Parking at or near work or public transportation if you commute to work

The CERA works with any transit system and almost any parking provider or vanpool, nationwide.

** Tolls are not included as the account allows only for public transit expenses.*

HOW IT WORKS:

- Deductions will be taken from the first paycheck of the month.
- You will be able to review your situation monthly and make changes as needed to support your commuting and parking expenses.
- If you terminate employment, any unused pretax balance will be forfeited as required by the IRS—any post-tax contributions remaining will be refunded.
- You will be able to set up a recurring order that will automatically generate your commuter order or pay your contracted parking vendor. If your commuting needs change, you will be able to adjust or discontinue your order.

ENROLLMENT INSTRUCTIONS

- **If enrolled in a Zoetis UnitedHealthcare medical plan:** Sign on to Optum Bank through **myuhc.com** > Claims & Accounts > Financial Accounts > "CERA" link on the top of the page to be redirected to the Optum Bank website.
- **If not enrolled in a Zoetis UnitedHealthcare medical plan:** Log in directly to **optumbank.com** and create a user name and password for account access. Once you are in the Optum Bank site, click on Transportation Services or Accounts tab, then "Overview."

Critical Illness Insurance

This insurance, offered through MetLife, provides a lump sum payment if you are diagnosed with cancer, heart attack, stroke, or several other critical illnesses such as kidney failure, Alzheimer's disease, and ALS. You can elect this coverage as a new hire, at Annual Enrollment, or if you have a qualifying life event.

Identity Theft Protection

This all-in-one digital security solution is provided through MetLife and Aura, and includes identity theft and fraud protection, scam and cybercrime prevention, smart family safety, and resolution and reimbursement features. You can elect this coverage as a new hire, at Annual Enrollment, or if you have a qualifying life event.

Legal Services

This coverage, offered through MetLife, includes preparation of wills, trusts, house closings, traffic offenses, and divorce. With MetLife Legal Plans Plus Parents, you can cover parents, parents-in-law, and grandparents for many common legal issues. You can elect this coverage as a new hire, at Annual Enrollment, or if you have a qualified life event.

Business Travel Accident Insurance

The Zoetis Business Travel Accident (BTA) insurance plan provides you and your family with services and financial protection if you experience a loss, injury, or medical emergency while traveling on business.

For international medical emergency assistance, contact International SOS at 1-215-942-8226.

To submit a Business Travel Accident claim, email ACEAandHClaims@chubb.com or call 1-800-336-0627 and refer to Zoetis policy number ADD N0498402A.

Other Benefits

DISCOUNTED PERSONAL BENEFITS

Zoetis offers the following discounted personal benefits through the Zoetis Benefits Plus platform. Payments can be made through payroll deductions. See benefit highlights below. You can enroll in these benefits as a new hire, at Annual Enrollment, or at any time during the year.

BENEFIT	DESCRIPTION	PROVIDED BY
Auto and Home Insurance	Discounted policies for home, auto, umbrella, renters, and personal property	MetLife, Liberty Mutual, and Travelers
Vision Savings—Eye Care Program	Discounts on eye care services and products at LensCrafters, Pearle Vision, Sears Optical, Warby Parker, JCPenney Optical, and other participating providers, with no cost to participate in the discount program Does not replace or coordinate with the Zoetis-sponsored vision program through UHC	Multiple

ZOETIS SERVICE AWARDS

The recognition of your service to Zoetis is important. The Zoetis Service Award Program is designed to recognize and reward colleagues with a special gift and message when they have worked at Zoetis for five years and at each fifth anniversary.

ZOETIS MATCHING GIFTS PROGRAM

The Zoetis Matching Gifts Program matches eligible colleague donations dollar-for-dollar—up to $1,000 per year, to eligible 501(c)(3) tax-exempt organizations—effectively doubling your contributions. Zoetis uses Benevity—a third-party platform—to facilitate matching gifts. All new colleagues will receive a welcome email with instructions to create a Benevity account and get started. For more details, refer to the **Zoetis Matching Gifts Policy**.

Family & Education

Family Support

BACK-UP CARE (BRIGHT HORIZONS)

The Bright Horizons Back-Up Care Advantage program provides a safety net for child and elder care for those days when regular care arrangements fall through. It is an emergency alternative when you need it most. For children, both center-based and in-home care options are available through the program. In-home care is available to care for an elder. Below are the copayments required at point of service. You must register in advance to use Back-Up Care Advantage. Once in their system, you can reserve care by making a phone call—whether it's at the last minute or one month in advance. **You are eligible to use up to 60 days of back-up care annually.**

COPAYMENTS FOR BACK-UP CARE

Center-based Child Care	$15/child/visit ($25/family)
In-home Child/Elder Care	$6/hour (see plan details for limits)

CHILD CARE NETWORK (UPWARDS)

Upwards provides colleagues and their families with dedicated support to find, tour, and enroll with the right type of care for their family, even in areas where daycare centers are not common.

- Families are also supported with Upwards message, photo and video updates, and health and safety features through their app.
- Offers a network of providers, including centers and in-home care near Zoetis locations across the U.S.
- Prior to joining the Upwards platform, providers go through a screening process that includes a background check, license verification, professional training, and continual compliance monitoring.
- The Upwards network includes 3,000+ locations in 40+ states and 750 cities, with many centers offering extended hours.

To access Upwards or learn more, visit **upwards.com/benefits/zoetis**.

ADDITIONAL FAMILY SUPPORTS (BRIGHT HORIZONS)

Get help finding sitters, regular care for children, parents or elder relatives, pet sitters, and more.

- Jump ahead on Bright Horizons center waitlists or access tuition discounts at partner centers.
- Free access (waived $150 membership fee) for SitterCity, a premium database of sitters as well as discounts on a local, high-touch placement service for trained, screened nannies.

To access Bright Horizons or learn more, visit **clients.brighthorizons.com/Zoetis**, username: Zoetis, password: Benefits4You.

PARENTAL SUPPORT (RETHINK)

This program supports parents of children with learning, social or behavioral challenges, or developmental disabilities. You can access:

- A comprehensive video library of easy-to-follow teaching steps based on principles of ABA (Applied Behavior Analysis).
- Assessments and learning plans customized for each child's specific needs, to help guide parents and caregivers on how to teach skills and decrease problem behaviors effectively.
- Concise, engaging, and jargon-free video modules showing best practice, research-based teaching strategies.
- Up to 14 hours of one-on-one telephonic support.

To access Rethink or learn more, visit **connect.rethinkcare.com/sponsor/zoetis** enrollment code: zoetis.

For help enrolling, email **support@rethinkbenefits.com**.



Family Support, continued

CAREGIVER SUPPORT (WELLTHY)

Wellthy is a modern health care concierge, improving the health care experience for families with complex care needs.

- Helps colleagues with sick or aging loved ones (for instance, a parent with dementia, spouse with cancer, child with autism) save time, money, and stress through an expert Care Coordinator.
- Care Coordinators have backgrounds in social work and as caregivers —with previous work in hospitals, insurance companies, and other clinical settings.

To access Wellthy or learn more, visit **wellthy.com/zoetis**.

FERTILITY BENEFITS (PROGYNY)

Zoetis recognizes there are many paths to parenthood, and we are proud to provide inclusive benefits to support you in building your family in your own way. An infertility diagnosis is not required, making benefits accessible to single parents and same-sex couples.

See the **family-building support** section of this guide for information on enhanced fertility, family-building, and pregnancy/postpartum support benefits provided through Progyny.

ADOPTION AND SURROGACY ASSISTANCE (PROGYNY)

Progyny will now manage this benefit for our colleagues and their families. Whether you're just starting your research, ready to begin the process, or are well on your way in your adoption or surrogacy journey, a Progyny coach can provide counseling, review your options, and more. This benefit provides reimbursement for eligible expenses related to adoption and surrogacy, such as:

- Court, attorney, or travel expenses related to an adoption
- Agency administrative fees, legal fees, and egg/sperm donation fees related to a surrogacy

Lifetime maximum of up to $35,000 for adoption and surrogacy combined.

To learn more, visit **progyny.com/benefits**.

MetLife Advantage

As a Zoetis employee you have access to valuable services that are included with a life insurance plan through MetLife. MetLife Advantage is designed to help you and your loved ones navigate what life may bring. See additional details on the Zoetis benefits site and find out how to access these services in your time of need.



PET CARE

TELEHEALTH

This benefit, provided through Airvet, offers unlimited 24/7 access to 5,000+ veterinary professionals through video visits and app-based chats. Connect with an expert in less than two minutes for everything from urgent health concerns to routine pet care. Use telehealth primarily for symptom diagnosis and triage in emergency, monitoring ongoing health issues, and second opinions.

To get started, please visit the **Airvet website**.

BACK-UP CARE

This benefit, provided through Bright Horizons, provides access to a network of pet-sitters, dog-walkers, and overnight boarders for days when regular pet care arrangements fall through. You receive credits to apply for services with Rover and Wag!, two industry-leading pet care providers.

How does back-up care work?

- Colleagues receive 10 total credits per year to use for Rover and/or Wag! services
- 1 credit = $100 voucher for Rover pet care services **OR** 3 walks, 3 home drop-in visits, or 1 boarding (overnight or daycare) with Wag!
- Colleagues access services through their existing Bright Horizons account (or can create an account)

Example:

You could use your 10 back-up care credits for:

- $500 worth of Rover pet care services (5 credits), plus
- 9 dog walks with Wag! (3 credits), plus
- 3 home drop-in visits with Wag! (1 credit), plus
- 1 overnight boarding with Wag! (1 credit)

To get started, go to the **Bright Horizons website**. Once you log in, navigate to "Benefits," select "Back-Up Care," and then click "Care For My Pet."

PET INSURANCE

You can enroll in discounted pet insurance as a new hire and at any time during the year through Pumpkin. You will receive a Pumpkin discount of 10% for your first pet and a 20% discount for all additional pets.

Just go to **pumpkin.care/teams** and enter code ZOETIS or call 1-866-ARF-MEOW (1-866-273-6369).

PLATINUM PERFORMANCE® PRODUCT DISCOUNT PROGRAM

Support the daily health and wellness of your animals and family with advanced nutrition from Platinum Performance®. Zoetis colleagues may receive 20% off Platinum Performance® foundation formulas for dogs and cats, horses, and humans when enrolled in the Platinum Nutritional Benefit Program.

Please visit **platinumperformance.com/zoetis** at any time to see eligible products and instructions on how to enroll in the Platinum Performance® Nutritional Benefit Program.

ZOETIS PETCARE REWARDS

For as much as we love them, giving our pets the care they deserve requires a comprehensive approach. So we created Zoetis Petcare Rewards to help you give your pet the best life possible.

As a member, you can earn Rewards to help pay for your pet's vet care. We also provide personalized, vet-approved support, and send reminders about your pet's medication or refill.

Visit **zoetispetcare.com/rewards** to learn more and sign up!



Zoetis Colleague Services | 1-855-984-7463 | Monday through Friday, 8:30 a.m. to 5:00 p.m. ET | **zoetisbenefits.com**

Education Support

TUITION REIMBURSEMENT (EDCOR)

Annual benefit maximum of up to $15,000 for qualifying education expenses, such as registration, enrollment, tuition, required textbooks, software, laboratory fees, and materials. (Annual benefit maximum is $10,000 for part-time colleagues.)

ACADEMIC SUPPORT FOR LEARNING PODS/TUTORING (BRIGHT HORIZONS)

- Match/search tools for finding educators that can manage small-group learning pods.
- Access exclusive discounts on tutoring, test prep, and enrichment classes from high-quality partners.

COLLEGE COACH PROGRAM (BRIGHT HORIZONS)

Helps you plan for your child's educational future by providing access to a team of college admissions and finance experts who can help maximize your student's chances of admissions success and plan for college costs.

ZOETIS SCHOLARSHIP PROGRAM (NMSC)

Zoetis offers a scholarship award, conducted by the National Merit Scholarship Corporation (NMSC), to eligible children of active Zoetis colleagues. Winners will receive a stipend of $3,000 per year for up to 4 years of college undergraduate study or until baccalaureate degree requirements are completed. **Enter** your student in the 2028 Zoetis Scholarship Program. Applications will be accepted until March 31, 2027.

STUDENT LOAN REPAYMENT PROGRAM (BRIGHT HORIZONS EDASSIST SOLUTIONS)

This program provides education loan repayment assistance to colleagues who have student debt from their own current or completed education with U.S.-based federal, state, and private education loans.

The program pays up to $150 per month for full-time colleagues and $100 per month for part-time colleagues on active loans up to the total loan balance—tax-free up to the IRS maximum for employer-provided education assistance.

VIRTUAL TUTORING (BRIGHT HORIZONS)

Virtual academic tutoring for school-aged children (ages 5–18) is now available through your Bright Horizons Back-Up Care benefit through Varsity Tutors and Sylvan Learning.

Tutoring is available for reading, math, science, social studies, and many other subjects. There is a $15 copay for up to four hours of tutoring. Colleagues are eligible for 240 hours of tutoring annually. Using tutoring time will reduce the number of back-up days available.

Reserve care today by submitting a tutoring request through the Bright Horizons website and schedule the days and times that work best for your family. You can use your existing account or create a Bright Horizons account to register for virtual tutoring (username: Zoetis, password: Benefits4You).



Time Away

Paid Time Off

HOLIDAYS

Zoetis recognizes 13 paid holidays each year that are designated by your specific location and may include personal days. Go to **zoetisbenefits.com** to view the holiday calendar for your site.

VACATION

YEARS OF SERVICE	MAXIMUM VACATION WEEKS PER YEAR
New hire to 15	4 weeks
15–30	5 weeks
30+	6 weeks

For regular part-time colleagues, this vacation schedule is prorated based on the percentage of time worked.

For more information, see the **Zoetis Vacation Policy**.

VOLUNTEER DAYS

Zoetis provides one volunteer day per year. For more information, see the **Zoetis Volunteer Day Policy**.

Leaves of Absence

Short-term time away from work may be needed for unplanned occurrences, such as for jury duty, bereavement, and caregiving needs. Leaves for work-related injuries should be directed to the Occupational Health nurse.

For more information, see the Leaves of Absence policies listed on **zoetisbenefits.com**.

Zoetis Paid Parental Leave offers a period of leave, to care for and bond with a newborn or adopted child, of up to 12 weeks to all new parents, including birth, adoptive, and surrogate.

Adoption Paid Leave is a period of paid, non-medical related leave available for the adoption of a child, for up to a six-week period of intermittent leave for adoption, and an additional 12 weeks of continuous paid leave.

Personal Leave is a period of unpaid time off from work for certain personal reasons that aren't covered by other leave programs.

Caregiver Paid Leave is five days per calendar year for colleagues caring for an immediate family member who is seriously ill or has a health condition.

Bereavement Paid Leave is seven consecutive calendar days off in the event of death of an immediate family member.

Medical Leave and Disability—Zoetis offers medical leave and disability if you are unable to work due to illness, injury, and other related medical needs. More information is included in the **Disability Insurance** section of the guide.



Costs

Colleague Contributions

Review your monthly pretax contribution rates for 2027. These amounts will be prorated based on your bi-weekly pay frequency.

MONTHLY MEDICAL CONTRIBUTIONS

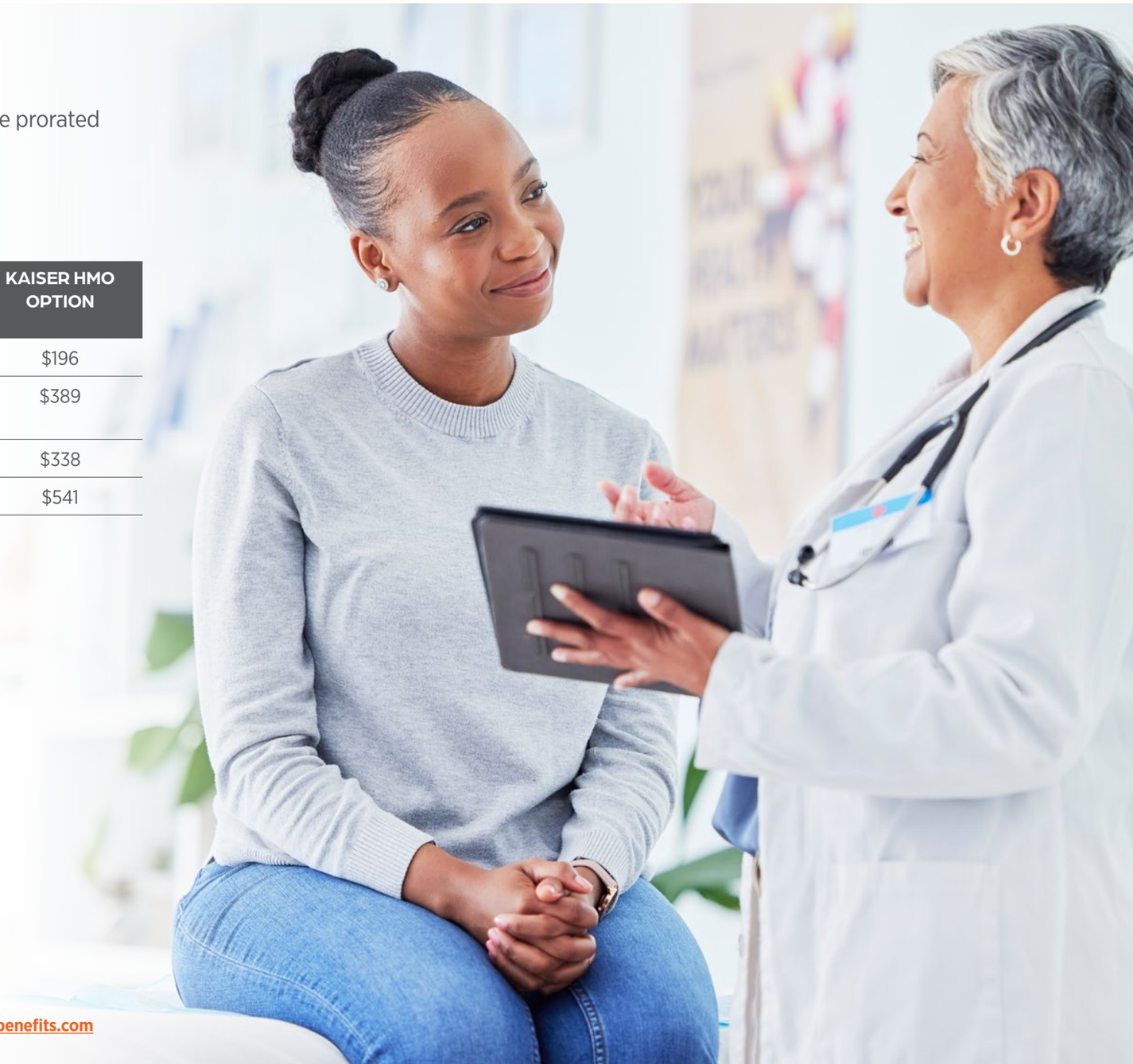
BENEFIT	HEALTH SAVERS OPTION	FULL ACCESS OPTION	NETWORK EXCLUSIVE OPTION	KAISER HMO OPTION
Employee Only	$88	$186	$229	$196
Employee + Spouse/ Domestic Partner	$225	$478	$599	$389
Employee + Child(ren)	$155	$331	$406	$338
Family	$317	$680	$837	$541

MONTHLY DENTAL CONTRIBUTIONS

COVERAGE LEVEL	
Employee Only	$22
Employee + Spouse/Domestic Partner	$43
Employee + Child(ren)	$38
Employee + Family	$65

MONTHLY VISION CONTRIBUTIONS

COVERAGE LEVEL	
Employee Only	$7.92
Employee + Spouse/Domestic Partner	$15.80
Employee + Child(ren)	$14.21
Employee + Family	$23.70



Contacts

Contacts

Your plan providers can give you more information about the plans and answer your questions. For general inquiries, contact Zoetis Colleague Services.

BENEFIT	WEB/EMAIL	PHONE
Enrolling & Making Changes		
Zoetis Benefits Center	digital.alight.com/zoetis	1-833-885-5658 Monday through Friday, 9:00 a.m. to 6:00 p.m. ET
Zoetis Colleague Services For General Inquiries	Email: zoetiscolleagueservices@zoetis.com	1-855-ZT-HR-4-ME (1-855-984-7463)
Physical Wellbeing		
Medical through UnitedHealthcare (UHC), including: UHC Premier Advocacy, Centers of Excellence (COEs)/ Clinical Support Programs, Virtual Visits, and Quit for Life	uhc.com	1-888-470-8079, TTY 711
Prescription Drug for UHC Plans CVS Caremark	Caremark.com	1-855-383-9421
Medical and Prescription Drug through Kaiser Kaiser	kp.org	1-800-464-4000, TTY 711
Specialty Drugs Copay Program (PrudentRx)	N/A	1-800-578-4403
Garner Health	garner.guide/benefitguide-Zoetis Email: concierge@getgarner.com	1-866-761-9586 Monday through Friday, 8 a.m. to 10 p.m. ET
Expert Medical Opinion 2nd.MD	2nd.MD	1-866-269-3534
Weight Management, Diabetes, and Heart Health Ilant Health	ilanthealth.com/zoetis	1-866-933-3122
Family-Building Support Progyny	progyny.com/benefits	1-888-438-0740
Digital Physical Therapy Sword	meet.swordhealth.com/zoetis	N/A

BENEFIT	WEB/EMAIL	PHONE
Physical Wellbeing continued		
Disability Insurance NYLife	myNYLGBS.com	1-888-842-4462
Dental MetLife	metlife.com/mybenefits Email: dentalinfo@metlifeservice.com	1-800-942-0854
Vision UHC Vision	myuhcvision.com	1-800-638-3120
Retiree Health Access RHA Retiree Service Center	N/A	1-800-426-4584, TTY/TDD: 711
Emotional Wellbeing		
EAP and Mental Health Benefit Lyra	zoetis.lyrahealth.com	Lyra Care Team 1-844-900-1478
Parental Support Rethink	connect.rethinkcare.com/sponsor/zoetis Enrollment code: zoetis For help enrolling: support@rethinkbenefits.com	N/A
Caregiver Support Wellthy	wellthy.com/zoetis	N/A

BENEFIT	WEB/EMAIL	PHONE
Financial Wellbeing		
Zoetis Savings Plan Merrill	benefits.ml.com	1-800-228-4015
Disability NYLife	myNYLGBS.com	1-888-842-4462
Life and AD&D MetLife	metlife.com/mybenefits	1-800-942-0854
Auto and Home Insurance MetLife, Liberty Mutual, and Travelers	zoetis.corestream.com	1-888-935-9595
Business Travel Accident Insurance Chubb	Email: ACEAandHClaims@chubb.com	1-800-336-0627 International SOS: 1-215-942-8226
Accounts through Optum Bank • Health Savings Account (HSA) • Health Care FSA • Limited Purpose FSA • Dependent Day Care FSA • Commuter Expense Reimbursement Account (CERA)	optumbank.com	1-888-470-8079, TTY 711
Critical Illness Insurance MetLife	N/A	1-800-438-6388
Identity Theft Protection MetLife + Aura	N/A	1-800-438-6388
Legal Services MetLife	N/A	1-800-438-6388
Service Awards HALO Recognition	halorecognition.com	1-800-999-3462
Matching Gifts Benevity	zoetis.benevity.org Email: support@benevity.com	N/A
Discount Shopping	zoetis.corestream.com	N/A
Employee Referral Program	zoetisbenefits.com	1-855-ZT-HR-4-ME (1-855-984-7463)

BENEFIT	WEB/EMAIL	PHONE
Family & Education		
Child and Elder Care Support Bright Horizons	clients.brighthorizons.com/Zoetis If you're a new user, click "Join today" and provide your Zoetis employee ID to create an account	1-877-242-2737
Upwards (formerly WeeCare)	upwards.com/benefits/zoetis	N/A
Parental Support Rethink	connect.rethinkcare.com/sponsor/zoetis Enrollment code: zoetis For help enrolling: support@rethinkbenefits.com	N/A
Caregiver Support Wellthy	wellthy.com/zoetis	N/A
Fertility Benefits Progyny	progyny.com/benefits	1-888-438-0740
Adoption and Surrogacy Assistance Progyny	progyny.com/benefits	1-888-438-0740
Pet Care Telehealth	join.airvet.com/getstarted	N/A
Pet Back-up Care Bright Horizons	clients.brighthorizons.com/Zoetis Username: Zoetis / Password: Benefits4You	N/A
Pet Insurance Pumpkin	pumpkin.care/teams and enter code ZOETIS	1-866-ARF-MEOW (1-866-273-6369)
Zoetis Product Discounts Platinum Performance®	platinumperformance.com/zoetis	N/A
Zoetis Petcare Rewards	zoetispetcare.com/rewards	N/A
Tuition Reimbursement Edcor	zoetis.tap.edcor.com/index.php Username: Workday ID Password: Your 5 digit home ZIP code (Once this is entered, you will be prompted to enter a new password)	1-855-680-7382 (Monday through Friday, 8:00 a.m. – 5:00 p.m. ET)
Academic Support for Learning Pods/Tutoring Bright Horizons	clients.brighthorizons.com/Zoetis If you're a new user, click "Join today" and provide your Zoetis employee ID to create an account MarcoPolo: support@marcopololearning.com	1-877-242-2737 Revolution Prep: 1-877-738-7737 Varsity Tutors: 1-800-828-6354

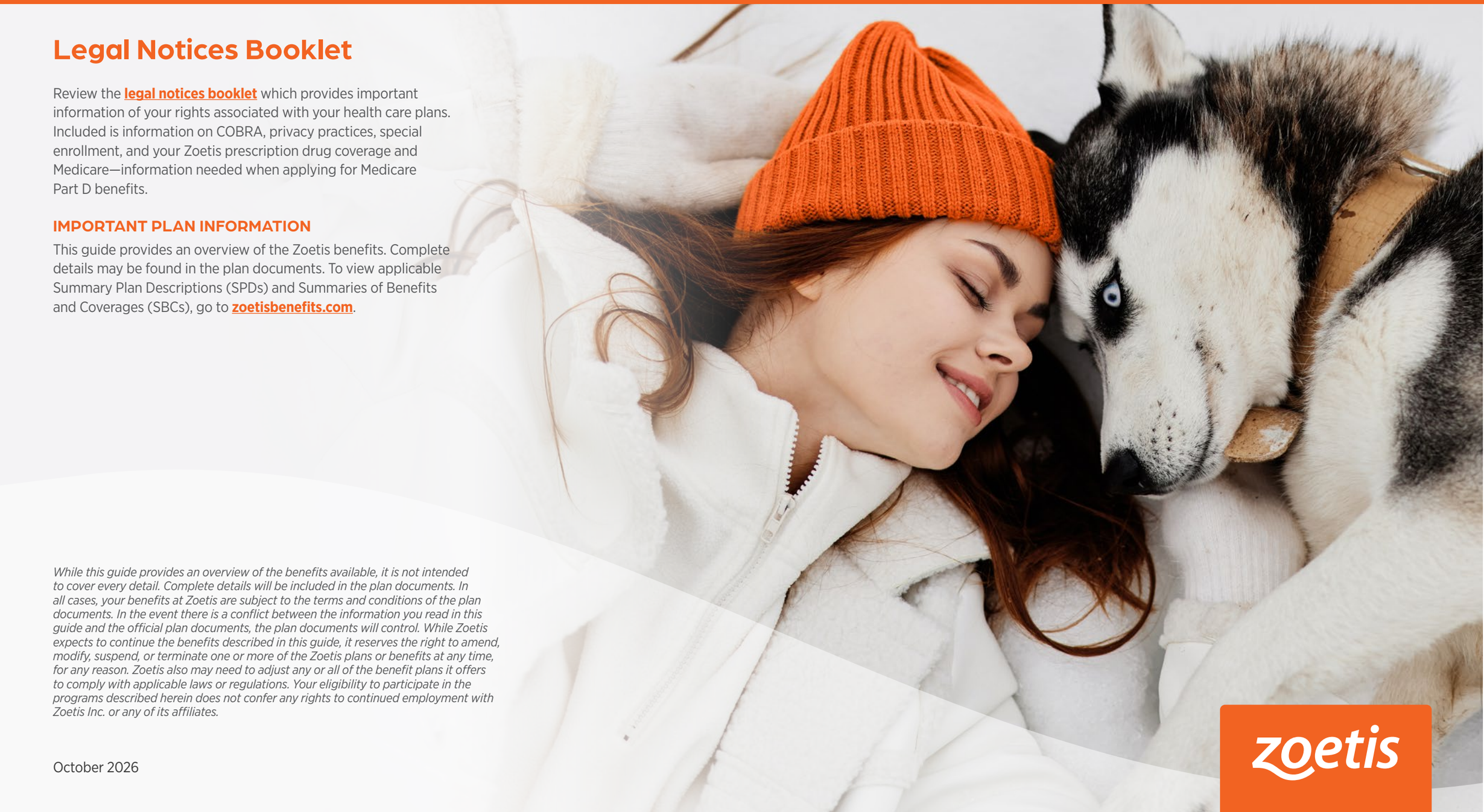
BENEFIT	WEB/EMAIL	PHONE
Family & Education continued		
College Coach Program	clients.brighthorizons.com/Zoetis Username: Zoetis / Password: Benefits4You	1-888-527-3550
Zoetis Scholarship Program National Merit Scholarship Program	entryforms.nationalmerit.org/?c__url=zoetis-2028	1-847-866-5100
Student Loan Repayment Program Bright Horizons EdAssist Solutions	clients.brighthorizons.com/Zoetis If you're a new user, click "Join today" and provide your Zoetis employee ID to create an account MarcoPolo: support@marcopololearning.com	1-877-242-2737 Revolution Prep: 1-877-738-7737 Varsity Tutors: 1-800-828-6354
Virtual Tutoring	clients.brighthorizons.com/Zoetis If you're a new user, click "Join today" and provide your Zoetis employee ID to create an account	1-877-242-2737
Time Away		
Vacation, Holidays, Volunteer Days, and Leaves of Absence	zoetisbenefits.com	1-855-ZT-HR-4-ME (1-855-984-7463)

Legal Notices Booklet

Review the **legal notices booklet** which provides important information of your rights associated with your health care plans. Included is information on COBRA, privacy practices, special enrollment, and your Zoetis prescription drug coverage and Medicare—information needed when applying for Medicare Part D benefits.

IMPORTANT PLAN INFORMATION

This guide provides an overview of the Zoetis benefits. Complete details may be found in the plan documents. To view applicable Summary Plan Descriptions (SPDs) and Summaries of Benefits and Coverages (SBCs), go to **zoetisbenefits.com**.



While this guide provides an overview of the benefits available, it is not intended to cover every detail. Complete details will be included in the plan documents. In all cases, your benefits at Zoetis are subject to the terms and conditions of the plan documents. In the event there is a conflict between the information you read in this guide and the official plan documents, the plan documents will control. While Zoetis expects to continue the benefits described in this guide, it reserves the right to amend, modify, suspend, or terminate one or more of the Zoetis plans or benefits at any time, for any reason. Zoetis also may need to adjust any or all of the benefit plans it offers to comply with applicable laws or regulations. Your eligibility to participate in the programs described herein does not confer any rights to continued employment with Zoetis Inc. or any of its affiliates.

October 2026