



October 2016

## Important retiree benefits enrollment information—participants in the Pre-2003 HP Retiree Medical Program

It's the time of year to consider your HP retiree benefit options and make any changes for the coming year. The enclosed retiree enrollment guide provides important information that applies to all eligible HP retirees, including information about changes to retiree benefits for 2017, instructions for how to enroll through the UPoint® website (formerly known as the "Your Benefits Resources™ website"), and resources you can contact for help. This letter provides additional information that applies to you as an eligible participant in the Pre-2003 HP Retiree Medical Program. Also be sure to see the important message on page 2 that applies because you left HP under either the 2014 or 2016 U.S. Phased Retirement Program (PRP).

### It's important to enroll

As you review your enrollment materials, keep in mind that HP is making a number of changes to retiree medical options in 2017, including changes to medical carriers and the expansion of the Medicare Advantage PPO option. These changes are designed to provide all retirees with more cost-effective choices, while minimizing your premium increases and continuing to provide access to comprehensive coverage and a wide selection of doctors and hospitals. It's important to learn about these changes, and enroll if any of the following apply:

- You want to make changes to your current coverage.
- You want to make changes to the "default" coverage shown on your enclosed personalized enrollment worksheet and the UPoint website. (Your default coverage may be different than your current coverage if your current coverage is no longer available to you in 2017.)
- You want to add family members or drop family members who are no longer eligible.

For more information, see your retiree enrollment guide and personalized enrollment worksheet. Even if you don't need to enroll, you're encouraged to take time to learn about changes for 2017.

For details about HP retiree medical coverage options, see the medical option comparison tool on the UPoint website. Access UPoint through MyHPBenefits at [myhpbenefits.com](http://myhpbenefits.com). To get there, go to MyHPBenefits > "Get started—enrollment!"

When you are reviewing your options, go to "Tools and Calculators" > "Compare medical options" to view and compare HP retiree medical options.

### **Information for 2014 or 2016 U.S. PRP participants**

Because you retired under either the 2014 or 2016 U.S. Phased Retirement Program (PRP), different considerations apply to your enrollment during the 24-month period of coverage under special retiree medical premium rates. Your enclosed 2017 annual enrollment materials and the UPoint website will automatically reflect your eligibility for special retiree medical premium rates.

If your 24-month period of coverage at special premium rates ends in 2017 (based on a retirement date in 2015), your medical coverage will automatically transition to the applicable retiree medical premium rates at that time. You'll begin to pay the retiree cost of coverage instead of the PRP special retiree rates. You will receive additional information and you'll have the opportunity to change your enrollment decisions within 31 days of when this transition occurs.

### **Future retiree medical cost-sharing reminder**

As communicated in previous years, HP currently pays the majority of retiree health benefit coverage costs for most retirees and incurs a significant annual expense for the program. To help manage our program expenses, HP placed limits on the amounts we contribute toward monthly coverage costs now and in the future. The limits are equal to the level of HP's average coverage contributions in 2010. This means that any cost increases from 2011 on are paid and will continue to be paid by participating retirees.

By reducing the accounting expense associated with the retiree health program, these limits help balance HP's need to control costs with our ongoing goals of maintaining the value of the program and supporting retiree needs. HP is also continuing to take strong action to help control increases by leveraging our purchasing power, monitoring health plans for quality and efficiency, and implementing benefit features that promote preventive care and efficient use of services.

### **If you're continuing dental and vision coverage under COBRA**

If you're currently enrolled in HP dental and/or vision coverage under COBRA, your existing coverage will automatically continue in 2017, provided your 18-month COBRA eligibility period has not ended. Unless you make a change, you'll be enrolled in the same option you had in 2016.

Please note that new for 2017, if you're covering a dependent child age 19 or older, dependent children will now be eligible for HP medical, dental, and vision coverage until the end of the month of their 26<sup>th</sup> birthday, regardless of student status.

If you have questions about your dental or vision coverage, please call the HP Benefits Center at 1-800-890-3100. Note that dental and vision coverage are not available after your 18-month period of COBRA eligibility.

### **If you have an RMSA balance**

Don't forget that if you participated in the HP Retirement Medical Savings Account (RMSA) program while at HP and have a balance remaining, you can use that balance to help pay your HP premium costs and other eligible health care expenses (including copayments, deductibles, and even premiums for other plans). RMSA claims administration services are provided through Your Spending Account™ (YSA), accessible from the UPoint website through MyHPBenefits at [myhpbenefits.com](http://myhpbenefits.com), or by calling the HP Benefits Center at 1-800-890-3100. For more information, see the *HP Retirement Medical Savings Account Summary Plan Description*, available on the UPoint website or from the HP Benefits Center.

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