

The good life. One choice at a time.

Your HP benefits help you get the most out of life in the moments that matter. What will you choose?

What's
inside



Enrollment preview



Benefits Fair schedule



Stay connected!

Benefits enrollment starts soon!

Your HP retiree benefits enrollment will take place earlier this year than in the past: **October 10 – 28**. We heard your requests to have an earlier start to explore your choices for the coming year. Now is the time to think about your current coverage and see if it still fits your needs for 2017. Then, be on the lookout for your enrollment guide. You'll receive it in early October, around the time your enrollment period starts.

The guide you'll receive in the mail will feature the information you need to make informed decisions about your HP retiree benefits—including what's changing in 2017—so you can make the best enrollment decision.

Your choices matter

As you think about your health care coverage needs for next year, consider *all* the choices available to you—including coverage:

- Through HP.
- Through the public health exchanges.
- If available, through your spouse or domestic partner's medical option. (Be sure to see "Important reminder if you opt out of HP coverage" later in this flyer.)

How do your exchange coverage options compare?

- **Greater value.** Your HP plans offer a good value, but in some cases, you may find more valuable coverage through an exchange (particularly if you pay the full premium cost of your HP coverage).
- **Subsidized coverage.** Depending on your family income, you may also qualify for government premium subsidies.
- **Option to re-enroll in HP coverage.** If you decide to purchase coverage through a public health exchange, keep in mind that if you change your mind and want to come back to HP coverage, you can re-enroll during the HP annual enrollment period each year, or if you have a qualified status change, such as marriage or divorce, during the year.

You must have coverage

As a reminder, the Affordable Care Act (ACA)—also known as the Patient Protection and Affordable Care Act or Health Care Reform—requires that all Americans have adequate health insurance or pay a penalty.



Good news: You'll satisfy the requirement if you're covered by an HP retiree medical option or private insurance through a public health exchange.



Considering coverage through a public health exchange?

Public health exchange coverage open enrollment for 2017 is November 1, 2016 – January 31, 2017. Visit healthcare.gov if you're interested in exploring coverage through a public health exchange.

Don't worry that this enrollment period is after the enrollment period for your HP benefits. If, after enrolling in HP coverage for 2017 you decide you'd like to purchase coverage through an exchange instead, simply call the HP Benefits Center to drop your 2017 HP coverage.

Questions?

Watch for your enrollment materials at home in early October. If you don't get your enrollment guide by the second week of October, you can download it by accessing MyHPBenefits at myhpbenefits.com > "Learn about 2017 benefits!" > "Get a copy of your 2017 retiree benefits enrollment guide."

You can also contact the HP Benefits Center at 1-800-890-3100, Monday through Friday between 6 a.m. and 6 p.m. Pacific Time (8 a.m. and 8 p.m. Central Time).

Stay connected with your HP benefits!

Help us keep in touch—make sure the HP Benefits Center has your current email address so you don't miss out. Go to MyHPBenefits at myhpbenefits.com. Click on "My Resources," then "UPoint." In the "Your Profile" menu at the top of the page, select "Manage Communications" to view your email address. Click on "Change" to update it if needed.

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Have you accessed the new HP Continuum?

It's important to stay connected to HP and other HP retirees. The HP Continuum website provides real-time updates and easy access to other retiree information. **The site was updated earlier this year, and provides more helpful information than ever before.**

When you log on to hpcontinuum.com, you can:

- Find out about retiree events and opportunities to discover new activities.
- Enjoy exclusive services for retirees, including discounts on HP products and services.
- Keep up with HP news and feel proud that you helped build this iconic company.
- Share perspectives with other retirees on anything from tax questions to volunteering.
- Order a replacement Retiree Gold Badge.

If you haven't registered since the site was updated, please register again at hpcontinuum.com/register to be sure you receive timely updates.

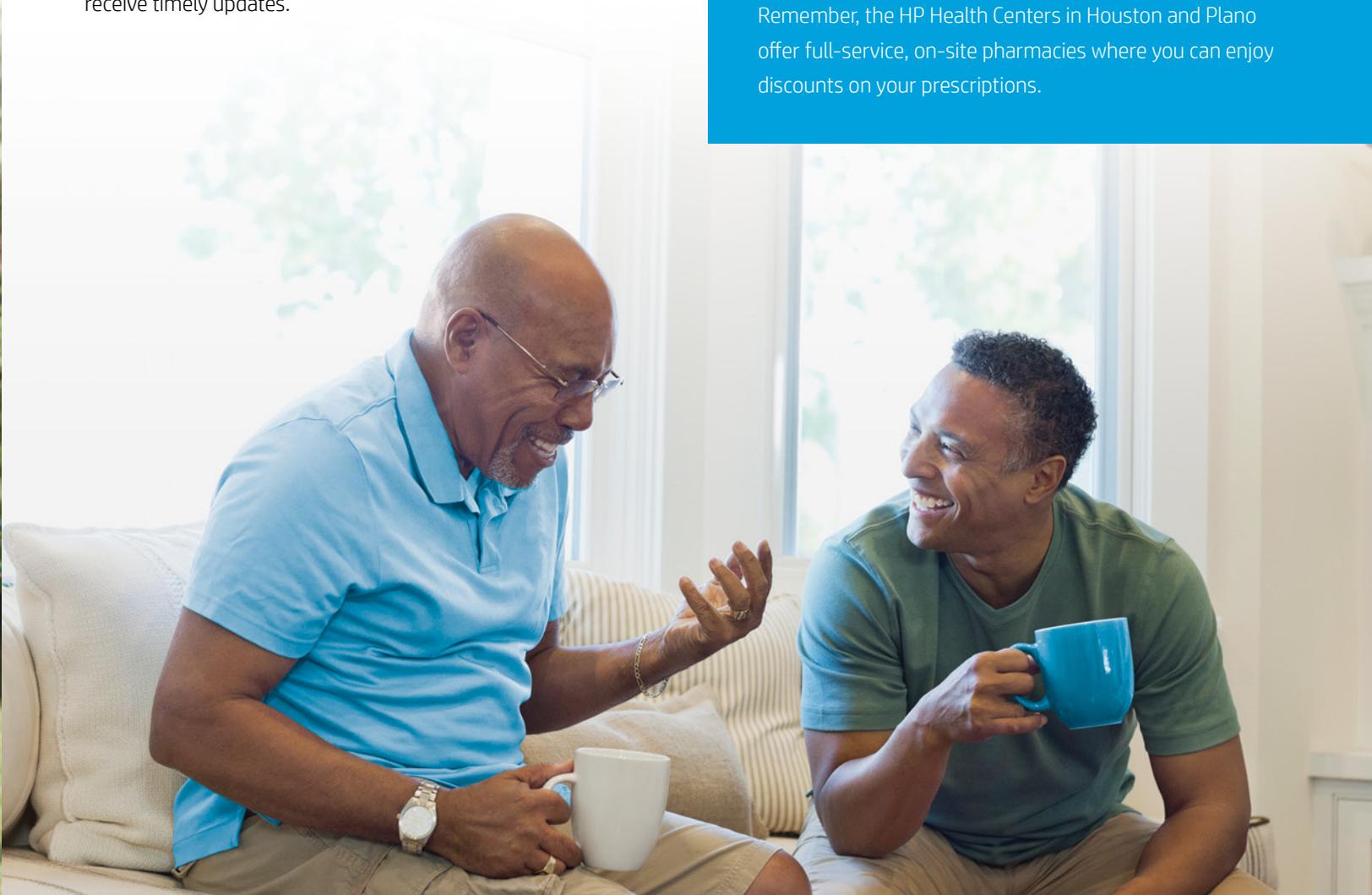
Live in Palo Alto, Houston, or Plano? Check out your HP Health Center.

HP Health Centers are available in Palo Alto, Houston, and Plano locations. These Health Centers offer convenient, affordable care for HP non-Medicare-eligible retirees who live and work in those areas, and for their dependents enrolled in HP medical coverage.

For more information about Health Center services, visit myhealthcenterhome.com/sites/hphc. You can also call or visit your local Health Center:

- 3000 Hanover Street (Building 20, Level D), Palo Alto, CA: 1-650-319-1080
- 11445 Compaq Center Drive West, Building CCA 5, Houston, TX: 1-281-251-3049
- 5400 Legacy Drive (1st floor, right next to the Fitness Center), Plano, TX: 1-972-398-9147

Remember, the HP Health Centers in Houston and Plano offer full-service, on-site pharmacies where you can enjoy discounts on your prescriptions.





Important reminder if you opt out of HP coverage

If you have access to coverage through another employer (whether through your spouse or domestic partner or through your own employer), you can opt out of HP coverage and be covered under that employer's plan.

You will not be eligible to enroll in HP coverage during future annual enrollment periods while you're still participating in another employer's plan. If you decide to enroll in coverage through another employer's plan and later lose that coverage, you'll still have the option to re-enroll in an HP retiree medical option, as long as you re-enroll within 31 days of the loss of coverage.

Join the fun at a Retiree Benefits Fair

Attend one of the Retiree Benefits Fairs we're sponsoring at select locations. You and your covered spouse/domestic partner can connect with HP friends and former colleagues and talk with HP benefit vendor representatives. When you visit, feel free to wear your Retiree Gold Badge with pride.

Location	Date	Time	Room
Palo Alto 1501 Page Mill Rd. Palo Alto, CA 94304	October 12	9 a.m. to 1 p.m.	Cafeteria
Corvallis 1070 NE Circle Blvd. Corvallis, OR 97330	October 13	9 a.m. to 1 p.m.	McFadden Rooms
Roseville Crowne Plaza Hotel Sacramento 5321 Date Ave. Sacramento, CA 95841	October 13	9 a.m. to 1 p.m.	Crowne Plaza Hotel Sacramento
Ft. Collins New Location: Hilton Garden Inn 2821 E. Harmony Road Ft. Collins, CO 80528	October 18	9 a.m. to 1 p.m.	Aspen/Cottonwood Rooms
Boise 11311 Chinden Blvd. Boise, ID 83714	October 19	9 a.m. to 1 p.m.	Redfish Rooms
San Diego 16399 W Bernardo Dr. San Diego, CA 92127	October 20	9 a.m. to 1 p.m.	Canyon/Grove Rooms
Andover DoubleTree Boston-Andover (formerly the Wyndham) 123 Old River Rd. Andover, MA 01810	October 20	9 a.m. to 1 p.m.	DoubleTree Boston-Andover

2017 retiree benefits enrollment is almost here

Your time to choose is October 10 – October 28, 2016



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