

TAKE CARE OF

What Matters



TAKE CARE OF *What Matters*

Annual enrollment for HPE retiree health benefits is October 5–27, 2020. This is the time to review your options and take care of your benefits for 2021. Start by reviewing page 1 of this guide, then see the Medicare eligibility section that applies to you. You can also view this guide online by visiting the Benefits Toolkit at ah-prod.com/hpebennav.

Start here

Things to know before you enroll1

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Retiree perks you'll love

See all the great retiree benefits available. Visit the Benefits Toolkit at ah-prod.com/hpebennav to learn about merchandise discounts, virtual healthcare, and more.

CARES Act and medical benefits

As a reminder, COVID-19 testing and treatment is covered 100% with no copay, coinsurance, or deductible. Contact your medical plan to learn more. See page 23 for contact information.

Got questions?

Chat: Visit MyHPERewards.com and select **HPE Benefits Center**

Call: HPE Benefits Center, 1-844-537-5304, 8 a.m.–8 p.m. CT, Monday–Friday

Things to know before you enroll

- **Your 2021 medical plan options are similar to the current plans.** Options are based on your Medicare eligibility and where you live. If your spouse/domestic partner has employer coverage, consider whether that employer plan makes sense for you.
- **Review your Confirmation of Coverage.** If you're in an HPE medical plan, the enclosed Confirmation of Coverage shows your coverage. If you don't make a change, your coverage will continue next year at 2021 rates.
- **Consider other medical plans.** As an alternative to an HPE medical plan, you can enroll through the Aon Retiree Health Exchange (if Medicare-eligible) or a public health exchange (if not Medicare-eligible). When to enroll depends on the coverage you choose.

Coverage	When	Where
HPE medical plan	Oct 5 – Oct 27	MyHPERewards.com
Aon Retiree Health Exchange	Oct 15 – Dec 7	retiree.aon.com/hewlettpackardenterprise
Public health exchanges	Nov 1 – Dec 15	healthcare.gov

- **Changing your medical plan?** Contact the plan you're considering and check whether your prescriptions and doctors are covered. See page 23 for contact information. In most cases, you'll get a new ID card by mail before January 1, 2021, if you change your plan.
- **New healthcare accounts administrator.** HPE is switching from Your Spending Account (YSA) to Fidelity as the administrator of our Health Savings Accounts and Retirement Medical Savings Accounts. You'll receive information about the option to transfer your account to Fidelity.
- **If you enroll in or change your HPE medical plan:**
 - Benefits Legal Notices will be provided when you enroll. You'll be asked to acknowledge receipt of this document.
 - Confirm your 2021 benefit elections immediately after you enroll. Select **My Benefits** on the top menu bar, then click **New Elections**.
 - A Confirmation of Coverage will be mailed to you in early December. If you need to correct your elections, notify the HPE Benefits Center before December 31, 2020.

Access legal documents

Health plans are required to provide benefit information in a standardized format known as a Summary of Benefits and Coverage (SBC). You can use SBCs to compare health plan options. SBCs, legal notices, and Summary Plan Descriptions are available at MyHPERewards.com. To request copies, free of charge, call the HPE Benefits Center at 1-844-537-5304.

TAKE A LOOK

Find options



Not yet Medicare-eligible

If you and all your covered family members are not yet eligible for Medicare, your medical plan options for 2021 include coverage through an HPE medical plan or through the public health exchanges.

HPE MEDICAL PLAN OPTIONS FOR 2021

Depending on where you live, your HPE medical plan choices for 2021 may include:

- PPO with \$750 individual deductible
- CMP with \$750, \$1400, or \$5150 individual deductible
- HDHP + HSA with \$1400 or \$2400 individual deductible
- Additional options where available

Your costs and what's covered

Your 2021 premiums reflect ongoing cost increases. You can reduce your costs by comparing medical plans and choosing the most cost-effective option that meets your needs.

For coverage details and to see side-by-side plan comparisons, visit MyHPERewards.com (select **Enroll Now** and look for **View all plans side-by-side**). Be sure to consider the public health exchanges, too.

Tools to compare your options

Go to MyHPERewards.com beginning October 5 and select **Enroll Now**.

- Click **View all plans side-by-side** when enrolling to compare cost, deductibles, copays, and more.
- Search for providers and confirm the doctors you use are in the network for the medical plan you're considering.

Enroll October 5–27

To choose HPE medical coverage for 2021 for yourself and any eligible family members:

- Visit MyHPERewards.com.
- Log on using your user ID and password.
- Select **Enroll Now**.

PPO = Preferred Provider Organization. CMP = Comprehensive Medical Plan. HDHP + HSA = High Deductible Health Plan with a Health Savings Account.

Questions? See “Contacts” on page 22.

PUBLIC HEALTH EXCHANGES

As an alternative to enrolling in an HPE medical plan, you may want to consider the insurance options available through the public health exchanges.

- These exchanges allow people who are not yet eligible for Medicare to comparison shop and buy individual medical coverage from a variety of insurers.
- Premiums are based on the covered person's age and coverage option selected.
- Depending on your family income, you may qualify for government premium subsidies that can lower your cost of coverage.
- Even if you enroll yourself in an HPE medical plan, you could enroll family members in coverage through the exchanges.

Learn more

- Visit healthcare.gov.
- See what's available and use tools to compare your options without committing to enroll.

Enroll November 1 – December 15

To choose coverage through a public health exchange for 2021, visit healthcare.gov.

Take note!

If you decide to enroll in a plan through a public health exchange:

- Call the HPE Benefits Center to discontinue coverage under HPE medical for 2021.
- You can reenroll in an HPE retiree medical plan in the future. See "Medical enrollment rules" on page 18.

Questions? See "Contacts" on page 22.

TAKE CARE

Compare options



Medicare-eligible

If you and all your covered family members are eligible for Medicare, your medical plan options for 2021 include coverage through an HPE medical plan or through the Aon Retiree Health Exchange.

HPE MEDICAL PLAN OPTIONS FOR 2021

Depending on where you live, your HPE medical plan choices for 2021 may include:

- Medicare Supplement \$500 Plan A or B
- Medicare Supplement \$1200
- Medicare Advantage PPO
- HMOs with a Medicare product offered by HPE

Take note!

If you enroll in an HPE-sponsored Medicare PPO, Medicare HMO, or Medicare Advantage option for the first time, you'll need to complete and return required enrollment forms by the deadline noted on the form to ensure coverage is in place for January 1. You'll receive forms in the mail from the carrier you selected shortly after the enrollment period ends.

Your costs and what's covered

Your 2021 premiums reflect ongoing cost increases. You can reduce your costs by comparing medical plans and choosing the most cost-effective option that meets your needs.

For coverage details and to see side-by-side plan comparisons, visit MyHPERewards.com (select **Enroll Now** and look for **View all plans side-by-side**). Be sure to consider the Aon Retiree Health Exchange, too.

Tools to compare your options

Go to MyHPERewards.com beginning October 5 and select **Enroll Now**.

- Click **View all plans side-by-side** when enrolling to compare cost, deductibles, copays, and more.
- Search for providers and confirm the doctors you use are in the network for the medical plan you're considering.

Enroll October 5–27

To choose HPE medical coverage for 2021 for yourself and any eligible family members:

- Visit MyHPERewards.com.
- Log on using your user ID and password.
- Select **Enroll Now**.

PPO = Preferred Provider Organization. HMO = Health Maintenance Organization.

AON RETIREE HEALTH EXCHANGE

HPE partners with the Aon Retiree Health Exchange to give our Medicare-eligible retirees access to a range of medical plans offered through the individual insurance market.

- It's a private exchange that works with retirees to explore available coverage options and prices.
- The Aon Retiree Health Exchange offers the same types of medical coverage that HPE offers—Medicare Advantage, Medicare Supplement (MediGap), and Medicare Part D Prescription Drug Plans.
- More than 100 insurance companies participate in the marketplace, including companies like Aetna, Anthem BlueCross BlueShield, Cigna, Empire, Humana, and UnitedHealthcare.
- The Aon Retiree Health Exchange helps you every step of the way to make the right choice and enroll—at no added cost to you.

Four reasons to consider the Aon Retiree Health Exchange

- 1 Greater choice**
Due to the large number of healthcare insurers in the individual market, you may be able to choose the specific coverage level and premium that suit your situation.
- 2 Potential to pay less for equal or better coverage**
Due to competition among insurers, you may find an even better value among your coverage options.
- 3 Flexibility**
Unlike group coverage, individual insurance options allow you to select a different plan for yourself and your eligible dependents to accommodate each individual's healthcare and financial needs.
- 4 Support**
Using the exchange makes it easy! You get personalized, professional help to compare choices and enroll, at no added cost to you.

Questions? See "Contacts" on page 22.

Learn more

- Call the Aon Retiree Health Exchange at 1-844-537-5303.
- A Benefit Support Specialist can help you compare your HPE and individual medical insurance options, so you can make an informed decision about your coverage.
- The first time you call, a Benefit Support Specialist will ask you questions to assess your needs and then give you an overview of the Medicare insurance marketplace.
- If you want more information, you can set up an appointment to speak with a Benefits Advisor,* who can make recommendations based on your needs, preferences, and budget.
- If you decide to enroll in an individual insurance plan through the Aon Retiree Health Exchange, you'll get help completing your application and filling out any required forms.

Enroll October 15 – December 7

To choose coverage through the Aon Retiree Health Exchange for 2021:

- Call the Aon Retiree Health Exchange at 1-844-537-5303 or go to retiree.aon.com/hewlettpackardenterprise.

Take note!

If you decide to enroll in a plan through the Aon Retiree Health Exchange for 2021:

- Call the HPE Benefits Center to discontinue your coverage under HPE medical for 2021.
- You'll need to complete and submit an application for the new coverage by December 7 to ensure coverage by January 1. If you miss that deadline, your coverage may not start until February 1. If that happens, you can extend your HPE coverage to fill the gap.
- You can reenroll in an HPE retiree medical plan in the future. See "Medical enrollment rules" on page 18.

Questions? See "Contacts" on page 22.

**Benefits Advisors are certified, licensed insurance agents.*

TAKE TIME

Explore options



MIXED MEDICARE-ELIGIBLE
FAMILY

Mixed Medicare-eligible family

If you or some members of your family are eligible for Medicare and some are not:

- You can enroll yourself and any eligible family members in an HPE medical option available in your ZIP code, or
- Any non-Medicare-eligible family members can enroll in an insurance option through the public health exchanges.

HPE MEDICAL PLAN OPTIONS FOR 2021

Depending on where you live, your HPE medical plan choices for 2021 may include options from the list below. Different coverage options are provided to Medicare-eligible and non-Medicare-eligible family members.

- PPO with \$750 individual deductible combined with Medicare Supplement \$500 Plan A
- CMP with \$750 individual deductible combined with Medicare Supplement \$500 Plan B or Medicare Advantage PPO (if you live in a UnitedHealthcare service area)
- HDHP + HSA with \$1400 or \$2400 individual deductible
- HMO combined with the HMO's Medicare product
- Additional options where available

PPO = Preferred Provider Organization. CMP = Comprehensive Medical Plan. HMO = Health Maintenance Organization. HDHP + HSA = High Deductible Health Plan with a Health Savings Account.

Your costs and what's covered

Your 2021 premiums reflect ongoing cost increases. You can reduce your costs by comparing medical plans and choosing the most cost-effective option that meets your needs.

For coverage details and to see side-by-side plan comparisons, visit MyHPERewards.com (select **Enroll Now** and look for **View all plans side-by-side**). Be sure to consider the public health exchanges for your non-Medicare-eligible family members, too.

Tools to compare your options

Go to MyHPERewards.com beginning October 5 and select **Enroll Now**.

- Click **View all plans side-by-side** when enrolling to compare cost, deductibles, copays, and more.
- Search for providers and confirm the doctors you use are in the network for the medical plan you're considering.

Enroll October 5–27

To choose HPE medical coverage for 2021 for yourself and any eligible family members:

- Visit MyHPERewards.com.
- Log on using your user ID and password.
- Select **Enroll Now**.

Take note!

If you enroll in an HPE-sponsored Medicare PPO, Medicare HMO, or Medicare Advantage option for the first time, you'll need to complete and return required enrollment forms by the deadline noted on the form to ensure coverage is in place for January 1. You'll receive forms in the mail from the carrier you selected shortly after the enrollment period ends.

Questions? See "Contacts" on page 22.

PUBLIC HEALTH EXCHANGES

As an alternative to enrolling in HPE medical plans, you may want to consider the insurance options available through the public health exchanges for family members who are not eligible for Medicare.

- Exchanges offer individual medical coverage from a variety of insurers.
- Premiums are based on age and coverage option selected.
- Depending on your family income, you may qualify for government premium subsidies that can lower your cost of coverage.
- Even if you enroll yourself in an HPE medical plan, you could enroll non-Medicare-eligible family members in coverage through the exchanges.

Learn more

- Visit [healthcare.gov](https://www.healthcare.gov).
- You can see what's available and use tools to compare your options without committing to enroll.

Enroll November 1 – December 15

To choose coverage through a public health exchange for 2021, visit [healthcare.gov](https://www.healthcare.gov).

Take note!

If you decide to enroll in a plan through a public health exchange:

- Call the HPE Benefits Center to discontinue coverage under HPE medical for 2021.
- You can reenroll in an HPE retiree medical plan in the future. See “Medical enrollment rules” on page 18.

Questions? See “Contacts” on page 22.

TAKE ADVANTAGE

Great benefits

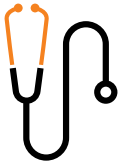


Good to know

Use this section of the guide during enrollment and throughout the year.

BENEFITS TO USE YEAR-ROUND

Take advantage of these great benefits to take care of your health.



Team up with a personal physician

Seeing the same doctor for all of your primary care helps you get the best care possible. Since they know you and your medical history, personal physicians can spot issues early and determine the most effective treatment. And all this goes a long way in helping you stay healthy and save money on healthcare.

Don't have one yet? Check your medical plan carrier's website to find doctors near you that fit your needs. See "Contacts" on page 22 or check your medical ID card for your carrier's website address. Need help? Contact 2nd.MD at 1-866-842-1132 for free expert help.



Introducing Doctor On Demand

More people are using virtual care to see a doctor from the safety of their homes. That's why we're switching from Teladoc to Doctor On Demand. In addition to treating things like colds and flu, Doctor On Demand offers preventive care, care for chronic conditions, and behavioral healthcare (from talk therapy to medication management). Visit the Benefits Toolkit at ah-prod.com/hpebennav in early 2021 to learn more.

You can continue using Teladoc at teladoc.com/hpe through December 31.

HPE offers Doctor On Demand and Teladoc to non-Medicare-eligible retirees and family members enrolled in an HPE medical plan. Some services may not be available in all states. Prescriptions written by Teladoc and Doctor On Demand physicians are not covered under Kaiser Permanente plans.



Lower your Rx costs

Why pay more than you should for prescriptions you need? Most prescription drug plans have different costs for different "tiers" of drugs, or for medications on a formulary list; and most offer mail service for lower-cost, 90-day supplies of maintenance medications delivered to your home.

Start saving today. See "Contacts" on page 22 for details on how to contact your prescription drug program and research your options.



Reach out to the experts

When you're faced with a serious medical condition or contemplating surgery such as knee replacement, it's just plain smart to get the most information and guidance you can from a team of medical experts. With 2nd.MD, that's exactly what you'll get—at no cost to you. Plus, get help finding high-quality doctors in your plan's network. Learn more at 2nd.md/hpe.

HPE provides 2nd.MD consultations at no cost to retirees enrolled in an HPE medical plan, and family members living in their home (including children, parents, etc.).

IF YOU ARE OR BECOME MEDICARE-ELIGIBLE

If you enroll in a Medicare HMO, PPO, or Medicare Advantage option for the first time

If you or a dependent is eligible for Medicare and enrolling in an HPE-sponsored Medicare HMO, PPO, or Medicare Advantage option for the first time, or if you're changing from one of these plans to another, you may need to complete additional Medicare-related forms (including an enrollment form and/or a disenrollment form from your current medical plan).

If you don't return the forms on time, you'll generally stay enrolled in your 2020 medical plan until your enrollment can be completed, with coverage beginning February 1.

In order to facilitate enrollment in HPE prescription drug benefits, all Medicare-eligible retirees and dependents must have a Medicare Beneficiary Identifier (MBI) on file with the HPE Benefits Center.

Medicare Parts A and B

Once you (or a covered family member) become Medicare-eligible, Medicare becomes your primary coverage and your HPE coverage or individual insurance plan pays on a secondary basis. Or if you enroll in an HMO, you generally assign your Medicare benefits to the HMO and the HMO provides all benefits. In either case, the medical plan you choose needs to coordinate with Medicare to cover the part of the costs that Medicare doesn't. Enroll in Medicare Parts A and B as soon as you're eligible to help avoid:

- A significant reduction in your benefits.
- Potential Medicare late enrollment penalties.
- Financial responsibility for the portion of your claims that should have been paid by Medicare.
- Rejection of enrollment in an HPE-sponsored Medicare HMO.

Medicare Part D

If you enroll in an HPE medical plan, your HPE prescription drug coverage is considered to be Part D coverage. In most cases, this means you don't need to enroll in Medicare Part D prescription drug coverage.

Becoming Medicare-eligible mid-year

If you or a covered dependent becomes eligible for Medicare during the year, notify the HPE Benefits Center immediately. It's important to enroll in Medicare Parts A and B as soon as you're eligible to avoid late enrollment penalties and financial responsibility for claims that would have been covered by Medicare if you were enrolled.

Need help with Medicare enrollment before age 65? If you or a covered dependent becomes eligible for Medicare before age 65, Allsup can help you complete your Medicare enrollment. For more information and help, call Allsup at 1-800-883-6650.

PAYING FOR YOUR BENEFITS

If you enroll in an HPE medical plan, you have two payment options:

- **Direct debit.** Have premiums automatically deducted from your checking or savings account on the payment due date. To sign up for direct debit, go to MyHPERewards.com, or call the HPE Benefits Center at 1-844-537-5304. If you already use direct debit, it will continue for 2021, reflecting any changes to your 2021 premiums.
- **Monthly bill.** You can have a monthly bill mailed to your home. To select this option, call the HPE Benefits Center.

If you enroll through a public exchange or the Aon Retiree Health Exchange

You'll pay premiums directly to the insurer. Contact your insurer for details.

Pay your premiums on time

Payments for HPE retiree benefits must be made on or before the due date on your billing statement. Failure to make payment within 30 days of the due date will cause your coverage to be dropped for nonpayment.

If your coverage is dropped for nonpayment, you'll receive a termination notice. You'll have a one-time 90-day grace period from the date of that notice to request that coverage be reinstated retroactively to the date it was dropped for nonpayment. And you'll need to pay the outstanding premiums immediately.

CONTINUING COBRA COVERAGE

If you left HPE in the past 18 months and continue to participate in HPE dental and vision coverage under COBRA, you can change your coverage during the enrollment period. You can enroll and see your dental and vision options on MyHPERewards.com. You need to enroll only if:

- You want to make changes to your current coverage.
- You want to add family members or drop family members, including those who are no longer eligible.

RETIREMENT MEDICAL SAVINGS ACCOUNT (RMSA)

If you participated in the HPE RMSA program and have a balance remaining, you can use that balance to help pay your HPE premium costs and other eligible healthcare expenses. To access your RMSA, go to MyHPERewards.com or call the HPE Benefits Center at 1-844-537-5304.

For more information, see the HPE Retirement Medical Savings Account Summary Plan Description available from MyHPERewards.com.

Note: Fidelity is replacing Your Spending Account (YSA) as the administrator of our Retirement Medical Savings Accounts in early 2021. Look for more information about this change later this year.

LEGAL INSURANCE

With legal insurance from ARAG, you have a way to help protect what's important. It gives you access to professional attorneys, financial counselors, and other resources to help you prevent and resolve unexpected legal matters.

To learn more about the expanded benefits and enroll during the enrollment period, go to araglegalcenter.com (access code: 18088hpr) or call 1-800-762-3238.

IF YOU MOVED, ARE PLANNING TO MOVE, OR HAVE MORE THAN ONE ADDRESS

If you moved and your enrollment materials don't reflect your new address, call the HPE Benefits Center to update your address and see whether different medical plans are available at your new address. If you're planning to move, make your benefit elections based on your current address. After you move, call the HPE Benefits Center within 60 days to make any applicable changes.

If you split your time between two homes or have a dependent living away from home, check with your medical plan to see if coverage is available in both locations. Particularly with HMOs, Medicare HMOs, and EPO options, service areas may be restricted. Be sure your medical plan allows you to get coverage wherever you are during the year.

MEDICAL ENROLLMENT RULES

Carefully review this information to understand your eligibility to change your coverage or participate in HPE retiree medical coverage in the future based on your decision to opt in or out of coverage for 2021.

Scenario	Changes you can make mid-year	Annual enrollment eligibility
<p>You elect coverage under an HPE retiree medical plan.</p>	<p>You generally can't make changes to your elections during the year, unless you have a qualifying life event (you will have 60 days to make allowed changes); or if you're enrolled in an HPE-sponsored Medicare HMO, PPO, or Medicare Advantage plan and want to switch your coverage to an HPE Medicare Supplement option.</p>	<p>You can change your election during each annual enrollment.</p>
<p>You enroll in medical coverage through another employer (whether through your spouse/domestic partner or through your own employer) and opt out of HPE coverage.</p>	<p>You can reenroll in HPE coverage if you lose the other employer's coverage. You must reenroll within 60 days of the loss of coverage.</p>	<p>You won't be eligible to reenroll in HPE coverage during future annual enrollment periods while you're in the other employer's plan.</p>
<p>You elect coverage under a public health insurance exchange (for retirees not yet eligible for Medicare) or the Aon Retiree Health Exchange (for Medicare-eligible retirees).</p>	<p>You generally can't make changes to your elections during the year, unless you have a qualifying life event (you will have 60 days to make allowed changes).</p>	<p>You can change your election during each annual enrollment, including reenrolling in an HPE medical plan.</p>
<p>You die after declining HPE coverage.</p>	<p>Your surviving dependents will not be eligible to participate in benefits following your death. Only dependents who are covered on the date of your death can continue coverage. For information about survivor benefits, call the HPE Benefits Center.</p>	

MAKE SURE YOU'RE COVERING THE RIGHT PEOPLE

Review the family information on your Confirmation of Coverage (enclosed or on [MyHPERewards.com](https://www.MyHPERewards.com)). Make any corrections as needed and be sure you have a Social Security number for each dependent.

Enroll only eligible dependents. If any dependents no longer qualify, you'll need to discontinue their coverage when you enroll. Eligible dependents include:

- Your legal spouse, including a same-sex spouse, unless legally separated from you pursuant to a court order.
- Your common-law spouse—if common-law marriages are recognized in your state and you register your marriage with the appropriate public official.
- Your qualifying domestic partner of the same or opposite sex, as long as you and your domestic partner satisfy program criteria. See “Who qualifies as my domestic partner?” on the next page.
- Qualifying children through the end of the month in which they reach age 26, including:
 - Your biological or adopted children, including children placed with you for adoption even if the adoption has not yet been finalized.
 - Your stepchildren who primarily live with you.
 - Your qualifying domestic partner's biological or adopted children who primarily live with you, including children placed with your domestic partner for adoption even if the adoption has not yet been finalized.
 - Your or your qualifying domestic partner's foster children who live with you exclusively.
 - Other children who qualify as your dependents for federal tax purposes.
 - Children who live with you exclusively and for whom you or your qualifying domestic partner has been appointed legal guardian by court order.

Children who meet the child eligibility criteria but have reached age 26 can continue to qualify if they are incapable of self-sustaining employment by reason of physical or mental disability. For complete eligibility rules, see the U.S. Benefits Summary Plan Descriptions on [MyHPERewards.com](https://www.MyHPERewards.com).

WHO QUALIFIES AS MY DOMESTIC PARTNER?

To qualify for benefits, you and your same- or opposite-sex domestic partner must have either registered your domestic partnership with a state or local government that accepts such registrations, or you and your domestic partner must have satisfied all of the following requirements for at least six full months:

- You must be each other's sole domestic partner and intend to remain so indefinitely.
- You must reside together in the same principal residence and intend to remain so indefinitely.
- You must be emotionally committed to one another, share joint responsibilities for your common welfare, and be financially interdependent.
- You must each be at least 18 years of age and mentally competent to consent to a contract.
- You must not be related by blood more closely than would bar marriage under applicable law in effect where you reside.
- You must not be legally married to anyone else or involved in any other domestic partnership.

If you legally marry your domestic partner, then your partner becomes your spouse and is eligible for HPE benefits on the same basis as any other legal spouse. Contact the HPE Benefits Center to update your dependent information.

It's your responsibility to ensure the dependents you enroll are eligible

When you enroll your dependents, you are representing to the plans that the dependents are eligible. Any attempt to enroll an ineligible dependent is considered a material misrepresentation by you and evidence of fraud on the plans. If you cover a dependent who isn't eligible, that dependent's coverage will be dropped retroactively. You won't receive retroactive premium refunds.

Periodic dependent eligibility audits could result in termination of benefits if you're covering an ineligible dependent or you fail to provide the required information by the due date.

TAKE NOTE

Find help



Contacts

Resource	What to use it for
<p>MyHPERewards.com (select Enroll Now)</p>	<ul style="list-style-type: none"> • Enroll in benefits • Review benefits and costs • Update beneficiaries • Review U.S. Benefits Summary Plan Descriptions • Find providers
<p>HPE Benefits Center 1-844-537-5304 8 a.m.–8 p.m. CT, Monday–Friday Say “annual enrollment” for assistance. Fax: 1-866-409-5381 Mailing address: HPE Benefits Center, P.O. Box 617907, Chicago, IL 60661</p>	<ul style="list-style-type: none"> • Find general information • Get enrollment help • Enroll a domestic partner • Change password
<p>Aon Retiree Health Exchange retiree.aon.com/hewlettpackardenterprise 1-844-537-5303 8 a.m.–8 p.m. CT, Monday–Friday</p>	<p>Information about the Aon Retiree Health Exchange for Medicare-eligible retirees, and to enroll</p>
<p>Medicare medicare.gov 1-800-MEDICARE (1-800-633-4227) available 24 hours a day/7 days a week (TTY: 1-877-486-2048).</p>	<p>Information about and enrollment for Medicare Parts A, B, and D</p>
<p>Public health exchanges healthcare.gov</p>	<p>Information about health insurance plans and prices for non-Medicare-eligible individuals, and to enroll</p>
<p>Benefits Toolkit ah-prod.com/hpebennav</p>	<ul style="list-style-type: none"> • Benefits Contacts • Retiree benefits access links • Webinars • Healthcare plan information • Merchandise discounts

Plan providers

Medical

- **Anthem BlueCross BlueShield:** 1-844-409-7510 or [anthem.com/ca](https://www.anthem.com/ca)
- **UnitedHealthcare:** 1-844-234-7918 or [myuhc.com](https://www.myuhc.com);
nonmembers visit [welcometouhc.com/hpe](https://www.welcometouhc.com/hpe)
- **HMO options:** See medical plan ID card.

Prescription Drug Program

For all medical plans except HMOs and the Comprehensive Medical Plan \$5150, contact OptumRx:

- **Non-Medicare-eligible:** 1-844-234-7918 or [myuhc.com](https://www.myuhc.com);
nonmembers visit [welcometouhc.com/hpe](https://www.welcometouhc.com/hpe)
- **Medicare Advantage PPO:** 1-877-648-3528
- **All other Medicare-eligible:** 1-888-556-6648 or [uhcretiree.com](https://www.uhcretiree.com)

For an HMO or the Comprehensive Medical Plan \$5150: See medical plan ID card.

Behavioral Health and Substance Use Disorder Program

- **For all medical plans except HMOs and the Comprehensive Medical Plan \$5150:**
Call Optum at 1-855-892-2392. To find an Optum network provider, go to [liveandworkwell.com](https://www.liveandworkwell.com) (access code: hpe).
- **If you're enrolled in an HMO or the Comprehensive Medical Plan \$5150:**
See medical plan ID card.

Additional benefits

Virtual health—Teladoc

For non-Medicare-eligible retirees enrolled in an HPE medical plan
1-800-Teladoc (835-2362) or teladoc.com/hpe

Note: Doctor On Demand will replace Teladoc starting January 1, 2021. Visit the Benefits Toolkit at ah-prod.com/hpebennav in early 2021 to learn more.

Legal insurance—ARAG

Call ARAG at 1-800-762-3238 or visit araglegalcenter.com (access code: 18088hpr)

Expert Medical Opinion—2nd.MD

For retirees enrolled in an HPE medical plan and family members living in their home (including children, parents, etc.)

1-866-842-1132 or 2nd.md/hpe

SUMMARY OF MATERIAL MODIFICATIONS

The information contained in this enrollment guide includes important changes to your Hewlett Packard Enterprise retiree benefits. This guide represents a summary of material modifications under the Employee Retirement Income Security Act of 1974, as amended (ERISA), and updates information provided in the U.S. Benefits Summary Plan Descriptions for medical benefits under the Hewlett Packard Enterprise Retiree Welfare Benefits Plan (plan number 505). It's important for you to review this enrollment guide (and other enclosed information) carefully and keep it with your copy of the U.S. Benefits Summary Plan Descriptions for future reference.



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