



# Take time to consider the Aon Retiree Health Exchange

Medicare enrollment is October 15 – December 7, 2020.

In addition to the group retiree medical options provided through HP, as a Medicare-eligible retiree or family member, you also have the opportunity to enroll in an individual insurance option through the Aon Retiree Health Exchange (ARHE) for 2021.

A wide variety of medical and prescription drug coverage is available through the Aon Retiree Health Exchange with a full range of Medicare options, including:

- Medicare Advantage,
- Medicare Supplement (Medigap), and
- Medicare prescription drug plans (Medicare Part D).

Thousands of HP retirees already participate in coverage through the Aon Retiree Health Exchange, finding value in the broader selection of carriers, benefit designs, and premium costs offered through the Medicare insurance marketplace.

## Benefits Advisors are here to help

An ARHE licensed Benefits Advisor can give you an overview of the options in your area. These certified insurance agents have no incentive to enroll you in a specific plan or carrier, so the advice you receive is impartial.

If you decide to enroll through the Aon Retiree Health Exchange, a Benefits Advisor can also help you complete your application and fill out any required forms.

## Why try the Aon Retiree Health Exchange?



**More options.** If you're looking for more choices or different medical carriers than HP offers, you can explore and compare top-rated plans all in one place.



**Lower premiums.** Because premiums are based on the competitive market, you may be able to find more affordable options.



**Plan recommendations.** You can view estimated annual costs and receive personalized coverage recommendations, tailored to your individual health needs and budget.



**You can come back to HP coverage.** If you choose to enroll in a plan offered by the Aon Retiree Health Exchange, you may re-enroll in HP coverage during a future retiree benefits enrollment period or within 31 days of a qualified status change.



# Take a fresh look

## Enroll online or make an appointment

You can enroll in individual coverage during the enrollment period that runs from October 15 to December 7, 2020. Here's how:



Visit [retiree.aon.com/hp](https://retiree.aon.com/hp) to shop and enroll online, or



Call 1-800-975-0355 (TTY 711), Monday through Friday, between 6 a.m. and 6 p.m. Pacific Time (8 a.m. and 8 p.m. Central Time), to make an appointment to speak with a Benefits Advisor.

After you've completed your application for coverage through the Aon Retiree Health Exchange, it will be submitted to your new health plan for approval. As soon as your new coverage has been approved, the HP Benefits Center will be automatically notified so that HP can discontinue any 2021 medical and prescription drug coverage in which you may have been enrolled.

Once you choose coverage through the ARHE, ongoing support is available to answer questions and help if you move or have a change that affects your coverage.

## If you enroll through the Aon Retiree Health Exchange after HP enrollment ends

If you decide to enroll in individual Medicare coverage after the HP enrollment period ends on October 30, the Aon Retiree Health Exchange will coordinate making updates to your coverage with the HP Benefits Center, including dropping the HP medical and prescription drug coverage you had enrolled in for 2021. If you're enrolled in an HP vision or dental option and wish to drop coverage, you'll need to make these changes through the HP Benefits Center.

## Already enrolled with the Aon Retiree Health Exchange?

If you already have coverage through an ARHE plan, a letter was mailed to you in September with this year's enrollment dates and other information. To maintain your current coverage, simply continue to pay your premium as you do today. (Note: If the plan you're enrolled in is no longer offered in 2021, you'll be notified by the carrier and the ARHE, and you'll need to elect a new plan.) If you need help reviewing your choices because your situation has changed, visit [retiree.aon.com/hp](https://retiree.aon.com/hp) or contact the ARHE between October 15 and December 7.

## Attend a webinar to learn more

In addition to visiting [retiree.aon.com/hp](https://retiree.aon.com/hp) or calling 1-800-975-0355, you can attend a webinar.

Dates	Times	Phone	Webex info
October 20	12 – 1:30 p.m. PT	1-877-542-7993 Access code: 130 549 9752	Visit: <a href="https://webex.com">webex.com</a> Select: "Join" Event number: 130 549 9752 Event password: Retiree1\$ To connect audio, dial: 1-877-542-7993 Access code: 130 549 9752
October 21	12 – 1:30 p.m. PT	1-877-542-7993 Access code: 130 476 0806	Visit: <a href="https://webex.com">webex.com</a> Select: "Join" Event number: 130 476 0806 Event password: Retiree1\$ To connect audio, dial: 1-877-542-7993 Access code: 130 476 0806

**Note:** If you receive a message about security steps to join the meeting, please follow the directions shown on your screen.