



Take a fresh look
at your benefits

2021

Enroll October 12 – 30, 2020

View your personalized options and costs on www.myhpbenefits.com.



HP retiree benefits enrollment:
October 12 – 30, 2020

Take a

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Looking for contact information? Check out HP Continuum

We've included important web addresses and telephone numbers throughout this guide for your convenience. For additional contact information, visit hpcontinuum.com. If you're not registered on the site, register today to ensure you receive timely updates.

Welcome

Annual enrollment for HP retiree benefits is here.

Your enrollment packet includes a personalized statement that shows the coverage options available to you, along with this Retiree Benefits Enrollment Guide to help you navigate enrollment for your 2021 benefits. You'll continue to have access to options through HP as well as a wide variety of additional options available through the Aon Retiree Health Exchange.

Before you enroll in health benefits for 2021, use this guide to:

- Learn about your coverage options.
- Understand the choices you'll need to make and what you need to do to enroll.
- Find out about tools and resources you can use to get more information.

fresh look



Explore your options through the Aon Retiree Health Exchange

The Aon Retiree Health Exchange (ARHE) offers affordable rates with a wide variety of medical options and design features. Review the enclosed "Take time to consider the Aon Retiree Health Exchange" insert for highlights, including how to set up an appointment to discuss your needs and when to take action if you plan to enroll in an ARHE option.



If you don't enroll...

The enclosed personalized statement shows the coverage you'll have for 2021 **unless you make changes**. This will generally be the coverage you have today, unless your current coverage is no longer available. Even if you're happy with the coverage shown on the statement, please take time to review this guide, so you know your options and what's changing.



What's changing for 2021

Most of your HP retiree medical options will not be changing, although your premium costs may increase based on continuing national health care inflation. HP recognizes the importance of health care costs for retirees and is committed to offering you access to options now and in the future at the most cost-effective rates.

Premium costs for HP medical options

For most HP retiree medical options, retiree contributions will increase as a result of rising national health care costs.

For those currently enrolled in the Tufts and Harvard Pilgrim Medicare HMOs, you will see more significant premium increases due to health care inflation and the underlying cost of care across the HP retiree population. (Current enrollees can continue to participate in these options in 2021, but you can't newly enroll in them.)

This year more than ever, it's a good idea to compare your medical options to ensure your current coverage still meets your needs and budget. You may want to take a closer look at the Aon Retiree Health Exchange, which offers affordable rates and a wider variety of medical options and design features. The ARHE even includes options through Tufts and Harvard Pilgrim.

Retiree Reimbursement Account (RRA) amounts for the Aon Retiree Health Exchange

To help HP manage plan costs, the annual amount HP allocates to a Retiree Reimbursement Account (RRA) will be reduced for participants in the Pre-2003 HP Retiree Medical Program or the former Digital Retiree Health Program who were enrolled in an Aon Retiree Health Exchange option on or before December 31, 2019. RRA allocations are provided for these retirees to help reimburse premium costs for ARHE coverage, instead of HP subsidizing retiree medical premiums directly.

Please refer to the personalized statement enclosed with this guide to view the amount HP will allocate to your RRA.

This reduction recognizes the increased purchasing power that the Aon Retiree Health Exchange has delivered since it was first introduced in 2012. This is the first reduction in HP's contributions for those who were enrolled in an ARHE option on or before



December 31, 2019. You'll continue to enjoy significant value through a wide range of choices in coverage, carriers, and premiums offered on the Aon Retiree Health Exchange, and your RRA funds will help offset medical premium costs.

If you began participating in the ARHE January 1, 2020, or later, your RRA allocation amount was reduced for the 2020 benefit year and will therefore not change in 2021. Please note that RRA allocations from HP are not available if you purchase an individual insurance option from sources other than the Aon Retiree Health Exchange, or if you're a participant in the HP Retiree Medical Program.

Copayments for certain Medicare HMO options

Some copayments are changing for 2021 for these Medicare HMO options.

- For the Harvard Pilgrim Enhance MedSup, the emergency room copayment is changing from \$75 to \$100.
- For the Tufts Medicare Preferred HMO, the primary care office visit copayment is changing from \$20 to \$25, and the specialist office visit copayment is changing from \$25 to \$35. The urgent care copayment is changing from \$25 to \$35, and the emergency room copayment is changing from \$75 to \$100.

- For the Tufts Medicare Supp. w/PDP, the primary care office visit, specialist office visit, and urgent care copayments are changing from \$20 to \$25. The emergency room copayment is changing from \$75 to \$100.

These changes are in response to health care inflation and minimize overall increases to retiree contributions for coverage.

Dental contributions—for recent retirees participating through the Consolidated Omnibus Budget Reconciliation Act (COBRA) or retirees in the former Digital Retiree Health Program

Monthly contributions for the Aetna Dental Maintenance Organization (DMO) will increase slightly in 2021 due to dental cost increases nationwide. Contributions for the MetLife Dental Preferred Provider Organizations (PPOs) will remain unchanged.

Learn more about the UHC Medicare Advantage PPOs
For more information about the UHC Medicare Advantage PPOs, visit uhcretiree.com/hp. You'll find highlights including plan benefits and costs, prescription drug coverage, how to find a provider, and tools and services to help you improve your health.



Choosing your 2021 coverage

Before you enroll, consider if your benefit needs have changed from last year and review your 2021 choices. Your coverage options include:

- **HP medical options**, which coordinate with or supplement Medicare Parts A and B and include Part D prescription drug coverage.
- **The Aon Retiree Health Exchange**, which offers a wide range of options for medical coverage outside of HP.

You'll find more information about your coverage options below. Also review the HP medical option coverage summaries when you enroll on www.myhpbenefits.com.

	HP retiree medical coverage	Retiree medical coverage through the Aon Retiree Health Exchange
How it works	HP selects insurers or carriers to offer retiree medical options with varying coverage features.	The ARHE offers medical and prescription drug coverage through a variety of insurance companies nationwide.
Types of options available	<ul style="list-style-type: none"> • UnitedHealthcare (UHC) Medicare Advantage PPOs (Core or Plus) and • Depending on where you live, an HP-sponsored Medicare HMO option <p>All medical options offered by HP require enrollment in Medicare Parts A and B, but they include prescription drug coverage, so you don't need to enroll in Medicare Part D.</p>	<p>A range of Medicare options, including:</p> <ul style="list-style-type: none"> • Medicare Advantage, • Medicare Supplement (Medigap), and • Medicare prescription drug plans (Medicare Part D) <p>Dental and vision plans are also available.</p>
How premiums are set	Premiums reflect the underlying cost of care across the HP retiree population.	Premiums are based on the competitive market. They reflect the underlying cost of care across all the members of a particular insurer.
Why you might enroll	If you prefer to stay in an HP retiree medical option and it's a good fit for your health care and financial needs.	If you're looking for more choices, including options with different carriers and/or lower premium costs.
How to enroll (See page 6 in the "How to enroll" section for more details about enrolling.)	Go to www.myhpbenefits.com and select the "Enroll in 2021 Benefits" tile, or Call 1-800-890-3100 (outside the US, Puerto Rico, or Canada: 1-847-883-0465). Representatives are available Monday through Friday between 6 a.m. and 6 p.m. Pacific Time (8 a.m. and 8 p.m. Central Time).	Go to retiree.aon.com/hp or call 1-800-975-0355 to make an appointment to speak with an ARHE Benefits Advisor, Monday through Friday between 6 a.m. and 6 p.m. Pacific Time (8 a.m. and 8 p.m. Central Time). See the enclosed "Take time to consider the Aon Retiree Health Exchange" insert for more details.
Enrollment dates	October 12 – 30, 2020	October 15 – December 7, 2020*

* The HP benefits enrollment period ends before the Aon Retiree Health Exchange (ARHE) open enrollment ends. If you decide you'd like to learn more or purchase coverage through the ARHE, simply call them and set up an appointment. If you decide to enroll with the Aon Retiree Health Exchange and the HP benefits annual enrollment period has already ended, the ARHE 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.



Need help deciding?

Visit HP Continuum for articles with enrollment tips, ways to save money and protect your health, and information for our newest retirees. And **join us the week of October 19 for a Virtual Retiree Benefits Fair** with webinars to learn more. You'll find:

- HP-hosted webinars on enrolling, what's changing for 2021, and the Aon Retiree Health Exchange. Access these webinars through links on hpcontinuum.com at any time beginning the week of October 19.
- Webinars to learn more about HP UnitedHealthcare (UHC) Medicare Advantage Preferred Provider Organization (PPO) options and the Aon Retiree Health Exchange options. You can ask questions during the live sessions. Recordings will be posted on HP Continuum if you can't attend a live session.

Learn about	Dates	Times	Phone access	Webex access
UHC Medicare Advantage PPOs	October 20	10 – 11:30 a.m. PT	1-763-957-6400, TTY 711	Visit: uhc.webex.com Event number: 135 215 5514 Event password: HP@Oct20 To connect audio, dial: 1-877-226-8216 Access code: 6749500
Aon Retiree Health Exchange		12 – 1:30 p.m. PT	1-877-542-7993 Access code: 130 549 9752	Visit: webex.com Select: "Join" Event number: 130 549 9752 Event password: Retiree1\$ To connect audio, dial: 1-877-542-7993 Access code: 130 549 9752
UHC Medicare Advantage PPOs	October 21	10 – 11:30 a.m. PT	1-763-957-6400, TTY 711	Visit: uhc.webex.com Event number: 135 539 4054 Event password: HP@Oct21 To connect audio, dial: 1-877-226-8216 Access code: 6749500
Aon Retiree Health Exchange		12 – 1:30 p.m. PT	1-877-542-7993 Access code: 130 476 0806	Visit: webex.com 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.



How to enroll

If you're enrolling in an HP retiree medical option, go to MyHPBenefits at www.myhpbenefits.com starting October 12 and select the "Enroll in 2021 Benefits" tile.

- Choose who you want to cover and verify everyone you enroll is eligible (or discontinue coverage if they're not). For dependent eligibility questions, view the HP benefits: Who you can cover guide on MyHPBenefits.
- Verify or change your elections.
- Select "Complete enrollment" and watch for the "Completed Successfully" message.

After you enroll, you can come back anytime through October 30 if you want to change your elections.

If you don't see the Medicare options you expected when you enroll in HP coverage, it may be because critical information is not on file with the HP Benefits Center, such as your Medicare Beneficiary Identifier (MBI), which appears on your Medicare card. You can provide your MBI when you enroll through MyHPBenefits or by contacting the HP Benefits Center for assistance.

If you're enrolling through the Aon Retiree Health Exchange, you'll be guided through the application process. The HP Benefits Center will automatically be notified once your new coverage has been approved. Refer to the enclosed "Take time to consider the Aon Retiree Health Exchange" insert for more information. 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.

If you don't make changes through the HP Benefits Center or enroll in the Aon Retiree Health Exchange, the coverage shown on the enclosed personalized statement and MyHPBenefits is what you'll have for 2021.

Looking for materials not included in this packet?

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The personalized statement enclosed with this guide lists your available benefit options and prices. You can find the medical option coverage summaries on MyHPBenefits at www.myhpbenefits.com. To get a printed copy, call the HP Benefits Center at 1-800-890-3100.





What happens after you enroll

Confirm your 2021 coverage after you enroll

After you submit your elections, you have until October 30 to make any additional changes. In mid-November, you will receive a Confirmation of Benefits statement by US mail.

If you need to make corrections, call the HP Benefits Center immediately at 1-800-890-3100. You must make corrections by December 18, 2020, at 6 p.m. Pacific Time (8 p.m. Central Time). After that date, you won't be able to make changes for 2021 unless you experience a qualified status change.

If you enrolled through the Aon Retiree Health Exchange

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.

If you (or a family member) will become eligible for Medicare in 2021

As a former HP employee participating in HP medical coverage, you and your covered family members must enroll in Medicare Parts A and B as soon as you qualify, whether due to age or disability. Once you qualify, Medicare becomes your primary coverage, with your HP coverage or individual insurance market plan paying on a secondary basis. If you enroll in a Health

Maintenance Organization (HMO), you generally assign your Medicare benefits to the HMO, and the HMO provides all benefits. In either case, you must choose a new medical option that coordinates with Medicare to cover the part of the costs that Medicare doesn't.

To ensure a smooth transition and avoid unnecessary expenses, enroll in Medicare Parts A and B as soon as you're eligible (due to age or disability) by calling Social Security at 1-800-772-1213 or applying online at ssa.gov/medicare. Enrolling promptly will help you avoid some or all of the following:

- 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 HP-sponsored Medicare option

For help with Medicare enrollment, contact Allsup, an agency that specializes in Medicare coordination services, at 1-800-883-6650. You may find that Allsup can help complete your Medicare enrollment faster than you could on your own.





What happens after you enroll (continued)

Your Medicare Beneficiary Identifier (MBI) is important

Please ensure you have provided your MBI by calling the HP Benefits Center or through MyHPBenefits at www.myhpbenefits.com. Your MBI, which appears on your Medicare card, allows you to see all of the medical options available to you when you enroll. Some HP retiree medical options require confirmation of your Medicare enrollment before you can begin participating.

About your address

If your address changes

- Please report the change on www.myhpbenefits.com or to the HP Benefits Center for health benefits, and if applicable, life insurance benefits and the HP Retirement Medical Savings Account (RMSA).
- For other benefits, please report address changes to the benefits vendor for the programs in which you participate (go to HP Continuum for contact information).

If you split your time between two homes

Verify the medical option you chose allows for services in both locations. HMO service areas may be restricted.

Note: Medicare requires HP to collect a physical home address and will not accept a post office box address.

Are you on HP Continuum?

The HP Continuum website is a great way to stay connected to HP and other HP retirees—and it provides easy access to retiree information. When you log on to hpcontinuum.com, you can:

- Get special previews before benefits annual enrollment each fall.
- 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.
- Find and join a Retiree Club.
- Find contact information for HP benefit programs.

If you're not registered on the site, register today to ensure you receive timely updates.

Looking for contact information?

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Don't forget to visit hpcontinuum.com to find web addresses and phone numbers for a variety of HP benefits programs and carriers, including contact information for ARAG if you're interested in enrolling in Group Legal Services.



Legal information

This retiree enrollment guide contains some information about certain Employee Retirement Income Security Act of 1974 (ERISA) and non-ERISA benefit plans and programs offered by HP. Please refer to the *HP Inc. U.S. Benefits Summary Plan Description* for more details about these plans and programs. In the event of any inconsistency between this guide, the *HP Inc. U.S. Benefits Summary Plan Description*, any Summary of Material Modifications, and the terms of the plans or programs, the terms of the plans or programs will control.

HP Inc. reserves the right to amend or terminate any of the plans and programs described in this retiree enrollment guide at any time. Also, nothing in the enrollment materials creates a contract of employment between retirees and HP Inc.

HIPAA (Health Insurance Portability and Accountability Act of 1996)

HP is committed to protecting the confidentiality of your personal health information. HP health plans are required by the HIPAA Privacy Rule to maintain the privacy of your health information. Detailed information regarding HP's privacy practices concerning your personal health information, including HP's responsibilities regarding the use and disclosure of your personal health information and your rights under HIPAA's privacy rules, can be found in your HIPAA Privacy Notice. You can view this notice on MyHPBenefits at www.myhpbenefits.com. Go to MyHPBenefits>Forms & Plan Information. You can also request a copy of the notice by calling the HP Benefits Center at 1-800-890-3100.

Your privacy is our priority

Although HP strives to limit use and disclosure of Social Security numbers as much as possible, Social Security numbers are still the unique identifier typically used by most health care providers, as well as being the identifier required by the government and Medicare for reporting purposes. HP limits the use of your Social Security number wherever possible. You may view HP's privacy policy on MyHPBenefits at www.myhpbenefits.com.

Coverage for women's preventive health care

Under the Affordable Care Act, women's preventive health care—such as mammograms, screenings for cervical cancer, prenatal care, and other services—is covered with no cost sharing. HP also covers additional women's health services (such as screenings, counseling, and routine prenatal visits) and prescription drugs at 100% with no deductible under most HP medical options. Similar coverage provisions may be available with HMO options (contact your HMO for details).

Coverage for reconstructive surgery after a mastectomy

HP is required to provide the following reminder to all health plan participants annually. Under federal law, health plans and health insurers that cover mastectomies must also cover reconstructive surgery after mastectomies. Coverage includes reconstructive surgery of the breast on which the mastectomy was performed, reconstructive surgery of the other breast to produce a symmetrical appearance, and prostheses and physical complications at all stages of mastectomies (including lymphedemas). In 2021, all HP medical options will continue to provide these benefits, subject to applicable copayment, deductible, coinsurance, certification, or review provisions.

Medical re-enrollment rules

As you consider your choices, keep in mind that if at any time you elect not to participate in HP retiree medical coverage, there may be restrictions on your future ability to enroll.

These **re-enrollment restrictions will apply if you do not elect coverage** under an HP retiree medical option or the Aon Retiree Health Exchange:

- **You will not have an option to re-enroll** in retiree medical coverage during future annual enrollment periods and instead will be eligible to re-enroll only if you do so within 31 days of losing coverage under another employer's group medical option. This could include the loss of your own coverage or the loss of coverage under your spouse's/domestic partner's coverage.
- **If you die after declining HP coverage**, your surviving dependents will not be eligible to participate in HP benefits following your death. Only dependents who are covered on the date of your death can continue HP coverage.

Cover the right people

It's your responsibility to ensure that 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 may be dropped retroactively, without eligibility for COBRA or retroactive premium refunds. Here are some important points to keep in mind when you enroll:

- **Correct any errors.** Review the family information on the enclosed personalized statement and on MyHPBenefits. Make any corrections when you enroll. Also be sure that you have provided a Social Security number for each covered dependent. This will avoid delays in processing your enrollment and initiating coverage.
- **Enroll only eligible dependents.** Please ensure that all of your dependents continue to meet the eligibility rules. For complete eligibility rules, see the HP benefits: Who you can cover guide on MyHPBenefits.
- **Dependent eligibility is subject to periodic audits.** If you're found to be covering an ineligible dependent or you don't provide the required information by the due date, that dependent's coverage will be dropped retroactively without eligibility for COBRA or retroactive premium refunds.



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For eligible US retirees of HP Inc. and acquired companies

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