What's changing for 2027?



Before you enroll, review the information below for highlights of what's changing.

Changes for retirees and covered family members who are eligible for Medicare (age 65 or older)	
Retiree medical premiums	For Medicare-eligible participants, premium increases will vary based on your coverage and will be communicated by your carrier. To explore plans or make changes for 2027, you can work with a licensed Benefits Advisor through Alight Retiree Health Solutions. Visit retiree.alight.com/hp or call 1-800-975-0355 (TTY 711), Monday through Friday between 6 a.m. and 6 p.m. PT.

Important reminder: Medical coverage for Medicare-eligible HP retirees and Medicare-eligible covered family members is available exclusively through individual insurance plans offered via Alight Retiree Health Solutions.

Non-Medicare-eligible family members may enroll separately in one of the HP group retiree medical plans as long as the Medicare-eligible HP retiree (if applicable) is enrolled in coverage through Alight Retiree Health Solutions. If you're not eligible for Medicare, you also have the option to purchase coverage through a public health care exchange instead of through HP.

Changes for retirees and covered family members who are not yet eligible for Medicare (under age 65)	
Medical plan design changes	Due to rising health care costs, the HP non-Medicare medical plan deductible, out-of-pocket maximum, and coinsurance are increasing. • Annual deductibles vary by plan (but are increasing for all) • Out-of-pocket maximums vary by plan (but are increasing for all) • In-network coinsurance is changing from 90% to 80% (does not apply to the High Deductible Health Plan or Comprehensive Medical Plans)
Expanded access to behavioral health providers	• Beginning January 1, mental health and substance use benefits will use the Aetna and Anthem BCBS provider networks, replacing ComPsych and making it easier to find care, navigate services, and access the support you need. If you're enrolled in Kaiser today, Kaiser will continue to support your mental health and substance use benefits. • This change gives you and your family a greater choice of providers. Your dedicated Alight Health Pro (see details about Alight Healthcare Navigation below) can help you determine if your mental health provider is in-network and help you find a new provider, if needed.
Retiree medical premium increases	Based on rising claims costs, there is an increase in premiums for most HP non-Medicare medical plans in 2027. It's important to consider all your options, including lower-cost plans such as HP's High Deductible Health Plan (HDHP). You can also explore coverage available through public health care exchanges in your state. For more information, visit healthcare.gov.
NEW! Alight Healthcare Navigation to help with all your health care needs	• HP is introducing enhanced, personalized support for your health care needs through Alight Healthcare Navigation, a new service replacing Included Health* for retirees enrolled in an HP non-Medicare medical plan through Aetna or Anthem BCBS.** • Alight Healthcare Navigation services, including your dedicated Alight Health Pro, will be accessible via Health Pro Connection through HPBenefitsCenter.com, the same site you use to enroll, and to you and your non-Medicare-eligible dependents by calling 1-800-890-3100. • Beginning October 12, you'll receive support from a dedicated Alight Health Pro along with access to clinical resources and SmartSelect MD, a provider selection tool, to help find quality, cost-effective care and make the most of your health care dollars. • If you have questions about a health condition, your Alight Health Pro will connect you to a Medical Ally, who can provide information on your medical diagnosis, explain the risks and benefits of surgery, and help you get a second opinion. * HP non-Medicare medical plan participants through Aetna or Anthem BCBS who are currently obtaining support from Included Health may continue that support through December 31, 2026. ** Alight Healthcare Navigation services, including your dedicated Alight Health Pro, are not available to participants in a Kaiser medical plan or participants in dental and/or vision benefits only.