

# 2024 Retiree Benefits Enrollment Guide

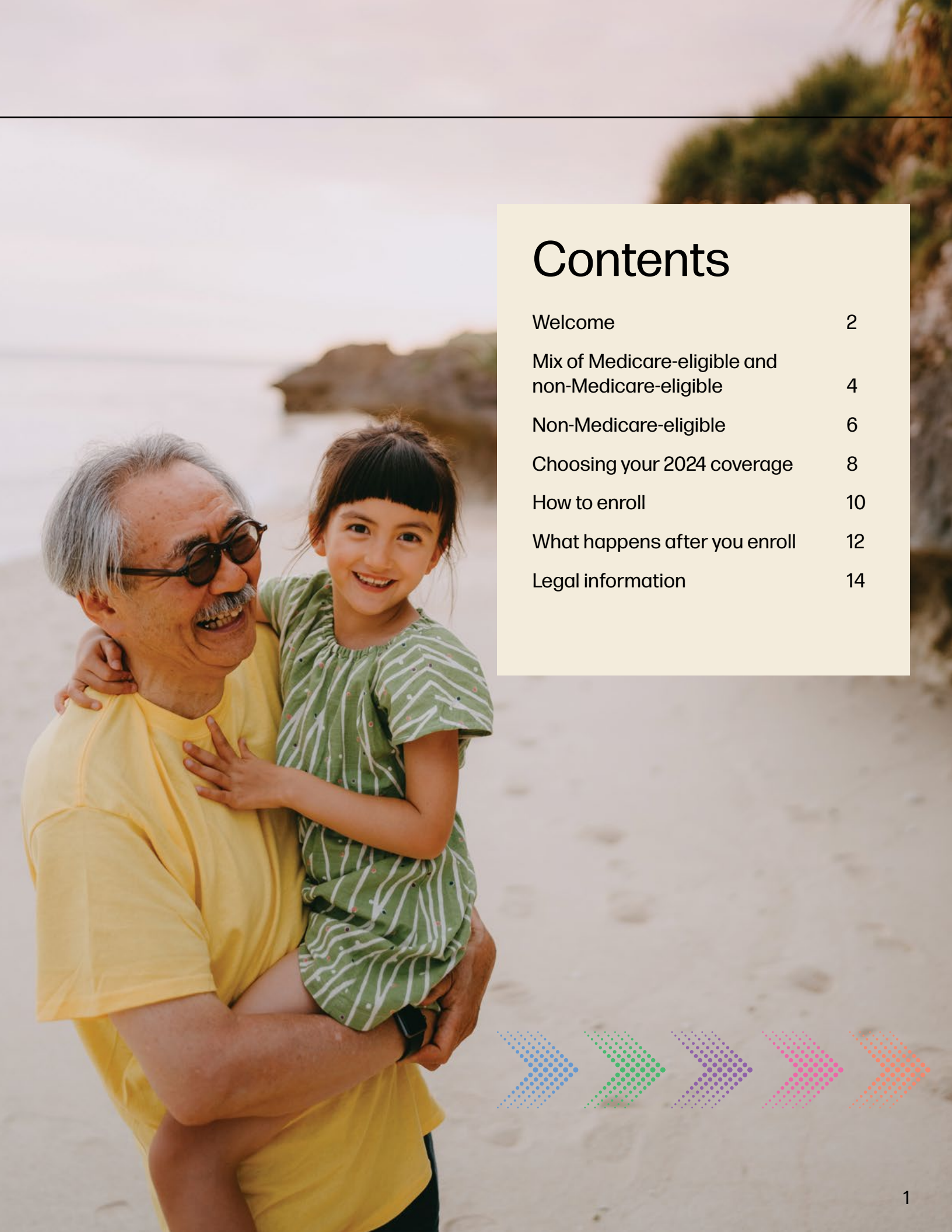


For US retirees and spouses/partners participating in the HP Retiree Medical Program



Confirm or update your 2024 coverage by November 3, 2023.





# Contents

Welcome	2
Mix of Medicare-eligible and non-Medicare-eligible	4
Non-Medicare-eligible	6
Choosing your 2024 coverage	8
How to enroll	10
What happens after you enroll	12
Legal information	14



# Welcome

## It's time to enroll for HP retiree benefits.

### HP non-Medicare retiree benefits enrollment:

October 16 – November 3, 2023

### Medicare open enrollment through Alight Retiree Health Solutions:

October 15 – December 7, 2023

## Get ready

Your enrollment packet includes this **2024 Retiree Benefits Enrollment Guide** and a **personalized statement**.

- 1** Use this guide to understand your choices, what's changing for 2024, and required actions.
- 2** Speak with a licensed **Benefits Advisor** through Alight Retiree Health Solutions for personalized assistance if you're newly eligible for Medicare. See page 4.
- 3** Check out **HP Continuum** to learn more and get enrollment tips. See page 3.

## If you don't enroll...

See your personalized statement for details about your 2024 coverage.

### Important reminder!

Medicare-eligible HP retirees and spouses/partners participating in the HP Retiree Medical Program have medical coverage available exclusively through Alight Retiree Health Solutions. See page 4.

## Using this guide



### MEDICARE-ELIGIBLE + NON-MEDICARE-ELIGIBLE

If you're covering a mix of Medicare-eligible and non-Medicare-eligible family members, refer to the section showing this symbol. See page 4.



### NON-MEDICARE-ELIGIBLE

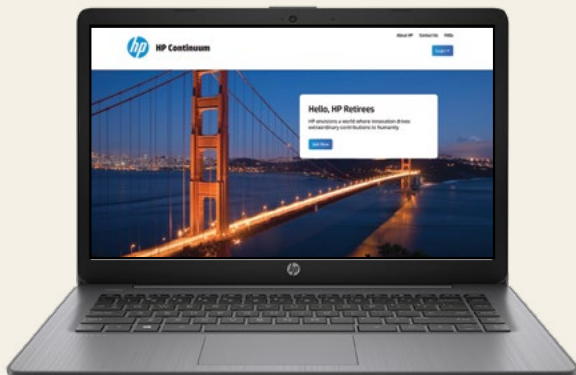
If you and your covered spouse/partner are not eligible for Medicare, refer to the section showing this symbol. See page 6.



## Check out HP Continuum

Visit [hpcontinuum.com](https://hpcontinuum.com) for:

- Enrollment tips and webinars
- Contact information for HP benefit programs



## Update your contact information

Don't miss important benefits communication!

- Go to [myhpbenefits.com](https://myhpbenefits.com)>Your Profile>Manage Communications to update your address and add your email address.
- Be sure to add your mobile number and opt in to text messages for easier access if you forget your password.

If you don't remember your password, follow the prompts on the MyHPBenefits login page to reset it.



# Mix of Medicare-eligible and non-Medicare-eligible



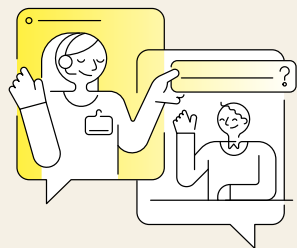
## What's changing for 2024

Review this section if you or some members of your family are eligible for Medicare (or will become eligible by the end of January 2024) and some are not. You'll need to choose or confirm HP medical coverage for non-Medicare family members, while Medicare-eligible individuals will make any changes through Aight Retiree Health Solutions (or directly with Kaiser, for Kaiser members).

### Learn more and ask questions

- Join us for live webinars.
- Can't attend a live session? Access the webinars on [hpcontinuum.com](https://hpcontinuum.com) beginning October 16.

Learn about	Dates	Times	Phone access	Webex access
<b>Aight Retiree Health Solutions</b>	October 17	11 a.m. to 12 p.m. PT	Phone: 1-618-539-7006  Access code: 2495 820 7204	Visit: <a href="https://webex.com">webex.com</a> Select: "Join a meeting"  Enter the meeting number: 2495 820 7204  Enter the webinar password: Retiree1!
<b>HP non-Medicare retiree benefits enrollment</b>	October 23	11 a.m. to 12 p.m. PT	1-888-475-4499  Password: 963211  Webinar ID: 925 0862 3781	Visit <a href="https://hpcontinuum.com">hpcontinuum.com</a> for access information



### Are you newly eligible for Medicare? Schedule an appointment with a licensed Benefits Advisor

If you will become eligible for Medicare by the end of January 2024, contact Aight Retiree Health Solutions to get personalized recommendations from a licensed Benefits Advisor who can help you choose your 2024 coverage and enroll. Visit [retiree.alight.com/hp](https://retiree.alight.com/hp) 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).





## Important!

- **Medicare-eligible retirees and spouses/partners MUST enroll in coverage through Aight Retiree Health Solutions, or directly with Kaiser for Kaiser members.**
- **For any non-Medicare-eligible spouses/partners to have HP medical coverage in 2024, Medicare-eligible retirees MUST enroll through Aight or Kaiser.**
- **Non-Medicare-eligible family members may enroll separately in one of the HP group retiree medical options.**

### Reminder! Aight medical options provide value and choice

Almost 5,000 Medicare-eligible HP retirees already participate and enjoy the value and choice offered through Aight Retiree Health Solutions. Aight offers a wide variety of options with a range of designs and premiums from dozens of medical carriers. Aight also offers dental, vision, and hearing care plans you can purchase separately or bundled with some medical plans.

### Retiree medical premium increases

For Medicare-eligible participants, premium increases will vary based on your coverage and will be communicated by your carrier. To explore options or make changes for 2024, you can work with a licensed Benefits Advisor through Aight Retiree Health Solutions (or with Kaiser if you are a Kaiser member). Visit [retiree.alight.com/hp](https://retiree.alight.com/hp) 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).

### Dental premium increases\*

Retiree premiums for dental coverage in 2024 will see a modest increase due to dental cost increases nationwide.

\* For recent retirees participating in dental benefits through COBRA.

### If you (or your spouse/partner) will become eligible for Medicare later in 2024

- You should still enroll in an HP non-Medicare medical option for the coming year if you or your covered spouse/partner will become eligible for Medicare February 1 or beyond.
- See page 13 for details about what happens if you or your covered spouse/partner becomes eligible for Medicare.

## Important dates

### October 15 - December 7, 2023:

Medicare-eligible retirees and spouses/partners enroll through Aight Retiree Health Solutions

### October 16 - November 3, 2023:

Non-Medicare-eligible retirees and spouses/partners enroll in HP group retiree medical coverage

# Non-Medicare-eligible



## What's changing for 2024

Review this section to see what's changing if you or your covered spouse/partner is **not** eligible for Medicare (and won't become eligible by the end of January 2024).

### Important!

If you are not eligible for Medicare, you can continue to participate in HP group retiree medical coverage until you qualify for Medicare, as long as any Medicare-eligible HP retirees are enrolled in coverage through Alight Retiree Health Solutions, or Kaiser for Kaiser members.

### Medical changes

Although most non-Medicare HP retiree medical options are staying the same, there are some changes you should be aware of for 2024.

- **Retiree medical premium increases:** For non-Medicare participants, premiums for most HP retiree medical options will increase more significantly than in recent years. HP has worked to limit these increases, but you will still see higher costs in 2024—in some cases significant increases—so it's important to consider all your options, including lower-cost options such as HP's High Deductible Health Plan (HDHP). You can also explore coverage available through public health care exchanges in your state. The broad range of options and carriers offered through public exchanges often provides lower-cost alternatives along with the potential for tax credits depending on your income. For more information, visit [healthcare.gov](https://www.healthcare.gov). You can also retain flexibility to re-enroll in an HP retiree plan in the future if you stop participating in the public exchange.

The 2024 increases for non-Medicare participants were determined by our medical carriers—not HP—based on retiree claim costs and health care inflation. We understand how critical health care is to our retirees, and we continue to take strong action to help control increases by leveraging our purchasing power, monitoring health plans for quality and efficiency, and implementing benefit features that promote preventive care and efficient use of services. You can do your part by using health care wisely, including using in-network providers, limiting use of the emergency room, and taking advantage of preventive care features and options like second opinions and generic and mail-order drugs.

- **Combined medical and prescription drug out-of-pocket maximum:** For the CDHP w/HRA, EPO, and PPO medical options, medical and prescription drug out-of-pocket maximums will be combined, so expenses of either type will count toward a single maximum expense. The new, combined out-of-pocket maximum will also be lower—reducing overall health care costs for the majority of retirees and their families. You will receive a new ID card to reflect this change.
- **Caremark Cost Saver for lower out-of-pocket drug costs:** Cost Saver makes sure you get the lowest possible cost for medications covered under your plan. All you have to do is present your CVS Caremark member ID card when you pick up your prescriptions, and the lowest available discount price will be applied automatically.

See your personalized statement for the coverage you'll have in 2024 if you take no action. Go to [myhpbenefits.com](https://myhpbenefits.com) to confirm or change your assigned coverage for 2024.

## Transition-of-care benefits

If you're changing from one carrier to another for 2024 and your current provider isn't in your new carrier's network, transition-of-care benefits may be made available to you. See page 12.

## Dental premium increases\*

Retiree premiums for dental coverage in 2024 will see a modest increase due to dental cost increases nationwide.

\* For recent retirees participating in dental benefits through COBRA

## Care for your heart KARDIA<sup>COMPLETE</sup> health with KardiaComplete

KardiaComplete is a free heart health program offered to HP pre-Medicare retirees—currently enrolled in an HP medical option—with hypertension and/or an arrhythmia such as atrial fibrillation. When you sign up, you get access to easy-to-use devices and personalized care from the convenience of home—including free devices to track your EKG and blood pressure, personalized coaching and virtual cardiologist consults, and heart health reports you can share with your doctor.

## Need help deciding?

To view the medical options and medical carriers available in your area, visit MyHPBenefits and select “It's time to make your Annual Enrollment Choices. Enrollment ends November 3, 2023.” Use the comparison tool when you enroll on [myhpbenefits.com](https://myhpbenefits.com) to help you compare your medical options and decide.

**Contact Included Health** if you have questions about provider networks or need support with more complex health care needs. Download the Included Health app (available on the Apple App Store and Google Play Store), visit [includedhealth.com/hp](https://includedhealth.com/hp), or call 1-855-633-9251.

## What does it mean?

**CDHP w/HRA:** Consumer Driven Health Plan with Health Reimbursement Account

**CMP:** Comprehensive Medical Plan

**EPO:** Exclusive Provider Organization

**HDHP:** High Deductible Health Plan

**HMO:** Health Maintenance Organization

**PPO:** Preferred Provider Organization





# Choosing your 2024 coverage

## Your coverage options include:

- Alight Retiree Health Solutions for Medicare-eligible retirees and spouses/partners.
- HP retiree medical options\* for non-Medicare-eligible retirees and spouses/partners.

## Important!

If you qualify for Medicare but your covered spouse/partner does not, you must continue medical coverage through Alight (or directly with Kaiser, for Kaiser members) for your non-Medicare-eligible spouse/partner to continue HP medical coverage in 2024.

	Medicare-eligible	Not eligible for Medicare
	Coverage exclusively through Alight Retiree Health Solutions	HP group retiree medical coverage
<b>How it works</b>	Alight offers medical and prescription drug coverage through a variety of insurance companies nationwide.	HP selects insurers or carriers to offer retiree medical options with varying coverage features.
<b>Types of options available</b>	<p>A range of Medicare options, including:</p> <ul style="list-style-type: none"> <li>▪ Medicare Advantage,</li> <li>▪ Medicare Supplement (Medigap), and</li> <li>▪ Medicare prescription drug plans (Medicare Part D)</li> </ul> <p>Dental, vision, and hearing care plans are also available.</p>	<p>Depending on where you live:</p> <ul style="list-style-type: none"> <li>▪ HDHP</li> <li>▪ CDHP w/HRA</li> <li>▪ Premium and Value PPOs</li> <li>▪ HMOs</li> <li>▪ EPO</li> <li>▪ Premium, Standard, and Basic CMPs</li> </ul> <p>See details in the comparison tool when you enroll on <a href="https://myhpbenefits.com">myhpbenefits.com</a>.</p>
<b>How premiums are set</b>	Premiums are based on the competitive market and reflect the underlying cost of care across all the members of a particular insurer.	Premiums reflect the underlying cost of care across HP's retiree population.

\* If you're not eligible for Medicare, you also have the option to purchase coverage through a public health exchange instead of through HP. The choices vary depending on where you live. If you decide to purchase coverage through the public health exchange instead and the HP retiree benefits enrollment period has already ended, please contact the HP Benefits Center by December 15, 2023, by 6 p.m. Pacific Time (8 p.m. Central Time), and notify the representative you've enrolled in an individual insurance market plan and will be discontinuing your 2024 HP retiree medical and prescription drug coverage. By notifying the HP Benefits Center of your public health exchange coverage, you'll keep the option to enroll in HP coverage within 60 days of disenrolling from a public health exchange plan in the future. When you disenroll from a public health exchange plan, if you wish to re-enroll in HP benefits coverage, you must contact the HP Benefits Center within 60 days of dropping your public health exchange coverage.



# How to enroll

Medicare-eligible retirees and spouses/partners enrolling through Alight Retiree Health Solutions or Kaiser, for Kaiser members

Visit [retiree.alight.com/hp](https://retiree.alight.com/hp) or call 1-800-975-0355 from **October 15 – December 7, 2023**, to review your 2024 coverage and understand any changes.

**If you are newly eligible for Medicare or will become eligible for Medicare by the end of January 2024**, schedule an appointment through Alight Retiree Health Solutions to get personalized recommendations from a licensed Benefits Advisor who can help you choose your 2024 coverage and enroll. The HP Benefits Center will automatically be notified once your new medical coverage has been approved.

**If you are a Kaiser member**, contact Kaiser directly.

## TIPS:

- Each fall you can review what's changed in your life, your health, and your budget and, if needed, enroll in a different plan through Alight Retiree Health Solutions or Kaiser, for Kaiser members.
- Individuals age 65 or older who live outside the United States (including Puerto Rico) or who don't qualify for Medicare can participate in the UnitedHealthcare Medicare Supplement PPO.





**Non-Medicare-eligible retirees and spouses/partners enrolling in an HP retiree medical option**

Go to MyHPBenefits at [myhpbenefits.com](https://myhpbenefits.com) **October 16 - November 3, 2023**, and select “It’s time to make your Annual Enrollment Choices. Enrollment ends November 3, 2023.”

1. 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 at [myhpbenefits.com](https://myhpbenefits.com). Go to MyHPBenefits>Quick Links>Forms & Plan Information.
2. Verify or change your elections for non-Medicare-eligible family members.
3. Select “Continue” and look for the “All done! You’re enrolled!” message.

**TIPS:**

- **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.
- **If you want to change your elections:** After you enroll, you can go to MyHPBenefits anytime through November 3, 2023, to change your elections.
- **If you don’t make changes** to your HP coverage (for non-Medicare-eligible retirees and spouses/partners), the coverage shown on your enclosed personalized statement and on MyHPBenefits is what you’ll have for 2024.

**Questions?**

- HP Benefits Center 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).
- Call 1-800-890-3100 (outside the US, Puerto Rico, or Canada: 1-847-883-0465), and say “Annual Enrollment.”

# What happens after you enroll

## Non-Medicare-eligible: Confirm your 2024 coverage after you enroll

In late November, you'll 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 15, 2023, at 6 p.m. Pacific Time (8 p.m. Central Time).
- After that date, you won't be able to make changes for 2024 unless you experience a qualified status change and call the HP Benefits Center within 60 days.

## Non-Medicare-eligible: Transition-of-care benefits for non-Medicare-eligible

Transition-of-care benefits may be available if you're not eligible for Medicare and you're changing from one carrier to another for 2024 and your current provider isn't in your new carrier's network.

Transition-of-care benefits let you keep using your current provider on an in-network basis for a limited time. If you or any of your covered family members are receiving care for a condition and will continue to need treatment for it in 2024:

- Contact your new carrier once you receive your new ID card in December. Look for the contact information on the back of your card.
- You'll be asked to provide basic information about the patient, condition, and treating provider.
- Important! Allow up to 30 days to receive a decision. Services received during the review period will be handled according to the transition-of-care decision.

If transition-of-care benefits are approved, covered benefits will be processed at in-network benefit levels, for the time period approved by your new carrier.

Benefits will be subject to reasonable and customary (R&C) limits on covered expenses. Expenses for all other illnesses or injuries will be processed according to your new carrier's benefit provisions.



## If you (or your spouse/partner) will become eligible for Medicare in 2024

You (or a spouse/partner) 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 coverage purchased through Alight Retiree Health Solutions or Kaiser, for Kaiser members, paying benefits on a secondary basis.

You must choose a new medical option through Alight or Kaiser, for Kaiser members, 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](https://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 a Medicare option through Alight Retiree Health Solutions
- When you meet with a licensed Benefits Advisor through Alight Retiree Health Solutions (or with Kaiser if you are a Kaiser member), you'll also need to enroll in Medicare Part D prescription drug coverage. They will guide you through the process.
- For help with Medicare enrollment before age 65 due to disability, contact Allsup at 1-800-883-6650. HP provides access to Allsup, an agency that specializes in Medicare coordination services. You may find that Allsup can help complete your Medicare enrollment more quickly than you could on your own.

**Note: If you become eligible for Medicare, you must enroll through Alight Retiree Health Solutions or Kaiser, for Kaiser members, for your non-Medicare-eligible spouse/partner to continue their HP coverage.**

## About your address

### If your address changes:

- Report the change on [myhpbenefits.com](https://myhpbenefits.com) or to the HP Benefits Center. Your address change will automatically be shared with the applicable carriers for health benefits and/or the HP Retirement Medical Savings Account (RMSA).
- For other benefits (e.g., group legal insurance through ARAG), report address changes to the benefit vendors for the programs in which you participate (go to [hpcontinuum.com](https://hpcontinuum.com) 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.

## Stay connected with HP Continuum

Visit [hpcontinuum.com](https://hpcontinuum.com) to connect with HP's retiree community:

- Get special previews before retiree benefits enrollment each fall.
- Enjoy exclusive services for retirees, including discounts on HP products and services.
- Keep up with HP news.
- Order a replacement Retiree Gold Badge.

If you're new to HP Continuum, register at [hpcontinuum.com/register](https://hpcontinuum.com/register).



# Legal information

The information contained in this retiree enrollment guide includes important changes to your HP 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 HP Inc. U.S. Retiree Benefits Summary Plan Descriptions for medical benefits under the HP Inc. Retiree Welfare Benefits Plan (plan number 557). It's important for you to review this retiree enrollment guide (and other enclosed information) carefully and keep it with your copy of the HP Inc. U.S. Retiree Benefits Summary Plan Descriptions for future reference. In the event of any inconsistency between this guide, the HP Inc. U.S. Retiree Benefits Summary Plan Descriptions, 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 [myhpbenefits.com](https://myhpbenefits.com). Go to MyHPBenefits>Quick Links>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. You can view HP's privacy policy on MyHPBenefits at [myhpbenefits.com](https://myhpbenefits.com). Go to MyHPBenefits>Quick Links>Forms & Plan Information.

## 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 2024, all HP medical options will continue to provide these benefits, subject to applicable copayment, deductible, coinsurance, certification, or review provisions.

## Retiree medical re-enrollment rules

As you consider your choices, keep in mind that if you elect to not participate in HP retiree medical coverage (or coverage through Alight Retiree Health Solutions, if you qualify for Medicare), the following re-enrollment restrictions will apply:

- You will not have an option to re-enroll in retiree medical coverage (or coverage through Alight Retiree Health Solutions, for Medicare-eligible individuals) during future annual enrollment periods. Instead, you will be eligible to re-enroll only within 31 days of losing coverage under another employer's group medical plan or within 60 days of losing coverage purchased from a public health insurance exchange. Losing coverage under another employer's group medical plan could include the loss of your own coverage through another employer or the loss of coverage under your spouse's/partner's employer's plan.
- 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 death can qualify to continue HP coverage.

HP's retiree re-enrollment rules are designed to ensure a broad base of participation in the HP Retiree Medical Program and help control premiums for all retirees.

## Covering eligible dependents

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:

- **Review personal information and 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 at [myhpbenefits.com](https://myhpbenefits.com). Go to MyHPBenefits>Quick Links>Forms & Plan Information.
- **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.

---

© 2023 HP Inc. and the HP logo are registered in the US Patent and Trademark Office. Other products or company names mentioned herein may be trademarks or registered trademarks of their respective companies.

**For eligible US retirees of HP Inc. and acquired companies participating in the HP Retiree Medical Program**



H000271687