

# What's changing for 2024?

HP Retiree Medical Program



Medical coverage for Medicare-eligible HP retirees and spouses/partners participating in the HP Retiree Medical Program is available exclusively through individual insurance plans offered through Alight Retiree Health Solutions.

Non-Medicare-eligible family members may enroll separately in one of the HP group retiree medical options or purchase coverage through a public health care exchange.

Review the information below for highlights of what's changing before you enroll.

## Retiree medical premium increases

Based on continuing national health care inflation, you may see more significant retiree medical premium increases in 2024.

- **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 your Benefits Advisor at Alight Retiree Health Solutions, or with Kaiser if you're a Kaiser member.
- **For non-Medicare family members:** Premiums for most HP medical options will increase more significantly than in recent years. 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. You will retain flexibility to re-enroll in HP retiree medical coverage in the future if you stop participating in coverage purchased through the public health care exchange. For more information, visit [healthcare.gov](https://www.healthcare.gov).

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, taking advantage of preventive care features and options like second opinions, and using generic and/or mail-order drugs.

#### Other changes for retirees and family members who are not yet Medicare-eligible

<b>Tufts HMO medical option</b>	This option will no longer be available. If you're enrolled in this option, we'll automatically enroll you in one of HP's Exclusive Provider Organization (EPO) options. You can also consider a variety of other options available where you live.
<b>Combined medical and prescription drug out-of-pocket maximum</b>	For the CDHP w/HRA, EPO, PPO, and CMP 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.