

Stay healthy and save all year long



HP's retiree medical plans offer you many opportunities to make healthy choices and reduce your costs, too. Similar opportunities may be available for retirees who enroll in individual insurance coverage through Alight Retiree Health Solutions or a public health care exchange.

Get preventive care

Schedule routine wellness exams and preventive screenings with your doctor. Get your flu shot and stay current on your vaccines. Remember, all HP plans cover in-network preventive care at 100%.

Use in-network providers

Network providers are covered at a higher level for certain medical plans, which means you pay less when you use them.

- If you're not yet eligible for Medicare and are enrolled in an HP Aetna or Anthem BCBS medical plan, make Included Health your first stop to find network providers, see what your plan covers, learn how much you've spent so far this year, and even get a second opinion. Visit includedhealth.com/hp or call 1-855-633-9251 to access Included Health.
- If you're eligible for Medicare, be sure to use participating Medicare providers.

ER or urgent care?

Emergency room visits typically cost much more than visits to urgent care centers. Avoid visiting the ER unless it's a true emergency.

- If you're not eligible for Medicare, visit a local urgent care center near you.
- If you're eligible for Medicare, contact your medical carrier's health information line or nurse advice line if you need help deciding where to go, and see your provider network for your facility options.

Ask for generic medications

If you need to fill a prescription, ask your doctor if a generic equivalent is available. They're therapeutically equivalent to their brand-name counterparts but generally cost much less.

Maintenance medications by mail

If you're taking long-term maintenance medications, ask your doctor for a 90-day supply and take advantage of the home delivery program, which can save you multiple trips to a retail pharmacy. You'll also typically pay less for home delivery of a 90-day supply than you would for the same medication from a retail pharmacy.

CVS Maintenance Choice

If you're not yet eligible for Medicare and you're enrolled in an HP-sponsored Aetna or Anthem BCBS plan, you'll use CVS Maintenance Choice and save on any long-term maintenance prescriptions for managing chronic conditions. In order for your prescription to be covered by the plan, you must use mail order or select network pharmacies when you fill a 90-day supply.