

What’s changing for 2026?



HP Retiree Medical Program



Important reminder: Medical coverage for Medicare-eligible HP retirees and covered family members 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 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.

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 2026, 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. Pacific Time.

Changes for retirees and covered family members who are not yet eligible for Medicare (under age 65)

Medical carrier changes

Although most non-Medicare HP retiree medical plans are staying the same, there are some changes you should be aware of for 2026.

- **Cigna medical plans are transitioning to Anthem BCBS (or Aetna for Washington and Utah).** If you currently participate in a Cigna medical plan, you'll automatically be enrolled in the same plan with the same covered family members under your new carrier effective January 1, 2026. Both Anthem BCBS and Aetna offer a similar choice of in-network providers and hospitals.
- **Aetna medical plans in Georgia are transitioning to Anthem BCBS.** If you live in Georgia and currently participate in an Aetna medical plan, you'll automatically be enrolled in the same plan with the same covered family members under Anthem BCBS effective January 1, 2025.

Prescription drug benefits will continue to be provided through CVS, and benefits for mental health and substance use will continue through ComPsych. You will receive new ID cards in late December.

Retiree medical premium increases

Based on rising claims costs and continuing national health care inflation, premiums for HP non-Medicare medical plans will increase more significantly than in recent years. HP is helping to limit these increases, but you may still see higher costs in 2026. It's important to consider all your plans, 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.