HPE

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A new approach to HPE retiree medical benefits for 2026

Dear [redacted]

As we approach healthcare coverage annual enrollment for HPE retirees, we want to take a moment to address you directly about some important changes taking effect on January 1, 2026.

HPE has decided to discontinue its own HPE-sponsored Retiree Medical Program effective December 31, 2025, due to low participation, rapidly increasing costs, and the large number of coverage options now available in the individual insurance market. Instead, we are partnering with **Alight Retiree Health Solutions** to offer you access to a wider variety of medical plans available through the individual insurance marketplace, with professional guidance and support from Alight.

Alight offers HPE retirees more value

Alight can help HPE retirees and family members access a wide range of individual insurance options from multiple insurers, with flexibility to choose different coverage levels and premium costs. Although individual insurance plans are also experiencing cost increases, they cover a much broader pool of participants (not just HPE retirees), making the plans more efficient and affordable. Your choices with Alight will vary based on your status:

- **For retirees and covered family members eligible for Medicare** (including surviving spouses), Alight can help you choose from a selection of Medicare Advantage, Medigap, and individual plans with Medicare prescription drug benefits, often including options with no premium costs. You might also have access to dental, vision, and hearing plans.
- **For retirees and covered family members *not yet* eligible for Medicare** (including surviving spouses), Alight can help you choose from insurance options available in the federal marketplace, or if you live where state-based marketplaces exist, such as in California, they can help refer you to local options. Then, when you reach Medicare age, Alight can continue supporting your coverage needs with Medicare options as described above.
- **For retirees and covered family members (and surviving spouses) with a mix of Medicare eligibility,** Alight can help you choose separate Medicare and non-Medicare coverage to meet your and your family members' needs.

To smooth your transition, Alight offers access to licensed Benefits Advisors, educational information and resources, online seminars, and decision-making tools that help match coverage to your needs. When you become a participant in a Medicare or federal marketplace plan, Alight offers ongoing support for health services, claims, and future enrollment. Alight's licensed Benefits Advisors are available when you have questions.

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What to expect

- **Prepare to meet with a licensed Benefits Advisor.** Watch your mail the week of October 27 for your prescheduled appointment, set up your account, and confirm your appointment. Alight can help determine coverage for your needs and budget while helping you through the enrollment process and during future enrollments. You need to make your final choice before the December 31 deadline for coverage effective January 1, 2026.

  Note: If you're not yet eligible for Medicare and live in an area with a state exchange, your letter will not include a prescheduled appointment. If you would like to schedule an appointment, Alight can help refer you to options in your state.

- **If you're approaching Medicare eligibility,** register for a session of Alight's webinar that helps you understand the enrollment process, costs, and available coverage options. The webinar will cover topics such as original Medicare, additional coverage plans, and ongoing support, with an Alight representative available to answer questions.

  Webinars are scheduled October 21, November 18, and December 16 from 10 a.m. to 11 a.m. CT. Visit **myexchangeconnection.com/webinar** or call 1-844-537-5303 to register.

- **If you're enrolled in HPE health coverage through COBRA,** you can continue to participate until your COBRA eligibility ends. Starting October 13, watch your home mail for your COBRA enrollment materials to learn more.

  When your COBRA eligibility ends, you can contact Alight at 1-844-537-5303 for help securing ongoing coverage, understanding which deadlines apply to your personal situation, and knowing how to avoid penalties.

We understand this is a change for our retirees, but we encourage you to read the enclosed overview to get started learning about the flexibility, choice, and cost savings you can expect with Alight.

Sincerely,

HPE U.S. Benefits

Frequently asked questions
HPE Retiree Medical Program changes for 2026

Why is HPE changing its Retiree Medical Program?

Due to low participation, rapidly increasing costs, and the large number of coverage options now available in the individual insurance market, the HPE Retiree Medical Program will no longer offer HPE-sponsored coverage options effective December 31, 2025. Instead, HPE will partner with **Alight Retiree Health Solutions** to offer retirees access to a wider variety of medical plans available through the individual insurance marketplace, with professional guidance and support from Alight.

What kinds of plans does Alight Retiree Health Solutions offer?

Alight can help HPE retirees and family members access a wide range of individual insurance options from multiple insurers, with flexibility to choose different coverage levels and premium costs. Although individual insurance plans are also experiencing cost increases, they cover a much broader pool of participants (not just HPE retirees), making the plans more efficient and affordable. Your choices with Alight will vary based on your status:

- **For retirees and covered family members eligible for Medicare** (and surviving spouses), Alight can help you choose from a selection of Medicare Advantage, Medigap, and individual plans with Medicare prescription drug benefits, often including options with no premium costs. You might also have access to dental, vision, and hearing plans.
- **For retirees and covered family members *not yet* eligible for Medicare** (and surviving spouses), Alight can help you choose from insurance options available in the federal marketplace, or if you live where state-based marketplaces exist, such as in California, they can help refer you to local options. Then, when you reach Medicare age, Alight can continue supporting your coverage needs with Medicare options as described above.
- **For retirees and covered family members (and surviving spouses) with a mix of Medicare eligibility,** Alight can help you choose separate Medicare and non-Medicare coverage to meet your and your family members' needs.

What services are available through Alight that retirees can't get by enrolling someplace else?

To smooth your transition, Alight offers access to educational information and resources, online seminars, and decision-making tools that help match coverage to your needs. Enrolling through Alight also gives you value-added services like:

- Ongoing access to licensed Benefits Advisors who have knowledge of your health plan choices. They can help determine coverage for your needs and budget while guiding you through the current enrollment process and during future enrollments.
- For participants in Medicare or federal marketplace plans, Alight offers advocacy services that help with billing issues, claims processing, access-to-care concerns, and more.

What if I'm eligible for Medicare but my spouse is not?

Because you'll be purchasing coverage in the individual insurance market, you and your spouse will each purchase coverage separately based on your circumstances. If you're enrolled in Medicare or through the federal marketplace, Alight's licensed Benefits Advisors will sort through the details with you and help each of you identify what kinds of coverage will meet your needs.

Can I use my Retirement Medical Savings Account (RMSA) to pay for my new coverage?

Yes. If you have an available RMSA balance, you can pay the premium costs for plans you choose through Alight with RMSA funds. For more information on accessing your RMSA and submitting claims for reimbursement, review the U.S. Benefits Summary Plan Description, Section 13, Retirement Medical Savings Account, at **myhperewards.com/pdf/hpe-spd-rmsa.pdf**, call the HPE Retirement Service Center at Fidelity at 1-800-409-4015, Monday through Friday, 7:30 a.m.–7 p.m. CT, or log on at **netbenefits.com**.

What do I need to do?

If you're covered by an HPE retiree medical plan and want to continue coverage in 2026, you'll need to work with Alight to enroll in a new plan starting January 1, 2026. Alight will guide you through the next steps.

- **Watch for communication from Alight.** During the week of October 27, you will receive an invitation package mailed to your home. This package will include your Alight Retiree Health Solutions ID number along with a prescheduled telephone appointment to speak with a licensed Benefits Advisor and get help with your enrollment. **Note:** If you're not yet eligible for Medicare and live in an area with a state exchange, your letter will not include a prescheduled appointment. If you would like to schedule an appointment, Alight can help refer you to local options.
- **Set up your account.** Visit HPE's dedicated Alight Retiree Health Solutions website at **retiree.alight.com/hewlettpackardenterprise.** Use the Alight Retiree Health Solutions ID included in the communication. Complete your profile by entering the names of preferred doctors, hospitals, specialists, pharmacies, and prescription drugs, including the dosage and how often they're taken. If you forget your password, you can reset it online. You can also call Alight at 1-844-537-5303 to get your ID number.
- **Confirm an appointment with a licensed Benefits Advisor**. You'll need to confirm your prescheduled telephone appointment to give permission for the licensed Benefits Advisor to call you. Appointments should be confirmed or rescheduled at least five business days in advance by either:
  - Logging on to **retiree.alight.com/hewlettpackardenterprise** and going to **My Account**, then choosing the **Appointments** tab.
  - Calling 1-844-537-5303 (TTY 711), Monday–Friday, 8 a.m.–8 p.m. CT.
- **Access Alight's tools.** Alight's plan recommendation tool gives you the top options to consider based on your specific healthcare needs. After saving the plans you're considering, you can ask your licensed Benefits Advisor for guidance on options that meet your needs.

What's the purpose of my telephone appointment with the Alight Benefits Advisor?

Finding coverage that meets your unique needs could be complicated, and everyone's needs vary. If you're enrolled in Medicare or through the federal marketplace, Alight's licensed Benefits Advisors will sort through the details with you, help you identify what kinds of coverage work best for you, and help you find and enroll in a plan that aligns with your needs and preferences.

Why didn't I receive a prescheduled appointment?

If you are not yet eligible for Medicare and live in an area with a state exchange, your letter will not include a prescheduled appointment. Please reach out to Alight to check your options with your state-based marketplace. Additionally, you can schedule an appointment by logging on to **retiree.alight.com/hewlettpackardenterprise** and going to **My Account**, then choosing the **Appointments** tab, or by calling 1-844-537-5303 (TTY 711), Monday–Friday, 8 a.m.–8 p.m. CT.

Is there a deadline for choosing new coverage?

Yes. HPE-sponsored coverage options under the HPE Retiree Medical Program will end on December 31, 2025, so if you plan to enroll in healthcare coverage through Alight (or through your state-based marketplace, for pre-Medicare members living in California or selected other states), you must do so no later than December 31, 2025, to have coverage on January 1, 2026. The sooner you enroll, the sooner you'll get your new ID cards and can use your insurance after the effective date. If you do not enroll on a timely basis, you will not have any replacement coverage starting January 1, 2026, and late-enrollment penalties could apply.

What happens after my COBRA coverage ends?

If you're enrolled in HPE health coverage through COBRA, you can continue to participate until your COBRA eligibility ends. Starting October 13, watch your home mailbox for your COBRA enrollment materials to learn more.

When your COBRA eligibility ends, you can contact Alight at 1-844-537-5303 for help securing ongoing coverage, understanding which deadlines apply to your personal situation, and knowing how to avoid penalties.

Are there restrictions on when I can enroll in coverage through the individual marketplace?

Yes. You can choose coverage in the individual marketplace during the Open Enrolment Period, which typically begins November 1 and runs through January 15. Additionally, when you experience a qualifying life event, such as losing eligibility for COBRA coverage, you are eligible to enroll in a new plan to avoid a gap in coverage. There is typically a 60-day Special Enrollment Period during which you can explore your options and make a choice. Alight can help you find a plan that meets your personal circumstances. Cancelling HPE-sponsored COBRA coverage does not count as a qualifying life event—only losing eligibility does.

What options do I have if I'm enrolled in Anthem PPO COBRA coverage?

HPE will no longer offer the Anthem PPO after December 31, 2025. If you're a current Anthem PPO member with continuing COBRA eligibility, you'll need to choose a new medical option for 2026. In most cases, you can choose the Anthem HDHP + HSA $2000 or Surest.

You can also schedule an appointment with a licensed Benefits Advisor to discuss your options in the individual marketplace, to understand which Medicare deadlines apply to your personal situation, and to learn how to avoid Medicare penalties for late enrollment. Log on to **retiree.alight.com/hewlettpackardenterprise** and go to **My Account**, then choose the **Appointments** tab, or call 1-844-537-5303 (TTY 711), Monday–Friday, 8 a.m.–8 p.m. CT.

If you don't take action, you will be automatically enrolled in Surest covering the same family members you cover today. If Surest isn't available, the default will be the Anthem HDHP + HSA $2000.

What options do I have if I'm enrolled in DeltaCare USA DHMO COBRA coverage?

HPE will no longer offer the DeltaCare USA DHMO after December 31, 2025. If you're a current DHMO member with continuing COBRA eligibility, you'll need to choose a new dental option for 2026. You can choose the Delta Dental PPO plan or waive coverage.

You can also schedule an appointment with a licensed Benefits Advisor to discuss your options in the individual marketplace by logging on to **retiree.alight.com/hewlettpackardenterprise** and going to **My Account**, then choosing the **Appointments** tab, or by calling 1-844-537-5303 (TTY 711), Monday–Friday, 8 a.m.–8 p.m. CT.

If you don't take action, you will be automatically enrolled in the Delta Dental PPO plan covering the same family members you cover today.

Do I have to pay a fee for using Alight Retiree Health Solutions services?

No. The services are provided at no cost to you. The only costs you pay are for the coverage you select.

What happens after I enroll?

Your carrier will mail a new ID card to your home after your application is approved. Timing varies by carrier. Two weeks after you submit your application, watch your mailbox for it. If you're enrolled in Medicare or through the federal marketplace, Alight will continue to be available to provide advocacy services for any questions or issues you have using your health insurance, such as billing and access to care. Advocacy assistance is available at no cost to you when you enroll in a medical plan offered through Alight.

Alight continues to interact with you through a variety of communications, including annual renewal information and notifications about coverage changes.

How can I contact Alight?

For general questions or language assistance services, call Alight Retiree Health Solutions at 1-844-537-5303 (TTY 711), Monday–Friday, 8 a.m.–8 p.m. CT.

Alight Retiree Health Solutions is available through Alight Health Market Insurance Solutions Inc., a third-party marketing organization (TPMO), retained to promote or sell a plan sponsor's Medicare products on the plan sponsor's behalf who holds the contract with the federal government. Alight Retiree Health Solutions represents Medicare Advantage (HMO, PPO, PFFS) organizations and stand-alone PDP prescription drug plans. Each of the organizations represented by Alight Retiree Health Solutions has a Medicare contract. Enrollment in any plan depends on contract renewal. Alight Health Market Insurance Solutions Inc. is contracted to represent insurance plans in your state. California Agency License Number: 0E97576, Arkansas Agency License Number: 100102657, DBA in North Dakota: Alight Health Market Insurance Solutions Inc, Fictitious Name in New York: Alight Health Market Insurance Agency.

We do not offer every plan available in your area. Currently, we represent 68 organizations nationally which offer 3932 products nationally. Please contact **medicare.gov**, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.

The number of organizations and products available will vary by ZIP code area and may be updated periodically. Any information we provide is limited to those plans we do offer in your area.

This document provides a summary of certain benefit programs being offered by HPE to its employees. In the event of any inconsistency between the information in this document and the terms of the benefit plans or programs, the terms of the plans or programs will control. Keep in mind that HPE reserves the right to make future changes to benefit programs, which may change eligibility or other provisions described in this document.

September 2025 (0920)

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