

Quick facts: Medicare and HP medical benefits



If you're age 65 or older and approaching retirement, this tip sheet summarizes important information about how your retiree medical coverage coordinates with Medicare after you leave HP.

Checklist of important action steps

Right now

- Review this tip sheet so you know what to do and when.
- Explore [Life Events](#) on MyHPBenefits for resources and information to help you get ready for retirement (see page 3).

Before you retire

- **Up to 90 days before your planned retirement date:** Notify the HP Benefits Center at 1-800-890-3100 and ask any questions about your personal situation. Be sure to discuss your intended retirement date with your manager.
- **The month before your planned retirement date:** Enroll in Medicare Parts A and B (see "When to enroll in Medicare" on the next page for details) effective as of the first of the month following your retirement date. If you're beyond your initial Medicare enrollment period and need confirmation of your prior coverage for Medicare (form CMS-L564), contact the HP Benefits Center for help.
- **After you've enrolled in Medicare:** HP medical coverage for Medicare-eligible retirees and spouses/partners is available exclusively through Alight Retiree Health Solutions. Once you enroll in Medicare, call 1-800-975-0355 or visit retiree.alight.com/hp to schedule an appointment to get personalized assistance from a licensed Alight Benefits Advisor who can help you choose your new coverage. To avoid a delay in the transition of your coverage after retirement, it's important to contact Alight immediately after completing your Medicare enrollment, and prior to your HP medical coverage ending at the end of the month in which you retire.

After you retire

If you didn't complete your enrollment through Alight Retiree Health Solutions before leaving HP, contact Alight as soon as possible to learn about your coverage options. It's important to enroll through Alight as soon as you can, and no later than the end of the eight-month Medicare special enrollment period following your retirement date, or no later than 60 days after your retirement if you're also planning to cover a non-Medicare-eligible family member under HP benefits. You may need to elect continued HP coverage under COBRA* to cover any gaps before your Medicare coverage takes effect.

Medicare basics: What each part covers

Part A: Hospital

- Hospital stays
- Skilled nursing facilities
- Home health care
- Blood transfusions

Part B: Medical

- Doctor services
- Outpatient hospital care
- Some medical supplies and equipment
- Some additional services

Part D: Prescription drugs

- One-time and ongoing prescription medications

For Medicare questions and enrollment

Contact the Centers for Medicare and Medicaid Services (CMS):

- Go to [medicare.gov](https://www.medicare.gov).
- Call 1-800-MEDICARE (1-800-633-4227), available 24 hours a day/7 days a week.
- Check with your local Social Security office 90 days before you reach age 65 or the month before you leave HP, whichever is later.

If you qualify for Medicare due to disability

HP provides access to Allsup, an agency that specializes in Medicare coordination services, for help with Medicare enrollment before age 65 due to disability. Contact Allsup at 1-800-883-6650.

* The Consolidated Omnibus Budget Reconciliation Act of 1985, as amended

When to enroll in Medicare

You and your covered spouse/partner are generally eligible for Medicare if you're age 65 or older, or if you're under age 65 and you qualify due to disability. Use the chart below to determine when it's best for you to enroll in Medicare.

Scenario	When to enroll in Medicare
You or your spouse/partner is eligible for Medicare but you're still working at HP .	You don't need to enroll in Medicare until you leave HP. Your HP medical coverage is your primary coverage while you're working, even if you or your covered spouse/partner already qualifies for Medicare due to age or disability. Keep in mind Medicare Part A may start automatically if you or your spouse/partner is receiving Social Security benefits. This will impact your ability to continue making or receiving contributions to a Health Savings Account (HSA), unless you contact Medicare and defer enrollment in Part A.
You or your spouse/partner is eligible for Medicare and you're about to retire from HP .	Be sure you or your covered spouse/partner enrolls in Medicare Parts A and B effective the first of the month following your retirement date, as described earlier. Then, contact Alight Retiree Health Solutions to consider and enroll in supplemental Medicare coverage as well as prescription drug coverage (Medicare Part D). All medical options available through Alight require enrollment in Medicare Parts A and B. Call 1-800-975-0355 or visit retiree.alight.com/hp to schedule an appointment to get personalized assistance from an Alight Benefits Advisor who will guide you through the process.
You or your spouse/partner won't be eligible for Medicare until after you retire from HP .	Be sure to enroll in Medicare Parts A and B as soon as you or your covered spouse/partner becomes eligible. Then, contact Alight Retiree Health Solutions to consider and enroll in supplemental Medicare coverage as well as prescription drug coverage (Medicare Part D). All medical options available through Alight require enrollment in Medicare Parts A and B. Call 1-800-975-0355 or visit retiree.alight.com/hp to schedule an appointment to get personalized assistance from an Alight Benefits Advisor who will guide you through the process.
You or your spouse/partner is eligible for Medicare and you're leaving HP before qualifying for retiree medical coverage .	Unless you're starting a new job, it's a good idea to enroll in Medicare Parts A and B the month before your termination date, and no later than the end of your Medicare special enrollment period. Please note: Medicare does not consider continuation of HP medical coverage under COBRA valid for purposes of avoiding late-enrollment penalties.

How Medicare and your HP benefits coordinate

Once you leave HP, Medicare becomes your primary coverage, meaning it pays benefits first, as of the date you (or your covered spouse/partner) become eligible for Medicare Parts A and B. Eligible HP retirees have access to supplemental Medicare coverage, as well as prescription drug coverage (Medicare Part D), through Alight Retiree Health Solutions. All medical options available through Alight require enrollment in Medicare Parts A and B. Call 1-800-975-0355 or visit retiree.alight.com/hp to schedule an appointment to get personalized assistance from an Alight Benefits Advisor, who will guide you through the process.

HP medical coverage in retirement

HP offers access to medical benefits for eligible retirees and their dependents both before and after becoming eligible for Medicare.

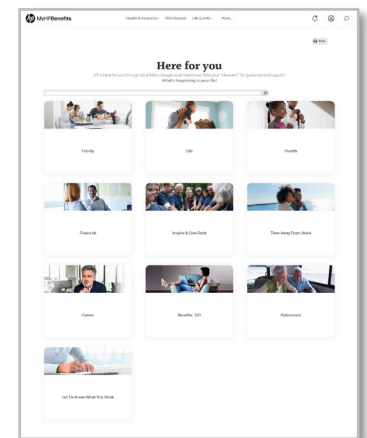
Eligibility	<p>You're generally eligible for retiree medical benefits if you leave HP:</p> <ul style="list-style-type: none">• At age 55 or older with at least 10 years of qualifying service, or• At any age with combined age-plus-service "points" equal to 80 or more (e.g., age 52 with 28 years of service) <p>For more information about HP retiree medical coverage, see the HP Inc. U.S. Health and Welfare Benefits Summary Plan Description, available on MyHPBenefits.</p>
HP retiree medical options	<p>If you're not yet Medicare-eligible, your HP retiree medical options are similar to those available to employees. Once you become eligible for Medicare, coverage is available exclusively through Alight Retiree Health Solutions and coordinates with Medicare.</p>
Retiree medical premiums	<p>For information about retiree medical premiums, contact the HP Benefits Center for non-Medicare-eligible options or Alight for Medicare-eligible options. Keep in mind that cost information is only available for the current year.</p>
Changing coverage	<p>Once you're participating in retiree coverage, you can make changes and add or drop eligible dependents during the retiree benefits enrollment period (or the Medicare open enrollment period if you're eligible for Medicare) or within 60 days of a qualified status change.</p>
Restrictions if you don't enroll in HP retiree coverage	<p>If you don't enroll in HP retiree medical coverage (or coverage through Alight once you're eligible for Medicare), you can only enroll in the future if you do so within 31 days of losing group medical coverage through another employer or within 60 days of losing coverage through a public health exchange (for pre-Medicare retirees).</p>

Use Life Events to get ready for retirement!

[Life Events](#) on MyHPBenefits is your one-stop shop for what's happening in your life. Look for retirement-related resources and information, including:

- How retirement affects your HP benefits
- Personalized retiree medical options and costs (if you're retiring this year)
- Medicare information
- Tips for maximizing retirement savings
- Resources for caring for your wellbeing

Get there: MyHPBenefits>Life Events>Retirement and then choose "Retiring this year" or "Retiring within five years"



Important consideration for HDHP w/HSA participants who are eligible for Medicare

IRS rules don't allow you to make or receive Health Savings Account (HSA) contributions if you're **enrolled** in Medicare. You'll be subject to tax penalties for any month in which you're enrolled in Medicare and make or receive HSA contributions. You can, however, continue to use your HSA to pay for eligible health care expenses at any time, regardless of your Medicare enrollment.