

Section 13

Retirement Medical Savings Account

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This section describes key features of the Retirement Medical Savings Account (RMSA) as of January 1, 2013.

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This section is a starting point

For additional information about the Retirement Medical Savings Account, you should refer to Section 3, **Enrolling in and making changes to your benefits**; Section 17, **How certain life events affect your benefits**; and Section 18, **Administrative information**.

Overview

HP's Retirement Medical Savings Account (RMSA) is an innovative, tax-favored plan that allows eligible employees age 45 and older to plan ahead for future health care needs through payroll deduction savings.

As you plan for your financial needs in retirement, health care costs should be considered. Through the RMSA, HP encourages you to save. You can use your account to pay for a wide range of future health care needs after you retire or leave HP, including medical, dental, or vision expenses; most health insurance premiums; Medicare premiums; and more.

Here's a brief overview of how the RMSA works:

RMSA feature	Highlights
When you can enroll	You can enroll at any time after reaching age 45 using Your Benefits Resources™ website accessible from MyHPBenefits (link from the U.S. Benefits InfoCenter on the @hp portal or go to www.myhpbenefits.com). For more information, see "Getting started" later in this section.
Your RMSA contributions	You can contribute up to \$200 per pay period. Your contributions are made through payroll deductions on an after-tax basis. You can use Your Benefits Resources website to change the amount you contribute to the RMSA or to start or stop contributions at any time after you're eligible.
HP credits for certain employees who joined HP before August 1, 2008— does not include HP Enterprise Services employees who joined HP as part of the EDS acquisition)	<p>HP may provide matching credits equal to 100% of your own RMSA contributions, up to a maximum of \$300 per calendar quarter and a lifetime maximum of \$12,000. You generally qualify for HP matching credits if:</p> <ul style="list-style-type: none"> • You most recently joined HP before August 1, 2008 (meaning you have been continuously employed with HP since August 1, 2008); and • You do not have potential future eligibility for the Pre-2003 HP Retiree Medical Program or the former Digital Retiree Health Program (for example, due to being a rehired retiree who previously qualified for one of these programs, or an active employee who was within 5 years of qualifying for the Pre-2003 HP Retiree Medical Program on June 30, 2007). <p>For additional eligibility information and exceptions that may apply, see "HP RMSA credits" in the "Your Retirement Medical Savings Account" portion of this section.</p> <p>In addition to HP matching credits, certain participants may have other types of HP credits credited to their account. For more information, see "Special HP credits" later in this section.</p> <p>If you were hired or rehired on or after August 1, 2008, or otherwise do not meet the eligibility requirements for HP matching credits, keep in mind that you can still elect to contribute up to \$200 per pay period through payroll deductions starting at age 45.</p>

RMSA feature	Highlights
Gaining access to your account	<p>You're always 100% vested in your own contributions.</p> <p>If you qualify for HP credits, you gain access to those credits and related interest earnings if you retire from HP at age 55 or later with at least 10 years of qualifying service, or your employment status is terminated while you are receiving benefits under the HP Disability Plan. If you're leaving HP on or after January 1, 2011, you can also gain access to HP credits if you retire with at least 80 age-plus-service "points". If you're a pre-merger Compaq employee, qualifying service includes pre-merger Compaq service.</p>
Interest on your account	<p>Your account is credited with monthly interest based on a fixed rate that's adjusted each January 1. The annualized rate for 2013 is 1.17%. You can track your account balance at any time on Your Benefits Resources website accessible from MyHPBenefits (link from the U.S. Benefits InfoCenter on the @hp portal or go to www.myhpbenefits.com).</p>
Using your account after you retire or terminate employment	<p>Once you terminate employment or retire from HP, your account balance (including any HP credits and related interest earnings, to which you may gain access) is available to reimburse eligible expenses tax-free for you, your spouse, and any individuals who qualify as your tax dependents over the remainder of your lifetime.</p> <p>Your eligible tax dependents can also continue to use the account to reimburse eligible expenses if you die before claiming your full balance.</p>
Understanding how your account works	<p>Your RMSA "account" is a recordkeeping account—although your account is credited with "HP credits" and "interest," these amounts are not set aside in a separate fund (other than your own contributions, which are deposited in a benefits trust). Rather, your "account" is a way of calculating the amount you may later be entitled to as reimbursement for eligible health care expenses. If you become eligible for payment, benefits equal to your account "balance" will actually be paid not from a separately maintained "account," but instead from the benefits trust and/or HP's corporate assets.</p>

The HP Benefits Center provides recordkeeping and administration services for the RMSA, while Your Spending Account processes claim reimbursements following your retirement or termination of employment. For questions related to any aspect of the RMSA, contact the resources listed in Section 2, **Benefits resources and phone numbers**.

Things to consider about the RMSA

The RMSA offers a number of important opportunities for eligible employees. Even if you qualify for the Pre-2003 HP Retiree Medical Program when you retire (see Section 12, **Retiree medical benefits**, for details), you'll still need to plan for your share of coverage costs, and for other costs like Medicare premiums and dental or vision expenses. The RMSA:

- Allows you to save for future health care expenses through *regular payroll deductions*;
- Provides *matching credits from HP* (for certain employees who joined HP before August 1, 2008);
- Builds *tax-free investment earnings* on your account;
- Offers *flexibility to use your account* for a wide range of health care needs following retirement or termination of employment; and
- Allows you to be reimbursed for eligible expenses—*without paying taxes on your reimbursements*.

As you compare RMSA participation with participation in the HP 401(k) Plan, keep in mind that the RMSA provides an opportunity to save specifically for health care expenses above and beyond what you might contribute to your HP 401(k) Plan account. Also keep in mind that if you die, your eligible tax dependents as of the date of your death will be able to use your accumulated RMSA balance for reimbursement of eligible health care expenses over the remainder of their lifetimes. If you die and do not have any tax dependents, or your tax dependents die before using up your account, Internal Revenue Service (IRS) rules require that any remaining balance must be forfeited.

Eligibility

This section provides details about eligibility for the HP RMSA.

Eligible employees

You are eligible to participate and make contributions to the RMSA during any period in which you meet both of the following criteria:

- You are a regular active employee of HP (as determined by HP) who is age 45 or older and paid on HP's U.S. payroll; and
- You are regularly scheduled to work 20 or more hours per week.

Eligible employees include limited-term employees and U.S. employees on foreign assignment (expatriates or foreign-service employees) who are age 45 or older, paid on HP's U.S. payroll, and regularly scheduled to work 20 or more hours per week. However, you are not eligible to make contributions during any period that you are not being paid from HP's U.S. payroll (for example, during a period of Long-Term Disability or unpaid leave).

Certain employees who joined HP through certain managed service transactions may have other eligibility provisions that apply. Contact the HP Benefits Center if you have questions about your specific situation.

Individuals classified by HP as interns, independent contractors, consultants, temporary employees, leased employees (within the meaning of the Internal Revenue Code or otherwise), or other similar categories are not eligible for plan participation. Employees who are covered by a collective bargaining agreement, are nonresident aliens with no U.S. source income, or are residents of Puerto Rico are also ineligible. If any of the above ineligible individuals later become eligible employees, as determined by HP, eligibility begins as of the date of the change to an eligible status.

Your contributions will end if you leave HP, if your employment status changes so that you are no longer eligible to make contributions, or if you die. You will continue to be considered a participant as long as you have an RMSA balance.

Eligible dependents

Only you participate in the RMSA, so you do not have the option to enroll family members or other dependents. After you retire or terminate employment, however, you can submit eligible expenses for your spouse or any individuals who qualify as your dependents for federal income tax purposes (as of the date the expense is incurred) and receive tax-free reimbursement from your own RMSA. If you die with a remaining RMSA balance, your spouse or tax dependents (determined as of the date of your death) can also use your remaining balance to reimburse eligible expenses they incur over the remainder of their lifetimes.

Getting started

When you first become eligible, you will receive notification of your eligibility to participate. To make contributions, you will need to enroll on Your Benefits Resources website accessible from MyHPBenefits (link from the U.S. Benefits InfoCenter on the @hp portal or go to www.myhpbenefits.com) at any time after you reach age 45. From Your Benefits Resources, follow the links for RMSA enrollment.

Keep in mind that some administrative processing time is required, so a request to enroll or make contribution changes will be effective as soon as administratively practicable, which may or may not be the very next pay period. You should check your earnings statements to ensure that your elected contribution has been implemented correctly. If no deduction has been made from your pay by the second pay period following your enrollment (or if the deducted amount is not the amount you elected), call the HP Benefits Center immediately (see Section 2, **Benefits resources and phone numbers**).

If you joined HP before August 1, 2008 and are eligible to receive matching HP credits to the RMSA, keep in mind that **you must enroll and make contributions of your own in order to receive HP RMSA credits**. For more information, see “HP RMSA credits” later in this section.

For more information about enrolling and making changes, see Section 3, Enrolling in and making changes to your benefits .

Your Retirement Medical Savings Account

If you're eligible, you can start contributing to the RMSA as soon as you turn age 45—an age at which many employees begin to place more emphasis on costs associated with retirement. You can contribute up to \$200 per pay period, and you can start and stop your contributions at any time. You can use your RMSA to reimburse eligible health care expenses incurred by you, your spouse, and your eligible dependents after you retire or leave HP.

Your own RMSA contributions

When you enroll, you elect payroll deductions from \$10 up to \$200 per pay period. Contributions are made on an after-tax basis, subject to federal and state income taxes in the year you make them. You're always 100% vested in amounts you contribute to the RMSA.

You can change the amount you contribute to the RMSA or start or stop contributions at any time from Your Benefits Resources website accessible from MyHPBenefits (link from the U.S. Benefits InfoCenter on the @hp portal or go to www.myhpbenefits.com). The change will be effective as soon as administratively practicable. Keep in mind that when you stop your contributions, your account will continue to accumulate interest, and as long as you are still an eligible employee, you can start contributing to your RMSA again at any time.

If you joined HP before August 1, 2008 and are eligible to receive matching HP credits to the RMSA, keep in mind that **you must enroll and make contributions of your own in order to receive HP RMSA credits**. To qualify for the maximum HP matching credit of \$300 per calendar quarter, you must contribute at least \$50 per pay period (\$300 per quarter).

Check your earnings statements

It's a good idea to check your earnings statements to ensure that your elected contribution amount has been implemented correctly. If contributions are not consistent with your election by the second pay period following a change in your contribution amount, call the HP Benefits Center immediately (see Section 2, **Benefits resources and phone numbers**).

HP RMSA credits

HP may provide a 100% match on your RMSA contributions, up to a maximum of \$300 per calendar quarter and a lifetime maximum of \$12,000. You qualify for HP matching credits if you meet **both** of the following criteria:

- Your most recent HP hire or rehire date is **before** August 1, 2008 (meaning you have been continuously employed with HP since August 1, 2008--**note this does not include HP Enterprise Services employees who joined HP as part of the EDS acquisition**); and
- You do not have potential future eligibility for the Pre-2003 HP Retiree Medical Program or the former Digital Retiree Health Program (for example, due to being a rehired retiree who previously qualified for one of these programs, or an active employee who was within five years of qualifying for the Pre-2003 HP Retiree Medical Program on June 30, 2007). Individuals who qualify for these other retiree medical programs are ineligible for HP credits to the RMSA, even if previously credited to your RMSA. For more information about eligibility for these other retiree medical programs, see Section 12, **Retiree medical benefits**.

Employees who were hired or rehired by HP on or after August 1, 2008, or who retain potential future eligibility for these other retiree medical programs, generally are not eligible for HP matching credits to the RMSA. However, the following exceptions may apply:

- Certain employees who joined HP through managed service transactions on or after August 1, 2008 may qualify for HP matching credits, if eligibility for matching credits was provided as part of the transaction.
- Employees who joined HP as part of the HP/Compaq merger in 2002, and who have been continuously employed with HP since that time, can qualify for HP matching credits even if they also retain eligibility for the Pre-2003 HP Retiree Medical Program (due in part to having at least 5½ years of prior service with HP before joining Compaq). However, these employees will not have access to HP credits if they qualify for the Pre-2003 HP Retiree Medical Program at the time of retirement. For more information, see the “Special rule for pre-merger Compaq employees” in the “Gaining access to your RMSA” portion of this section.

If you meet these eligibility requirements for HP matching credits, HP will match 100% of your RMSA contributions at the end of each calendar quarter (March 31, June 30, September 30, and December 31) up to a maximum of \$300 per quarter. HP credits are also subject to a lifetime maximum of \$12,000, including most types of company credits made by HP or Compaq before 2009. You can continue to qualify for HP matching credits until you reach the lifetime maximum or cease making contributions of your own, or until the end of the quarter in which you leave HP or cease to be employed in an eligible status.

You must meet certain conditions in order to gain access to HP’s credits after you retire or terminate employment with HP. See “Gaining access to your RMSA” for more information.

If you do not meet eligibility requirements for HP credits, please keep in mind that you can still elect to contribute up to \$200 per pay period through payroll deductions as long as you continue to be eligible to participate in the RMSA.

Special HP credits

In addition to matching credits HP may add to your account each calendar quarter, certain participants may have other types of company credits credited to their account. Except where noted otherwise, access to these company credits is determined the same as your HP matching credits (see "Gaining access to your RMSA"), and these credits apply toward the \$12,000 lifetime maximum.

- Participants who met eligibility criteria between January 1, 2003 and December 31, 2008 qualified for automatic HP credits equal to \$300 per calendar quarter.
- Pre-merger Compaq employees who participated prior to January 1, 2003 may have company matching credits that were added under the prior Compaq RMSA program.
- Pre-merger Compaq employees who were age 45 or older on February 28, 1999 had an opportunity to make a one-time 1999 "make-up" contribution to the prior Compaq RMSA. Compaq matched part or all of these make-up contributions for certain eligible employees.
- Certain eligible employees age 45 or older and paid on the payroll system of the former Digital Equipment Corporation also qualified for an automatic Compaq credit to the RMSA as of March 1, 1999. This automatic credit continues to be maintained in the HP RMSA, but does not count toward the \$12,000 lifetime maximum HP credit.
- Eligible employees age 45 or older who ceased to be eligible for the Pre-2003 HP Retiree Medical Program due to eligibility changes that took effect December 31, 2005 or June 30, 2007 were eligible for an HP "catch-up" credit to the RMSA.
- Certain other employees who joined HP through certain managed service transactions may have other special HP credit provisions that apply. Contact the HP Benefits Center if you have questions about your specific situation.
- Certain other employees who terminated employment with HP under an Enhanced Early Retirement program may qualify for an additional credit up to the \$12,000 lifetime maximum. Contact the HP Benefits Center if you have questions about your specific situation.

Except as noted above, all special HP credits are subject to normal RMSA terms and conditions.

Interest on your account

Your account is credited with interest on the last day of every month, based on your opening balance at the beginning of the month plus one-half of any contributions and/or HP credits made during the month, less any reimbursements for eligible expenses. If you have terminated employment and receive reimbursements during the month equal to your entire account balance, no interest will be credited for that month.

The interest rate is adjusted each January 1 for the following 12-month period. The annualized rate is the average yield calculated by the Federal Reserve corresponding to a one-year Treasury security for the November 1 through October 31 period preceding January 1, plus an extra 1%. The annualized interest rate for 2013 is 1.17%.

Keep in mind that your RMSA interest credits (like reimbursements from your account) are tax-free, so the equivalent rate needed for a taxable investment would be substantially higher.

Tracking your account

You can track your RMSA balance on Your Benefits Resources website accessible from MyHPBenefits (link from the U.S. Benefits InfoCenter on the @hp portal or go to www.myhpbenefits.com). If you don't have your password, you can use MyHPBenefits to request that a new password be e-mailed to your work address or mailed to your home.

Your balance is updated monthly, toward the beginning of the month, to reflect interest earned during the prior month.

Account statements can only be printed from Your Benefits Resources website—they are not mailed to your home. If you do not have access to the Internet, please contact the HP Benefits Center to request a printed copy of the online information (see Section 2, **Benefits resources and phone numbers**).

Gaining access to your RMSA

You're always 100% vested in your own RMSA contributions and related interest credits on your contributions. This means your RMSA balance attributable to your own contributions is always available for reimbursement of eligible expenses following your retirement or termination of employment.

If you're eligible for HP credits (see "HP RMSA credits" earlier in this section), you gain access to HP credits and related interest credits if you meet one of more of the following:

- Retire from HP at age 55 or later with at least 10 years of qualifying service (see "Years of service and age/service points" later in this section);
- Retire from HP on or after January 1, 2011, with at least 80 age-plus-service "points" (see "Years of service and age/service points" later in this section);

- Terminate your employment from HP while you are receiving benefits under the HP Disability Plan; or
- Die while employed at HP.

You may also gain access to HP credits and related interest credits if you are subject to an HP workforce reduction program and terminate employment within one year of satisfying the age and service requirements above or if your employment is terminated as a result of a divestiture.

If you leave HP before gaining access to HP credits, your HP credits will be forfeited and can be restored (without adjustment for interest credits during your period of absence) only if you return to an eligible status within five years of your original termination date.

Certain employees who joined HP through certain managed service transactions may have other provisions that apply for accessing HP credits. Contact the HP Benefits Center if you have questions about your specific situation.

Special rule for pre-merger Compaq employees

If you are a pre-merger Compaq employee who has five and one-half or more years of prior HP service (due to having worked at HP before the HP/Compaq merger), you may have been within five years of qualifying for the Pre-2003 HP Retiree Medical Program on June 30, 2007, and you may qualify for benefits under that program in the future. Because the Pre-2003 HP Retiree Medical Program includes HP subsidies paid directly toward coverage costs, you can qualify only for that program or for HP RMSA credits, not both. As a result, if you participate in the Pre-2003 HP Retiree Medical Program following your retirement, you will not gain access to HP credits to your RMSA, regardless of your status. This also includes any prior Compaq credits to your RMSA, whether made as a match or as part of the special automatic 1999 credit.

Years of service and age/service points

For purposes of determining access to HP RMSA credits, “years of service” are determined based on your total period of employment, regardless of full-time or part-time status, and including periods of approved leave of absence or disability. In addition, the following special rules apply:

- If you are a pre-merger Compaq employee receiving HP RMSA credits, your years of service include all service credited under the prior Compaq RMSA as of December 31, 2002. For employees joining HP as part of a different acquisition, merger, or outsourcing arrangement, service with your prior employer is generally not credited under the RMSA, unless specifically provided in the underlying transaction agreement.

- For employees who are rehired in 2003 and beyond, all prior service on record with HP will be restored and credited under the RMSA, regardless of the length of your absence. For this purpose, prior HP service includes pre-merger Compaq service only if the employee left HP on or after the HP/Compaq merger date of May 3, 2002. Prior Compaq, Digital, or Tandem service for employees who left those organizations before the HP/Compaq merger date does not count.

Your age-plus-service “points” are calculated based on your combined age and years of qualifying service, with each year equal to a “point”. For this purpose, both your age and qualifying service are calculated as full and partial years, with partial months rounded up to the next full month.

Using your account when you retire or leave HP

Because the RMSA is designed to pay for eligible health care expenses during retirement, monies in your account are not available until you retire or terminate employment with HP. Your accumulated RMSA contributions and related interest credits are available after termination or retirement. Any HP RMSA credits and related interest credits are also available if you’ve met the plan’s criteria for gaining access to HP credits (see “Gaining access to your RMSA” earlier in this section).

Once it is available, your RMSA balance can be used to reimburse eligible health care expenses you incur over the remainder of your lifetime. Expenses can be incurred for you or for any of your dependents who qualify for federal income tax purposes (determined as of the date the expense is incurred) anytime after you retire or leave HP. **All eligible expenses must be submitted to Your Spending Account (YSA), the RMSA claims administrator, no later than 18 months after the date you receive services (or in the case of premium payments, within 18 months of the time period for which the premiums apply).**

Under current tax law, all reimbursements from your account are tax-free. Your account continues to earn interest until you have used the entire available balance.

Eligible expenses

Your available RMSA balance can be used to pay for unreimbursed medical, dental, and vision care expenses; health insurance premiums (including COBRA costs or HP retiree coverage costs, if you qualify as a retiree, but excluding any premiums with a subsequent employer that you pay on a pre-tax basis); Long-Term Care insurance premiums; or Medicare premiums. Eligible expenses are governed by IRS rules.

For a complete list of eligible expenses, refer to IRS publication 502 on the IRS website at www.irs.gov/formspubs/index.html or call the IRS at 1-800-829-3676. Publication 502 describes the types of expenses you could potentially include as deductions on your individual tax return (if you itemize deductions), and the RMSA uses the same definitions. In

addition, you can use your RMSA balance to pay for certain over-the-counter medicines and supplies, even though these medicines are not eligible for a tax deduction or listed in publication 502. See “Eligibility for OTC items (drugs, medicines and supplies)” below for additional information.

You cannot apply the same expense for reimbursement through your RMSA and for the health care deduction on your individual tax return. However, in many cases the RMSA will provide a greater tax advantage, particularly if your expenses do not exceed 10.0% of your adjusted gross income (as is currently required for the health care deduction on your individual tax return or 7.5% if you’re age 65 or older). Your RMSA reimbursements are exempt from state income taxes as well. You should consult your own tax advisor for advice on any tax-related matters to determine what is best for you.

If you are continuing participation in the Health Care Flexible Spending Account in the year that you retire or leave HP, or if you or your spouse participates in another employer’s health care flexible spending account, you cannot submit the same expenses for reimbursement from both the RMSA and either the Health Care Flexible Spending Account or another health care flexible spending account.

Eligibility for OTC items (drugs, medicines and supplies)

The IRS currently allows certain over-the-counter (OTC) items to be reimbursed from your RMSA when used for medical purposes rather than general health and well-being:

- **Prescription requirement for drugs and medicines:** Over-the-counter (OTC) drugs and medicines are only eligible for reimbursement if you have a prescription from your attending physician. The prescription must be current (written in the same year as the OTC drug or medicine is purchased) and must include the patient’s name, the date prescribed, the provider name and address, the product prescribed (products may not be substituted, but generics are acceptable), the dosage, and the provider’s signature. **Exception:** Insulin is an OTC item not subject to the prescription requirement.

An OTC product is considered a drug or medicine if the item can be injected, ingested, or rubbed on to treat a medical condition, such as Sudafed for a cold, or Roloids for heartburn. Items that are merely beneficial for general health do not qualify.

- **Letter of medical necessity for “dual purpose” drugs and medicines:** In addition to requiring a prescription, some OTC drugs and medicines—those with a “dual purpose” that are sometimes used for general health and well-being instead of medical care—will require an approved letter of medical necessity to be eligible for reimbursement. The letter is used to verify that the purpose of the item is for medical care, and must state the specific diagnosis or medical condition as well as a recommendation to take the specific OTC drug or medicine to treat the condition for a specified period of time. To download a printable Statement of Medical Necessity form that may be used by your physician, visit

the Knowledge Center in Your Spending Account website, accessible through Your Benefits Resources website.

Eligible over-the-counter **supplies** that are used for medical care do not require a prescription from your physician. These include:

- Contact lens supplies (Allergan, Bausch & Lomb, Opti-One, etc., but eye drops such as Visine require a prescription);
- Contraceptive products (except spermicides, gels or lubricating gels, which require a prescription);
- First aid supplies and wound care (bandages, first aid kits, cold/hot packs for injuries, ace wraps or splints); and
- Sinus products such as nasal aspirators (other products such as 4-Way, Vicks, or Allergy Buster require a prescription).

Quantity limits and itemized receipts

For all types of OTC drugs, medicines and supplies, the amounts purchased must be reasonable in quantity (stockpiling is not allowed) such that you would have a reasonable expectation of using them before the end of the current plan year. Itemized receipts are also required, including the name of the medicine or product, the date and amount paid. If other items are listed on the receipt along with the drug or medicine, the price for the drug or medicine should be circled. It's often a good idea to pay for over-the-counter drugs and medicines separately, so the cost of the items is clearly documented and you can also submit the associated sales tax (which is eligible for reimbursement). Handwritten documentation cannot be accepted.

For additional information, visit the Your Spending Account website accessible through Your Benefits Resources website.

If you die

If you die, your eligible tax dependents as of the date of your death will be able to use your accumulated RMSA balance for reimbursement of eligible health care expenses over the remainder of their lifetimes.

- *If you are married at the time of your death, your account balance will be transferred to an RMSA in the name of your spouse, and your spouse will be able to use your account for his or her own eligible health care expenses, as well as the eligible expenses of any other of your tax dependents at the time of your death. Please note that, for this purpose, "marriage" and "spouse" refer only to opposite-sex marriages. Same-sex marriages are treated as domestic partnerships for purposes of the plan, even if recognized by state law.**

- *If you are not married at the time of your death, your account balance will be divided equally and transferred to separate RMSAs for each of those individuals who are your eligible tax dependents at the time of your death. Those dependents will be able to use the account for their own individual health care expenses over the remainder of their lifetimes.**

If you die and do not have any tax dependents, or your tax dependents die before using up your account, IRS rules require that any remaining balance must be forfeited.

With respect to the RMSA of a deceased HP employee, if it is determined through reasonable inquiry that the participant has no surviving tax dependents, and the account experiences any period of 36 consecutive months with no claims activity, the remaining balance will be forfeited. Once the account is forfeited, no future claims may be paid with respect to that account.

* Upon the death of a surviving spouse or tax dependent of a deceased HP employee, any unused RMSA balance remaining in the spouse or dependent's RMSA will be transferred to the accounts of any remaining eligible tax dependents of the HP employee, or will be forfeited if no such tax dependents can be determined through reasonable inquiry.

Other information

Here's some additional information you might need regarding the RMSA.

Resources for more information, enrollment, and changes

The information in this section is a summary of the provisions in the legal plan documents incorporating the RMSA. If there is any discrepancy between this summary and the terms of the plan documents, the terms of the plan documents will control. For more information about the RMSA, or to enroll or make changes, call or contact the resources shown in Section 2, **Benefits resources and phone numbers**.

Funding for RMSA contributions

Your own contributions to the RMSA are deposited in a benefits trust separate from HP. The RMSA trustee invests all RMSA trust assets.

Unlike your contributions, any HP credits to your account are recordkeeping entries only and are not deposited to a separate fund or benefits trust. RMSA benefits are paid from the assets in the benefits trust (including earnings on your contributions) and/or from HP's general assets.

Claims procedures

Your account is available to pay for eligible health care expenses following your retirement or termination of employment from HP. As soon as you have incurred eligible expenses, you can file a claim for reimbursement with Your Spending Account (YSA), the claims processor and claims administrator.

The YSA website offers you the convenience of creating a claim form online and uploading your documentation directly on the site, without any printing or faxing required. Once you enter the site, select the correct plan at the top of the page and then choose Submit Claims to get started:

1. Enter claim information for eligible expenses and review it.
2. Include your providers' name and address if you'd like YSA to mail the reimbursement directly to your provider.
3. Follow the instructions to submit your claim and receipts for processing. You may attach your documentation on the YSA website, or you may print and fax/mail your documentation to YSA. When faxing or mailing, be sure to sign your claim form.
4. A decision on your claim will typically be made within 10 days after your claim and receipts are received.

You can track your claim status, verify YSA has received your documentation and review your documentation on the website 24 hours a day, 7 days a week. There is no minimum amount required to submit a claim.

Claims must include appropriate documentation of your expense, which may include an explanation of benefits (EOB), itemized receipts, and a physician's prescription and/or statement of medical necessity for eligible over-the-counter medications. Go to the YSA website (accessible through Your Benefits Resources website) or contact a YSA representative for more information about the types of documentation that are required for various types of expenses (see Section 2, **Benefits resources and phone numbers**).

Reimbursement checks are processed on an on-going basis as claims are approved, up to the available amount in your account. Reimbursements are first taken from the portion of your account attributable to your own contributions, and then taken from any portion of your account attributable to HP credits. Reimbursement checks can be mailed to your address on file with Your Spending Account (mailing times vary, but you should allow at least 10 days after filing your claim to receive your payment), unless you choose the electronic funds transfer option described later in this section. Be sure to keep a copy of all claims for your records.

Eligible expenses must be submitted to Your Spending Account no later than 18 months after the date you receive services (or in the case of premium payments, within 18 months of the time period for which the premiums apply).

If you have a question about claims procedures, forms, or the status of a particular reimbursement request, contact Your Spending Account (see Section 2, **Benefits resources and phone numbers**). If your claim for benefits is denied, you can file an appeal. See Section 18, **Administrative information**, for information on appeals procedures and your rights under the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Electronic funds transfer

The RMSA includes an option to have reimbursements paid directly to your checking or savings account via electronic funds transfer (EFT). This method of reimbursement is convenient and eliminates the risk of lost or stolen checks.

To elect the EFT option, follow the steps outlined on the YSA website to set up electronic payment of your claims. Under the “Your Profile” page on the YSA website, you’ll need to enter your banking information (bank name, account type, routing number, and account number). Your bank’s routing and account numbers can be found on the bottom of your checks. Once you’re signed up for EFT, after your claim is approved, funds will automatically be deposited into your checking or savings account.

If your bank account number or any other banking information changes after you elect EFT, you must update your information on the YSA website or by speaking with a YSA representative.

Administrative error

If, for any reason, including administrative error, the amounts you receive as reimbursement for eligible expenses from your RMSA exceed your actual account balance at any point in time, your RMSA may have a negative balance. A negative balance will require that you repay any necessary amounts to the plan administrator. In this case, you may receive a letter from Your Spending Account requesting that you repay overpaid funds.

When you experience certain life events

If you get married, get divorced, have a baby, become disabled, leave HP, or otherwise experience a significant life event, it’s important that you understand how your RMSA may be affected and what action you may need to take. Please see Section 17, **How certain life events affect your benefits**, for details.

If the plan changes

HP expects to continue the RMSA, but reserves the right, for any reason, to change, amend, or terminate the plan. A change, amendment or termination of the plan may, for example, reduce or eliminate future contributions to the plan. However, the change, amendment or termination will not reduce your existing RMSA balance attributable to your contributions. Furthermore, no change or amendment can vest in HP any interest in or control of the RMSA trust fund, or authorize or permit trust assets to be used other than for the exclusive purpose of providing benefits to participants or their surviving tax dependents or for defraying reasonable plan expenses.

Assignment of accounts

Except as may be required by law, your RMSA cannot be transferred, assigned, garnished, attached, or used as collateral. RMSAs are also precluded from assignment under a domestic relations order related to divorce.