

What's changing for 2023?



Pre-2003 HP Retiree Medical Program or former Digital Program

HP recognizes the importance of health care costs for retirees, which is why we offer a range of cost-effective medical options along with expanded choices for Medicare-eligible retirees through Alight Retiree Health Solutions (formerly the Aon Retiree Health Exchange). We encourage you to carefully consider whether your current medical coverage remains the right fit for you: your life, your health, and your budget. Take time to explore your options and confirm or change your coverage.

Highlights:

Retirees and family members who are Medicare-eligible	
UnitedHealthcare (UHC) Medicare Advantage PPO enhancements	You'll see several enhancements to the UHC Medicare Advantage PPO Core and Plus options. Primary care physician (PCP) and specialist office visit copayments are decreasing by \$15, and the annual out-of-pocket maximum is decreasing by \$500. Additionally, you'll have access to a new Personal Emergency Response System wearable device for 24/7 monitoring and Healthy at Home Premium for home-delivered meals, rides to medical appointments and pharmacies, and in-home personal care.
Tufts Medicare Supplement option	There will be changes to the Tufts Medicare Supplement w/PDP option. The copayment for a 30-day supply of Tier 2 prescription drugs is decreasing from \$35 to \$25, and the annual deductible is increasing from \$250 to \$500.
Prescription drug provider for Tufts Medicare options	Optum is replacing CVS Caremark as prescription drug provider for the Tufts Medicare Supplement and Tufts Medicare HMO options.
Harvard Pilgrim Enhanced option	The Harvard Pilgrim Enhanced option is no longer available.

Retirees and family members who are not yet Medicare-eligible

Cigna replacing Aetna as HP's medical carrier in Oregon and Washington state	Cigna will replace Aetna as the medical carrier for the High Deductible Health Plan, Consumer Driven Health Plan with Health Reimbursement Account, Preferred Provider Organization, and Exclusive Provider Organization medical options. If you're enrolled in an Aetna medical option in these states, we'll automatically enroll you in the same medical option with Cigna. Cigna offers a similar choice of in-network providers and hospitals. Prescription drug benefits will continue to be provided through CVS, and benefits for mental health and substance use will continue through ComPsych.
Change in medical option availability	Blue Essentials HMO (Texas) and Harvard Pilgrim HMO (New England) will no longer be available due to high costs or low enrollment. See your enrollment materials or the MyHPBenefits website for information about other available coverage options.
Consolidated Omnibus Budget Reconciliation Act (COBRA) continuation and changes	If you're continuing HP dental or vision coverage under COBRA, there will be no changes to benefits but dental premiums will be increasing.

For more information about changes to your 2023 benefits, view the [enrollment guide](#).

Beginning in 2023, non-Medicare-eligible retirees and spouses/partners will have access to enhanced family-building benefits through Kindbody. [Learn more](#).