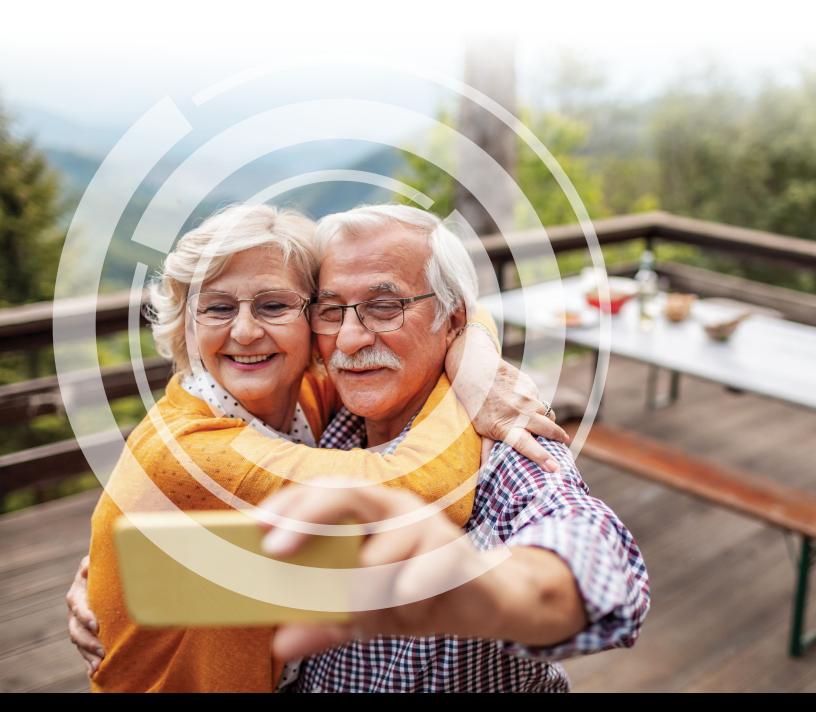
2023 Retiree Benefits Enrollment Guide



Benefits focused on you

For US retirees and spouses/partners participating in the HP Retiree Medical Program



Don't take any chances! Confirm your 2023 coverage by November 11, 2022.

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Welcome

It's time to enroll for HP retiree benefits.

HP non-Medicare retiree benefits enrollment: October 24 – November 11, 2022

Medicare open enrollment through Alight Retiree Health Solutions: October 15 – December 7, 2022

Get ready

Your enrollment packet includes this **2023 Retiree Benefits Enrollment Guide** and a **personalized statement**.

- **Use this guide** to understand your choices, what's changing for 2023, and required actions.
- Confirm your appointment to speak with a licensed Benefits Advisor for personalized assistance if you're Medicare-eligible and not already enrolled through Alight Retiree Health Solutions (Alight).
- Check out webinars on HP Continuum to learn more about your medical options and how to enroll. See page 3.

If you don't enroll...

- You will have the 2023 coverage shown on your personalized statement.
- Medicare-eligible and not already participating through Alight? You will not have HP medical coverage in 2023 if you don't enroll by December 7.

Important!

Starting January 1, 2023, Medicare-eligible HP retirees and spouses/partners participating in the HP Retiree Medical Program will have medical coverage available exclusively through Alight Retiree Health Solutions (formerly Aon Retiree Health Exchange). See page 5.

Using this guide



MEDICARE-ELIGIBLE

If you and your covered spouse/partner are **eligible for Medicare**, refer to the section showing this symbol. See page 4.



MEDICARE-ELIGIBLE

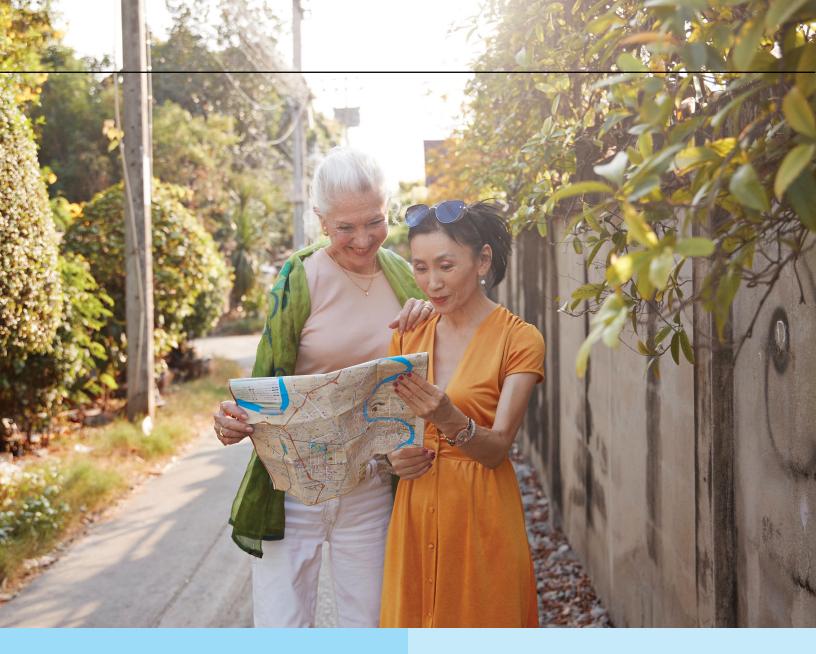
+ NON-MEDICARE-ELIGIBLE

If you're covering a **mix of Medicare-eligible and non-Medicare-eligible** family members, refer to the section showing this symbol. See page 6.



NON-MEDICARE-ELIGIBLE

If you and your covered spouse/partner are **not eligible for Medicare**, refer to the section showing this symbol. See page 8.



Check out HP Continuum

Visit hpcontinuum.com for:

- Enrollment tips and webinars
- Medical option coverage summaries
- Contact information for HP benefit programs





Update your address/ add your email address

Don't miss important benefits communication!

- Go to www.myhpbenefits.com.
- In the "Your Profile" menu at the top of the page, select "Manage Communications" and then "Change" to update your address and add your email address.

If you don't remember your password, follow the prompts on the login page to reset it.

Learn more and ask questions

- Join us for live webinars for HP Retiree Medical Program participants to learn more about enrollment, what's changing for 2023, and Medicare coverage options through Alight Retiree Health Solutions.
- Can't attend a live session? Access the webinars on hpcontinuum.com beginning October 24.

Learn about	Dates	Times	Phone access	Webex access
Alight Retiree Health Solutions	October 25	11 a.m. to 1 p.m. PT	Phone: 1-618-539-7006 Access code: 2498 647 8361	Visit: webex.com Select: "Join" Event number: 2498 647 8361 Event password: Retiree1! To connect audio, use computer audio or dial: 1-618-539-7006 Access code: 2498 647 8361
Alight Retiree Health Solutions	November 2	8:30 to 10:30 a.m. PT	Phone: 1-618-539-7006 Access code: 2480 023 9982	Visit: webex.com Select: "Join" Event number: 2480 023 9982 Event password: Retiree1! To connect audio, use computer audio or dial: 1-618-539-7006 Access code: 2480 023 9982
Kaiser Permanente	November 2	12 to 1 p.m. PT	N/A	Visit: https://webinars.on24.com/ Medicare/HPInc2022OE You must register with an email address before attending the session. Your email address will only be used to send you the webinar link.

Medicare-eligible



What's changing for 2023

Review this section to see what's changing if you and your covered spouse/partner are eligible for Medicare (or will become eligible by the end of January 2023).

Starting January 1, 2023, Medicare-eligible retirees and spouses/partners will have medical coverage available exclusively through Alight Retiree Health Solutions.



If you or your covered spouse/partner is eligible for Medicare, you must enroll through Alight if you want HP medical coverage in 2023.

Alight medical options provide value and choice

HP has offered retirees the opportunity to purchase coverage through Alight (formerly Aon) for more than 10 years. Thousands of our retirees already participate and enjoy the value and choice offered through Alight.



Explore your options

Visit retiree.alight.com/hp to access plans that are similar to or better than the ones you participate in today—while potentially saving hundreds or even thousands of dollars on annual medical premiums. Also explore dental, vision, and hearing care plans.



Speak with a Benefits Advisor

If you're not already enrolled through Alight, look for your letter from Alight* and confirm your appointment to get personalized assistance from a Benefits Advisor who can help you choose your 2023 coverage.

Already enrolled through Alight?

Log on to your account at retiree.alight.com/hp to view your current coverage and compare it with other plans available through Alight in 2023. Use the customer ID and password you used in the past to access your Aon Retiree Health Exchange account.

Special message for Kaiser Permanente HMO Senior participants

Current Kaiser HMO Senior participants will be automatically enrolled in Kaiser's Individual Medicare plan, effective January 1, 2023, if you take no action.

Watch for an information packet from Kaiser with more details about the Kaiser Individual Medicare plan and other options available to you.

To waive Kaiser coverage, sign and return the form you receive from Kaiser within 28 days.

Questions? Please direct all questions about Kaiser medical coverage to Kaiser. The HP Benefits Center won't have information about your coverage or costs.

Dental premiums increasing**

Retiree premiums for dental coverage in 2023 will see a modest increase due to dental cost increases nationwide.



Schedule or confirm your appointment with a Benefits Advisor

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 (8 a.m. and 8 p.m. Central Time).



^{*} The coverage options available through Alight do not include options with Kaiser Permanente, so you will not receive a letter from Alight if you are currently enrolled in the Kaiser HMO Senior. See the special message on this page for information.

^{**} For recent retirees participating in dental benefits through the Consolidated Omnibus Budget Reconciliation Act or COBRA

Mix of Medicare-eligible and non-Medicare-eligible



What's changing for 2023

Review this section if **you or some members of your family are eligible for Medicare** (or will become eligible by the end of January 2023) **and some are not**. You'll make separate medical option elections for those who are eligible for Medicare and for those who are not.





Important!

- Medicare-eligible retirees and spouses/partners MUST enroll in coverage through Alight Retiree Health Solutions, if not already participating through Alight.
- For any non-Medicare-eligible spouses/partners to have HP medical coverage in 2023,
 Medicare-eligible retirees MUST enroll through Alight.
- Non-Medicare-eligible family members may enroll separately in one of the HP group retiree medical options.

Changes for retirees and spouses/partners who are **eligible** for Medicare



Review pages 4 - 5.

Changes for retirees and spouses/partners who are **not eligible** for Medicare



Review pages 8 - 9.

If you (or your spouse/partner) will become eligible for Medicare later in 2023

- You should still enroll in an HP non-Medicare medical option for the coming year if you or your covered spouse/ partner will become eligible for Medicare February 1 or beyond.
- See the "What happens after you enroll" section, starting on page 14, for details about what happens if you or your covered spouse/partner becomes eligible for Medicare.

Important dates

October 15 - December 7:

Medicare-eligible retirees and spouses/partners enroll through Alight Retiree Health Solutions

October 24 - November 11:

Non-Medicare-eligible retirees and spouses/partners enroll in HP group retiree medical coverage

Non-Medicare-eligible



What's changing for 2023

Review this section to see what's changing if you or your covered spouse/partner is **not** eligible for Medicare (and won't become eligible by the end of January 2023).

Important!

If you are not eligible for Medicare, you can continue to participate in HP group retiree medical coverage until you qualify for Medicare, as long as any Medicare-eligible family members are enrolled in coverage through Alight Retiree Health Solutions.



Medical changes

Although most non-Medicare HP retiree medical options are staying the same, there are some changes you should be aware of, and your monthly premiums may increase based on continuing health care inflation nationally.

Effective January 1, 2023, there will be changes to medical carriers or medical options in select locations.

- Oregon and Washington state: Cigna will replace Aetna as the medical carrier for the HDHP, CDHP w/HRA, PPO, and EPO 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 through CVS, and benefits for mental health and substance use will continue through ComPsych.
- Texas: Blue Essentials HMO will no longer be available.
 If you're enrolled in this option, we'll automatically enroll you in the Anthem BlueCross BlueShield EPO. You can also consider other options available where you live.
- Hawaii: HMSA PPO will no longer be available. If you're enrolled in this option, we'll automatically enroll you in the Kaiser Hawaii PPO.
- Harvard Pilgrim HMO: As part of the merger of Harvard Pilgrim and Tufts, HP will no longer offer the Harvard Pilgrim HMO option. If you're enrolled in this option, we'll automatically enroll you in the Tufts HMO.

See your personalized statement for the coverage you'll have in 2023 if you take no action.

Go to **MyHPBenefits** to confirm or change your assigned coverage for 2023.

What does it mean?

CDHP w/HRA: Consumer Driven Health Plan with

Health Reimbursement Account

CMP: Comprehensive Medical Plan

EPO: Exclusive Provider Organization

HDHP: High Deductible Health Plan

HMO: Health Maintenance Organization

PPO: Preferred Provider Organization

Transition-of-care benefits

If you're changing from one medical, prescription drug, or behavioral health carrier to another for 2023 and your current provider isn't in your new carrier's network, transition-of-care benefits may be made available to you. See page 14.

Dental premiums increasing*

Retiree premiums for dental coverage in 2023 will see a modest increase due to dental cost increases nationwide.

* For recent retirees participating in dental benefits through the Consolidated Omnibus Budget Reconciliation Act or COBRA



Need help deciding?

Visit MyHPBenefits and select "Enroll in 2023 Benefits" to view the medical options and medical carriers available in your area. You can also review medical option coverage summaries and access tools to help you decide on MyHPBenefits.

Contact HP Health Hub by Included Health if you have questions about provider networks or need support with more complex health care needs. Download the Included Health app (available on the Apple App Store and Google Play Store), visit includedhealth.com/hp, or call 1-855-633-9251.

Choosing your 2023 coverage

Your coverage options include:

- Alight Retiree Health Solutions (formerly Aon Retiree Health Exchange) for Medicare-eligible retirees and spouses/partners.
- HP retiree medical options* for non-Medicare-eligible retirees and spouses/partners.

Important!

If you qualify for Medicare but your covered spouse/partner does not, you must enroll in medical coverage through Alight for your non-Medicare-eligible spouse/partner to continue HP medical coverage in 2023.

	Medicare-eligible	Not eligible for Medicare	
	Coverage exclusively through Alight Retiree Health Solutions	HP group retiree medical coverage	
How it works	Alight offers medical and prescription drug coverage through a variety of insurance companies nationwide.	HP selects insurers or carriers to offer retiree medical options with varying coverage features.	
Types of options available	A range of Medicare options, including: • Medicare Advantage, • Medicare Supplement (Medigap), and • Medicare prescription drug plans (Medicare Part D) Dental, vision, and hearing care plans are also available.	Depending on where you live: • HDHP • CDHP w/HRA • Premium PPO • Value PPO • HMOs See details in the medical option coverage summaries when you enroll on www.myhpbenefits.com.	
How premiums are set	Premiums are based on the competitive market and reflect the underlying cost of care across all the members of a particular insurer.	Premiums reflect the underlying cost of care across HP's retiree population.	
How to enroll	See pages 12 – 13 in the "How to enroll" section for more details about enrolling.		
Enrollment dates	October 15 - December 7, 2022	October 24 - November 11, 2022	
Support available	A Benefits Advisor can help you compare your options during enrollment with a personalized appointment. Ongoing support is available to answer questions and help if you move or have a change that affects your coverage.	HP Benefits Center representatives are available to answer questions during and after enrollment.	

^{*} If you're not eligible for Medicare, you also have the option to purchase coverage through a public health exchange instead of through HP. The choices vary depending on where you live. If you decide to purchase coverage through the public health exchange instead and the HP benefits annual enrollment period has already ended, please contact the HP Benefits Center by December 16, 2022, by 6 p.m. Pacific Time (8 p.m. Central Time), and notify the representative you've enrolled in an individual insurance market plan and will be discontinuing your 2023 HP medical and prescription drug coverage. By notifying the HP Benefits Center of your public health exchange coverage, you'll keep the option to enroll in HP coverage within 31 days of disenrolling from a public health exchange plan in the future. When you disenroll from a public health exchange plan, if you wish to re-enroll in HP benefits coverage, you must contact the HP Benefits Center within 31 days of dropping your public health exchange coverage.



How to enroll

Medicare-eligible retirees and spouses/partners enrolling through Alight Retiree Health Solutions Visit retiree.alight.com/hp or call 1-800-975-0355 from October 15 - December 7, 2022 to be guided through the application process.

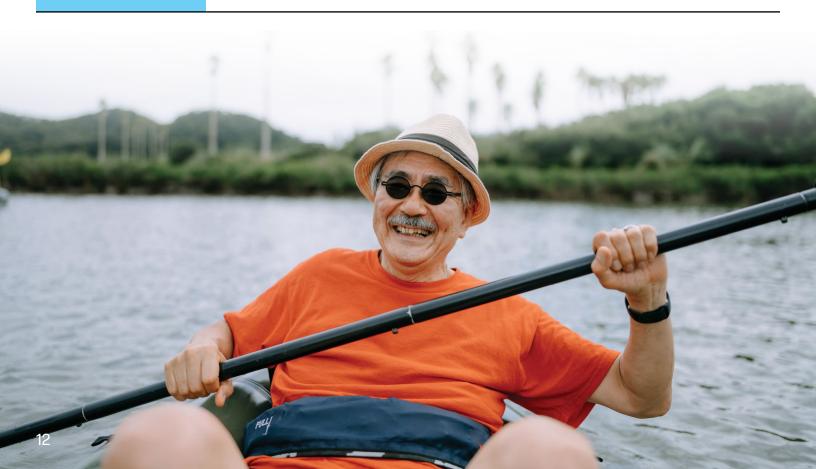
If you're not already enrolled through Alight:

- 1. Review the letter you received from Alight* in mid-October with details about your pre-scheduled appointment with a Benefits Advisor.
- 2. **Be sure to confirm your appointment** to receive personalized assistance with choosing your 2023 coverage.
- 3. Meet with your Benefits Advisor and enroll in coverage through Alight for 2023.

If you're already enrolled through Alight, confirm your coverage.

TIPS:

- The HP Benefits Center will automatically be notified once your new medical coverage has been approved.
- Once you're enrolled with Alight, each fall you can review what's changed in your life, your health, and your budget and, if needed, enroll in a different plan through Alight.
- Individuals age 65 or older who live outside the United States (including Puerto Rico) or who don't qualify for Medicare can participate in the UnitedHealthcare Medicare Supplement PPO.
- * If you're a Kaiser HMO Senior member, look for a letter from Kaiser instead. If you're currently enrolled in a Kaiser HMO Senior, you'll be automatically enrolled in Kaiser's Individual Medicare plan, effective January 1, 2023, unless you make a change or enroll in a non-Kaiser option through Alight.



Non-Medicareeligible retirees and spouses/ partners enrolling in an HP retiree medical option Go to MyHPBenefits at www.myhpbenefits.com October 24 through November 11, and select "Enroll in 2023 Benefits."

- 1. Choose who you want to cover and verify everyone you enroll is eligible (or discontinue coverage if they're not). For dependent eligibility questions, view the HP benefits: Who you can cover guide on MyHPBenefits.
- 2. Verify or change your elections for non-Medicare-eligible family members.
- 3. Select "Continue" and look for the "All done! You're enrolled!" message.

TIPS:

- If you split your time between two homes: Verify the medical option you chose allows for services in both locations. HMO service areas may be restricted.
- If you want to change your elections: After you enroll, you can go to MyHPBenefits anytime through November 11 to change your elections.

Questions?

HP Benefits Center representatives are available Monday through Friday, between 6 a.m. and 6 p.m. Pacific Time (8 a.m. and 8 p.m. Central Time).

- Call 1-800-890-3100 (outside the US, Puerto Rico, or Canada: 1-847-883-0465), and say "HP Benefits Center."
- Go to www.myhpbenefits.com and select the blue "Need Help?" button at the lower-right side of any page to ask questions.

Mix of Medicareeligible and non-Medicare-eligible family members You'll make two medical elections.

- One will be for those who are eligible for Medicare, and one will be for those who are not.
- If you enroll yourself and/or your Medicare-eligible family members in coverage through Alight, you can enroll any non-Medicare-eligible family members in HP retiree medical options or in coverage through a public health exchange.

If you don't enroll through Alight Retiree Health Solutions (for Medicare-eligible retirees and spouses/partners) or make changes to your HP coverage (for non-Medicare-eligible retirees and spouses/partners), the coverage shown on your enclosed personalized statement and on MyHPBenefits is what you'll have for 2023.

What happens after you enroll

Medicare-eligible: If you enrolled through Alight Retiree Health Solutions

After you've completed your application for coverage through Alight Retiree Health Solutions, it will be submitted to your new health plan for approval.

When your new coverage has been approved, the HP Benefits Center will be automatically notified so that any covered dependents who aren't eligible for Medicare can continue their HP group retiree medical coverage for 2023.

Non-Medicare-eligible: Confirm your 2023 coverage after you enroll

After you submit your elections for non-Medicare-eligible family members, you have until November 11 to make any additional changes. In late November, you'll receive a Confirmation of Benefits statement by US Mail.

If you need to make corrections, call the HP Benefits Center immediately at 1-800-890-3100. You must make corrections by December 16, 2022, at 6 p.m. Pacific Time (8 p.m. Central Time). After that date, you won't be able to make changes for 2023 unless you experience a qualified status change and call the HP Benefits Center within 60 days.

Non-Medicare-eligible: Transition-of-care benefits for non-Medicare-eligible

Transition-of-care benefits may be available if you're not eligible for Medicare and you're changing from one medical, prescription drug, or behavioral health carrier to another for 2023 and your current provider isn't in your new carrier's network.

Transition-of-care benefits let you keep using your current provider on an in-network basis for a limited time. If you or any of your covered family members are receiving care for a condition and will continue to need treatment for it in 2023:

- Contact your new medical, prescription drug, or behavioral health carrier once you receive your new ID card in late 2022 or early 2023. Look for the contact information on the back of your card.
- You'll be asked to provide basic information about the patient, condition, and treating provider.
- Important! Allow up to 30 days to receive a decision.
 Services received during the review period will be handled according to the transition-of-care decision.

If transition-of-care benefits are approved, covered benefits will be processed at in-network benefit levels, for the time period approved by your new carrier.

Benefits will be subject to reasonable and customary (R&C) limits on covered expenses. Expenses for all other illnesses or injuries will be processed according to your new carrier's benefit provisions.



If you (or your spouse/partner) will become eligible for Medicare in 2023

You (or a spouse/partner) must enroll in Medicare Parts A and B as soon as you qualify, whether due to age or disability. Once you qualify, Medicare becomes your primary coverage, with coverage through Alight Retiree Health Solutions paying benefits on a secondary basis.

You must choose a new medical option through Alight that coordinates with Medicare to cover the part of the costs that Medicare doesn't. To ensure a smooth transition and avoid unnecessary expenses:

- Enroll in Medicare Parts A and B as soon as you're eligible (due to age or disability) by calling Social Security at 1-800-772-1213 or applying online at ssa.gov/medicare. Enrolling promptly will help you avoid some or all of the following:
 - A significant reduction in your benefits
 - Potential Medicare late-enrollment penalties
 - Financial responsibility for the portion of your claims that should have been paid by Medicare
 - Rejection of enrollment in a Medicare option through Alight Retiree Health Solutions
- When you meet with an Alight Benefits Advisor, you'll also need to enroll in Medicare Part D prescription drug coverage. Your Benefits Advisor will guide you through the process.
- For help with Medicare enrollment before age 65 due to disability, contact Allsup at 1-800-883-6650. HP provides access to Allsup, an agency that specializes in Medicare coordination services. You may find that Allsup can help complete your Medicare enrollment more quickly than you could on your own.

Note: If you become eligible for Medicare, you must enroll through Alight Retiree Health Solutions for your non-Medicare-eligible spouse/partner to continue their HP coverage.

About your address

If your address changes:

- Report the change on www.myhpbenefits.com or to the HP Benefits Center. Your address change will automatically be shared with the applicable carriers for health benefits and/or the HP Retirement Medical Savings Account (RMSA).
- For other benefits (e.g., Group Legal Insurance through ARAG), report address changes to the benefit vendors for the programs in which you participate (go to hpcontinuum.com for contact information).

If you split your time between two homes:

Verify the medical option you chose allows for services in both locations. HMO service areas may be restricted.

Stay connected with HP Continuum

Visit hpcontinuum.com to connect with HP's retiree community:

- Get special previews before retiree benefits enrollment each fall.
- Enjoy exclusive services for retirees, including discounts on HP products and services.
- Keep up with HP news.
- Order a replacement Retiree Gold Badge.

If you're new to HP Continuum, register at hpcontinuum. com/register.

Legal information

The information contained in this retiree enrollment guide includes important changes to your HP retiree benefits. This guide represents a summary of material modifications under the Employee Retirement Income Security Act of 1974, as amended (ERISA), and updates information provided in the HP Inc. U.S. Retiree Benefits Summary Plan Descriptions for medical benefits under the HP Inc. Retiree Welfare Benefits Plan (plan number 557). It's important for you to review this retiree enrollment guide (and other enclosed information) carefully and keep it with your copy of the HP Inc. U.S. Retiree Benefits Summary Plan Descriptions for future reference. In the event of any inconsistency between this guide, the HP Inc. U.S. Retiree Benefits Summary Plan Descriptions, and the terms of the plans or programs, the terms of the plans or programs will control.

HP Inc. reserves the right to amend or terminate any of the plans and programs described in this retiree enrollment guide at any time. Also, nothing in the enrollment materials creates a contract of employment between retirees and HP Inc.

HIPAA (Health Insurance Portability and Accountability Act of 1996)

HP is committed to protecting the confidentiality of your personal health information. HP health plans are required by the HIPAA Privacy Rule to maintain the privacy of your health information. Detailed information regarding HP's privacy practices concerning your personal health information, including HP's responsibilities regarding the use and disclosure of your personal health information and your rights under HIPAA's privacy rules, can be found in your HIPAA Privacy Notice. You can view this notice on MyHPBenefits at www.myhpbenefits.com. Go to MyHPBenefits>Quick Links> Forms & Plan Information. You can also request a copy of the notice by calling the HP Benefits Center at 1-800-890-3100.

Your privacy is our priority

Although HP strives to limit use and disclosure of Social Security numbers as much as possible, Social Security numbers are still the unique identifier typically used by most health care providers, as well as being the identifier required by the government and Medicare for reporting purposes. You can view HP's privacy policy on MyHPBenefits at www.myhpbenefits.com. Go to MyHPBenefits>Quick Links>Forms & Plan Information.

Coverage for women's preventive health care

Under the Affordable Care Act, women's preventive health care—such as mammograms, screenings for cervical cancer, prenatal care, and other services—is covered with no cost sharing. HP also covers additional women's health services (such as screenings, counseling, and routine prenatal visits) and prescription drugs at 100% with no deductible under most HP medical options. Similar coverage provisions may be available with HMO options (contact your HMO for details).

Coverage for reconstructive surgery after a mastectomy

HP is required to provide the following reminder to all health plan participants annually. Under federal law, health plans and health insurers that cover mastectomies must also cover reconstructive surgery after mastectomies. Coverage includes reconstructive surgery of the breast on which the mastectomy was performed, reconstructive surgery of the other breast to produce a symmetrical appearance, and prostheses and physical complications at all stages of mastectomies (including lymphedemas). In 2023, all HP medical options will continue to provide these benefits, subject to applicable copayment, deductible, coinsurance, certification, or review provisions.

Retiree medical re-enrollment rules

As you consider your choices, keep in mind that if you elect to not participate in HP retiree medical coverage (or coverage through Alight Retiree Health Solutions, if you qualify for Medicare), the following re-enrollment restrictions will apply:

- You will not have an option to re-enroll in retiree medical coverage (or coverage through Alight Retiree Health Solutions, for Medicareeligible individuals) during future annual enrollment periods. Instead, you will be eligible to re-enroll only within 31 days of losing coverage under another employer's group medical plan or within 60 days of losing coverage purchased from a public health insurance exchange. Losing coverage under another employer's group medical plan could include the loss of your own coverage through another employer or the loss of coverage under your spouse's/partner's employer's plan.
- If you die after declining HP coverage, your surviving dependents will not be eligible to participate in HP benefits following your death.
 Only dependents who are covered on the date of death can qualify to continue HP coverage.

HP's retiree re-enrollment rules are designed to ensure a broad base of participation in the HP Retiree Medical Program and help control premium costs for all retirees.

Cover the right people

It's your responsibility to ensure that the dependents you enroll are eligible. When you enroll your dependents, you are representing to the plans that the dependents are eligible. Any attempt to enroll an ineligible dependent is considered a material misrepresentation by you and evidence of fraud on the plans. If you cover a dependent who isn't eligible, that dependent's coverage may be dropped retroactively, without eligibility for COBRA or retroactive premium refunds. Here are some important points to keep in mind when you enroll:

- Correct any errors. Review the family information on the enclosed personalized statement and on MyHPBenefits. Make any corrections when you enroll. Also be sure that you have provided a Social Security number for each covered dependent. This will avoid delays in processing your enrollment and initiating coverage.
- Enroll only eligible dependents. Please ensure that all of your dependents continue to meet the eligibility rules. For complete eligibility rules, see the HP benefits: Who you can cover guide on MyHPBenefits.
- Dependent eligibility is subject to periodic audits. If you're found
 to be covering an ineligible dependent or you don't provide the
 required information by the due date, that dependent's coverage
 will be dropped retroactively without eligibility for COBRA or
 retroactive premium refunds.



