



Your US benefits annual enrollment overview

» Look for this icon to find personalized tips and moves you can make to get the most value from your HP benefits.

Jane, you took action during last year's annual enrollment—good move.

Now, it's time to enroll for 2022. This is your chance to explore your options, reevaluate your health and financial needs, and enroll in benefits that can help you take control of your future.

Most of your benefits are remaining the same. Here's what's new:

- HP Health Hub by Grand Rounds is introducing two ways to get virtual health care anytime, anywhere.
- CVS Caremark will be HP's prescription drug administrator.
- GuidanceResources by ComPsych offers in-person and virtual mental health support and resources for children, teens, and adults. Learn about these and other resources in the enclosed flyer.

Review this personalized overview, visit the [Benefits Annual Enrollment Center](#) to learn about changes for 2022, and then access MyHPBenefits to compare your options and costs.

» **Tip:** You can find the link to the Benefits Annual Enrollment Center in your annual enrollment emails from US Benefits.



Check out HP Health Hub by Grand Rounds!

Find care in your network, connect with doctors online 24/7, get live help to explain changes to your 2022 health care options, and more with HP Health Hub. All at no cost to you—learn more inside.

Don't miss the deadline! Enroll for 2022 HP benefits October 25 – November 12

Even if you aren't making changes, it's important to confirm your coverage and carriers, review your dependent information and beneficiaries, find out what's changing, and re-enroll in benefits that don't carry over each year, such as Flexible Spending Accounts. Access MyHPBenefits from The Daily Inc. or directly from your web browser at www.myhpbenefits.com with your user ID and password (not your HP network credentials) and select the "Enroll in 2022 Benefits" tile.

How much health care do you use?

Start by thinking about your health care experience in 2020 and so far in 2021. Were these health care expenses typical for you and your spouse/partner? If not, consider your usage in an average year and any known health care needs in 2022.

Low users of health care...

- Visit a doctor no more than five times or only for preventive care.
- Rarely fill prescriptions or don't have any recurring medication needs.
- Don't have any hospitalizations or chronic health care needs.

Medium users of health care...

- Visit a doctor between six and 10 times for services other than preventive care.
- Fill multiple prescriptions or take a brand-name drug rather than a generic drug.
- Don't have any hospitalizations but manage a chronic health care need.

High users of health care...

- Visit a doctor 11 or more times.
- Have recurring, serious medication needs.
- Have significant chronic health care needs that require numerous specialist visits, a hospitalization, or surgery.



Wondering how much you spent on health care this year?

- Contact HP Health Hub by Grand Rounds to see how your year-to-date expenses stack up against your annual deductible and out-of-pocket maximum.
- Visit myhealthequity.com to view your HSA or Limited Purpose Health Care FSA balance.

CVS Caremark replacing Express Scripts for prescription drugs

CVS Caremark will be our new prescription drug administrator in 2022. Their network of more than 66,000 participating retail pharmacies includes 99% of the pharmacies used by HP employees today. CVS Caremark will work with Express Scripts to transfer any remaining mail-order refills and prior authorizations on or before January 1, 2022—you won't need to take any action. In late December, you'll receive a welcome package from CVS Caremark with your new prescription drug ID card. For more information, visit the Benefits Annual Enrollment Center >What's changing for 2022.

Get personalized help choosing your medical option

- **HP Health Hub by Grand Rounds** can help with complex health care needs, questions about provider networks, or estimating your out-of-pocket health care expenses.
- **ALEX** asks you questions and estimates your out-of-pocket costs for each HP medical option...then shows you the top option.

See "Questions?" later in this overview for contact information.

Your 2022 medical options

Here are highlights of the Anthem BCBS HDHP w/HSA and some other HP medical options you might want to consider in 2022. You can view all of your available options on MyHPBenefits.

| | Anthem BCBS HDHP w/HSA | Anthem BCBS CDHP w/HRA | Anthem BCBS Premium PPO |
|--|--|-----------------------------------|----------------------------------|
| Pay-period contribution for You + Spouse / Partner coverage* | \$129 | \$214 | \$269 |
| In-network annual deductible | \$2,000 employee only/\$4,000 employee covering dependent(s) | \$1,300 individual/\$3,900 family | \$650 individual/\$1,950 family |
| HP-funded account (HRA/HSA) | \$500 individual/\$1,000 family | \$500 individual/\$1,000 family | N/A |
| In-network office visits | You pay 20% after deductible | You pay 20% after deductible | You pay \$20 PCP/\$45 specialist |
| Out-of-network coverage | Yes, with reduced benefits | Yes, with reduced benefits | Yes, with reduced benefits |

* Make a move for a healthy future and lower your 2022 HP medical contributions. See the "Save with wellness incentives" section in this overview.

» You've registered your HP Health Hub account. Make HP Health Hub your first stop for all of your health care needs. Visit grandrounds.com/hp or call your care team at 1-855-633-9251.



HP Health Hub: Your first stop for all your health care needs

HP Health Hub by Grand Rounds is a central resource where you'll find extensive support for navigating the complex world of health care and ensure you get the help you need. Resources and support are available 24/7 via phone, website, or app and include:

- Help finding in-network physicians, including primary care doctors and specialists
- Detailed explanations about medical coverage benefits, including Explanation of Benefits (EOBs) and covered services
- Quick connections with a clinician for a virtual urgent or everyday care visit

HP Health Hub simply gets you the care you need and is provided by HP at no cost to you.

New! See a physician online 24/7

HP Health Hub is introducing two new ways to get the care you need without a trip to the doctor's office:

- **Virtual Primary Care:** Starting January 1, use HP Health Hub to select your own primary care provider you can meet with online when you need a quick answer, a highly personal discussion, or something in between. From routine checkups to managing a chronic condition, your doctor will work with you to achieve your personal health care goals.
- **Virtual Urgent Care:** Available now, connect with a licensed physician online within minutes to diagnose a new issue, prescribe medication, order tests, and more.



Download the Grand Rounds Health app to get started.

Save with wellness incentives

Your wellness incentive credits will be applied toward your employee contributions for 2022 HP medical coverage over the course of the year on a per-pay-period basis.

Get up to \$400 in wellness incentive credits when you and your covered spouse/partner each complete a Know Your Health Numbers Screening by November 12.

» As of September 17, you and your spouse/partner had not yet completed a Know Your Health Numbers Screening in 2021. If you or your covered spouse/partner haven't done so already, complete your screening by November 12 to receive the full wellness incentive credits for 2022.

Get up to \$200 in wellness incentive credits when you and your covered spouse/partner make or confirm your Tobacco-Free Wellness Pledge when you enroll between October 25 and November 12.

» Congratulations. We see that you and your spouse/partner made the Tobacco-Free Wellness Pledge for 2021. Your pledge will continue into 2022 unless you change it when you enroll.

For more details, visit the Benefits Annual Enrollment Center>Wellness incentives and rewards. **Note:** Even if you don't enroll in an HP medical option for 2022, you can still take advantage of the Know Your Health Numbers Screening and tobacco cessation resources at no cost to you. (You just won't receive wellness incentive credits.)

Make the most of every dollar

Health Savings Account (HSA)

You're currently enrolled in the HDHP w/HSA medical option. You elected to contribute \$2,500 to the HSA in 2021, but you may want to contribute more. For 2022, you can contribute up to \$3,150 for individual coverage or \$6,300 for family coverage, in addition to HP's contributions. You can start, stop, or change your HSA contributions anytime during the year.

Tip: Don't forget your HSA can be used for dental and vision expenses, too! That means you may not want to participate in a Limited Purpose Health Care FSA unless you plan to contribute the maximum to your HSA and still have additional dental or vision expenses.

HP Retirement Medical Savings Account (RMSA)

Good job, you're contributing \$25 per pay period to the HP RMSA. Don't forget, the plan allows you to contribute up to \$200 per pay period. Your balance as of September 17 is \$2,226.11. Consider contributing up to the \$200 maximum each pay period so you can grow your account and feel more confident knowing you're prepared for health care expenses in retirement.

» **Tip:** Check out the HP medical options and spending accounts guide on the Benefits Annual Enrollment Center for an overview of HP medical options and the accounts available to help you pay for health care.

» **Tip:** HP Health Hub can help you estimate how much to contribute to an HSA or a Health Care FSA based on your health care needs and the medical options you're considering.



Make a plan to conquer life's complexities

Read the enclosed flyer and discover the top mental health and family support tools from HP that you can use today, wherever you are in life.

With Well Beyond, HP's global wellbeing program, you can make a plan to take control of your physical, emotional, and financial wellbeing. Learn more by visiting US Benefits and selecting the "Well Beyond" tile.

» As of September 17, you've earned \$475 in PulseCash during 2021.* Can you max out your rewards for the rest of 2021? (Hint: Start by completing the survey on the back page.)

* These incentive dollars are considered taxable income.

Max out your wellness goals and rewards throughout 2022

Virgin Pulse can help you meet your wellbeing goals. Besides living healthier and having fun doing it, you can earn rewards of up to \$1,100 in PulseCash per year (\$550 each for you and your eligible spouse/partner) for participating! Stay motivated all year long by visiting Virgin Pulse.

Tip: Download the Virgin Pulse mobile app from your phone's app store.



Apple



Android

What to do next

1) Starting today

Visit the Benefits Annual Enrollment Center to learn more about 2022 HP benefits, including what's changing.

2) October 25 – November 12

Access MyHPBenefits from The Daily Inc. or directly from your web browser at www.myhpbenefits.com with your user ID and password (not your HP network credentials). Select the "Enroll in 2022 Benefits" tile to view your options and costs. Then, follow the prompts to make your 2022 benefit elections and submit by November 12.

3) After you enroll

You'll receive an email confirming your benefit elections about 24 hours later. If you need to make a change, go to MyHPBenefits and resubmit your choices before November 12.



Questions?

Visit the Benefits Annual Enrollment Center

While logged on to the HP network, go to The Daily Inc. > Employee Links^{PLUS} > Compensation & benefits > Benefits Annual Enrollment Center.

Attend the Virtual Benefits Fair

Visit the fair October 26 – 28 through the Benefits Annual Enrollment Center.

Get help choosing coverage

For help with...

Enrollment and general questions about all of your HP benefits

Contact the HP Benefits Center and speak with a representative.

- Select "Chat" at the top of any page on MyHPBenefits.
- Call 1-800-890-3100 and say "Annual Enrollment" for assistance.

Representatives are available between 6 a.m. and 6 p.m. Pacific Time (8 a.m. and 8 p.m. Central Time).

NEW! Schedule an appointment with the HP Benefits Center. Learn how on MyHPBenefits > Need Help with Enrollment?

Choosing a medical option

Call HP Health Hub by Grand Rounds at 1-855-633-9251 or visit grandrounds.com/hp. HP Health Hub can help with finding the right medical option if you have more complex health care needs or questions about provider networks.

Evaluating your medical and other benefit options

Use ALEX, our interactive decision-support tool, at myalex.com/hp/2022. ALEX asks you questions and estimates your out-of-pocket costs for each HP medical option...then shows you the top option.



Tip: Find a glossary of health care terms and acronyms on the Benefits Annual Enrollment Center.



Attend the HP Virtual Benefits Fair October 26 – 28

- Access live webinars hosted by the HP US Benefits team and selected vendors
- Explore exhibits and vendor booths
- Attend Q&A sessions with top experts, and much more!

Sessions will be available for replay until November 12. When you participate in the fair anytime between October 26 and November 12, you'll qualify to receive Virgin Pulse points and a personalized 2022 calendar from HP.

Tell us what you think by November 12



- Scan the QR code
- Answer a few questions
- Earn 100 Virgin Pulse points

You can also access the survey at <https://dsi.alight.com/hpsurvey>.



Want to see all your coverage at a glance? Visit MyHPBenefits and select the “Review All of Your HP Health and Insurance Coverage” rotating tile on the home page.

202101

JANE Q SAMPLE
100 MAIN STREET
ANYTOWN, TX 99999

Your privacy is our priority

HP places critical importance on the protection of employee data, and we have terms in our contracts with benefit vendors to ensure personal data is only used for limited purposes and kept secure. More information regarding how HP protects your data, as well as other security and legal considerations, can be found at [The Daily Inc.>Employee Links^{PLUS}>Compensation & benefits>US Benefits>Privacy and security](#).

This personalized overview reflects data as of September 17, 2021. If your employment status or personal circumstances (such as your residential address or leave of absence status) change, your current coverage and/or 2022 options may be automatically updated to conform to program rules and eligibility provisions. This information will be displayed on MyHPBenefits.



You conquer the complex at work. You meet a myriad of needs at home. **You're a born problem solver—and it's still okay to ask for help.**

Need emotional or stress management support?

Connect with ComPsych

GuidanceResources by ComPsych offers confidential help and resources* to help manage life's challenges, including:

- Up to **eight in-person or virtual counseling sessions** per concern, per year, at no cost to you
- Help finding a **local provider** who specializes in your mental health needs and accepts new patients
- Guided programs on **anxiety, mindfulness, sleep, stress, and more**
- Virtual behavioral health support services for **children, teens, and adults**
- Help quitting or managing **alcohol or drug use**



Visit guidanceresources.com
(use our Organization Web ID: HP) or
call 1-844-819-4773 to get started.

Need help with other health or family challenges?

Contact HP Health Hub by Grand Rounds

If you're in an HP Aetna, Anthem BCBS, or Cigna medical option,** HP Health Hub takes the guesswork out of navigating your total health care needs. They can:

- Connect you with **the right HP resource for your needs**, whether that's counseling for your teen, coaching for you, or care coordination for an aging parent.
- Help you understand how **your HP medical option** will cover services.
- Guide you to **trusted health care providers** and services in your area.

Flip this page to see some of HP's top life balance resources.



Visit grandrounds.com/hp
or call 1-855-633-9251
to get started.

* Some services are available to all benefits-eligible employees and family members through HP's Employee Assistance Program, while others are provided as part of HP medical coverage. ComPsych can help you find the care you need, either way.

** If you're enrolled in another HP medical option or waive HP medical coverage, HP Health Hub can help connect you to other HP benefit resources for your health care needs.



Looking for something else? HP has help for almost every need, at work or at home.



Expert assistance with managing and coordinating care for loved ones

- Special needs advocacy
- Aging family member support
- Care support for those with ongoing needs



Get started now
wellthy.com/hp



Care and education solutions for working families

- In-center and in-home nannies, babysitters, and elder care providers, including back-up care
- Special needs/disabled dependent care
- Tutoring and college coaching



Get started now
clients.brighthorizons.com/hpinc
user name: HP
password: Benefits4You
1-877-242-2737



Support for children's learning, social, and behavioral challenges

- Consultations with board-certified behavior analysts
- Personalized assessments
- Webinars, podcasts, and lesson plans



Get started now
rethinkbenefits.com/hp
sign-up code: hpinc
1-800-714-9285



Financial education and retirement planning tools

- 1:1 support with a Fidelity Planning & Advice Professional
- Relief from financial stress with an HP Investment Checkup
- Making a plan for getting out of debt



Get started now
netbenefits.com
1-800-457-4015



Resources to help you manage stress from any source

- Self-guided stress reduction Journeys
- Tips and reminders when you select the "Reducing Stress" Topic of Interest
- Healthy Habits track your progress as you build stress management skills



Get started now
engage.virginpulse.com/hp



Better sleep, even when you're stressed

- Personalized program improves your sleep without medication
- Research-backed weekly sleep sessions



Get started now
sleepio.com/hp



Make time for yourself and those you love. Learn more about HP's time off benefits, including expanded New Parent Time Off, by visiting US Benefits (The Daily Inc.>Employee Links^{Plus}> Compensation & benefits>US Benefits>Time off and leave).



You conquer the complex at work. You meet a myriad of needs at home. **You're a born problem solver—and it's still okay to ask for help.**

Need emotional or stress management support?

Connect with ComPsych

GuidanceResources by ComPsych offers confidential help and resources* to help manage life's challenges, including:

- Up to **eight in-person or virtual counseling sessions** per concern, per year, at no cost to you
- Help finding a **local provider** who specializes in your mental health needs and accepts new patients
- Guided programs on **anxiety, mindfulness, sleep, stress, and more**
- Virtual behavioral health support services for **children, teens, and adults**
- Help quitting or managing **alcohol or drug use**



Visit guidanceresources.com
(use our Organization Web ID: HP) or
call 1-844-819-4773 to get started.

Need help with other health or family challenges?

Contact HP Health Hub by Grand Rounds

If you're in an HP Aetna, Anthem BCBS, or Cigna medical option,** HP Health Hub takes the guesswork out of navigating your total health care needs. They can:

- Connect you with **the right HP resource for your needs**, whether that's counseling for your teen, coaching for you, or care coordination for an aging parent.
- Help you understand how **your HP medical option** will cover services.
- Guide you to **trusted health care providers** and services in your area.

Flip this page to see some of HP's top life balance resources.



Visit grandrounds.com/hp
or call 1-855-633-9251
to get started.

* Some services are available to all benefits-eligible employees and family members through HP's Employee Assistance Program, while others are provided as part of HP medical coverage. ComPsych can help you find the care you need, either way.

** If you're enrolled in another HP medical option or waive HP medical coverage, HP Health Hub can help connect you to other HP benefit resources for your health care needs.



Looking for something else? HP has help for almost every need, at work or at home.



Expert assistance with managing and coordinating care for loved ones

- Special needs advocacy
- Aging family member support
- Care support for those with ongoing needs



Get started now
wellthy.com/hp



Care and education solutions for working families

- In-center and in-home nannies, babysitters, and elder care providers, including back-up care
- Special needs/disabled dependent care
- Tutoring and college coaching



Get started now
clients.brighthorizons.com/hpinc
user name: HP
password: Benefits4You
1-877-242-2737



Support for children's learning, social, and behavioral challenges

- Consultations with board-certified behavior analysts
- Personalized assessments
- Webinars, podcasts, and lesson plans



Get started now
rethinkbenefits.com/hp
sign-up code: hpinc
1-800-714-9285



Financial education and retirement planning tools

- 1:1 support with a Fidelity Planning & Advice Professional
- Relief from financial stress with an HP Investment Checkup
- Making a plan for getting out of debt



Get started now
netbenefits.com
1-800-457-4015



Resources to help you manage stress from any source

- Self-guided stress reduction Journeys
- Tips and reminders when you select the "Reducing Stress" Topic of Interest
- Healthy Habits track your progress as you build stress management skills



Get started now
engage.virginpulse.com/hp



Better sleep, even when you're stressed

- Personalized program improves your sleep without medication
- Research-backed weekly sleep sessions



Get started now
sleepio.com/hp



Make time for yourself and those you love. Learn more about HP's time off benefits, including expanded New Parent Time Off, by visiting US Benefits (The Daily Inc.>Employee Links^{Plus}> Compensation & benefits>US Benefits>Time off and leave).