

**Hewlett Packard
Enterprise**

2020 U.S. Annual Enrollment Guide
Enroll October 7-29

EXPERIENCE

your best life

Annual enrollment for your 2020 benefits is October 7–29. Now's the time to review what HPE offers and enroll in benefits that empower you to experience your best life.

HPE is continuing to invest in you by picking up the cost increases. That means your costs for medical, dental, and vision plans are staying the same. Just earn any Wellness Incentive Credits needed so your medical plan cost doesn't change. You'll also find that all the plans we offer today will be available next year.

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EXPERIENCE

your best life

MAKE GOOD *Choices*

Find benefits that fit

Not sure if you're enrolled in the right medical plan? Are there lower-cost options that make sense for you? Want to set aside money for healthcare or daycare expenses? Now's the time to review what you have and make changes. Experience how easy it is with these tools and resources.

- **Enrollment Toolkit.** This is your go-to destination for enrollment essentials like Frequently Asked Questions and Medical Plan Summaries. Share a link to the [Enrollment Toolkit](#) with family members so they can help you choose.
- **ALEX.** Answer a few questions and [ALEX](#) will point you to the plans that best match your needs. Plus, use ALEX to compare plans and prices so you can save money.
- **Personalized enrollment advice.** Talk one-on-one for free with an [EY](#) pro to get guidance based on your budget and needs. From health, life, and disability benefits to putting money in a healthcare account, EY helps you figure it out.
- **Education sessions.** Tune in to a [virtual session](#) for expert tips on choosing and using your benefits.



GET EVEN MORE FROM YOUR BENEFITS

Don't miss out on exclusive discounts, plus get benefit news and alerts. Opt in for text messaging when you enroll online. Don't worry... you'll only get about two texts per month.



EXPLORE YOUR *Options*

Benefits for you and your family

Here are the benefits you can choose from during annual enrollment. Learn what each plan offers and see the cost by using **ALEX**, or talk one-on-one with an **EY** pro for free personalized enrollment advice.



MEDICAL

Medical plans cover a wide range of care, including preventive care that's covered at 100% and coverage for prescription drugs. Depending on where you live, your medical plan options for 2020 may include:

- High Deductible Health Plan with a Health Savings Account (HDHP + HSA)*
- Preferred Provider Organization (PPO) \$750
- Accountable Care Organization (ACO) plan
- Exclusive Provider Organization (EPO) plan
- Health Maintenance Organization (HMO) plan
- Waive coverage

Use **ALEX** to see the plans available in your area.

**You can select the HDHP + HSA \$1,400 or HDHP + HSA \$2,400. If you want to participate in the HSA, you must enter a contribution amount for 2020 during annual enrollment. You can change your contribution amount at any time.*

DENTAL

Dental coverage includes preventive care, like teeth cleanings, along with fillings, extractions, and crowns, plus orthodontia.

- Cigna Dental HMO (select areas)
- MetLife Dental PPO
- Waive coverage

VISION

Vision coverage ranges from a routine eye exam to discounts for frames and contact lenses.

- Standard
- Premium
- Waive coverage

LIFE INSURANCE

HPE provides you with basic Employee Life insurance at no cost. The coverage amount is one times your pay or \$50,000 (whichever is greater). You can purchase additional coverage. You'll see details and the cost of these additional options when you enroll.

- Employee Life insurance
- Spouse/Domestic Partner Life insurance
- Child Life insurance

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

HPE provides you with AD&D at no cost. The coverage amount is one times your pay or \$50,000 (whichever is greater). You can purchase additional coverage. You'll see details and the cost of these additional options when you enroll.

- Employee AD&D insurance
- Spouse/Domestic Partner AD&D insurance
- Child AD&D insurance

Continued on page 4

EXPLORE YOUR Options

(continued)

DISABILITY

HPE provides you with Short-Term Disability (STD) insurance at no cost. STD provides a percentage* of your pay for up to 26 weeks if you can't work due to disability. You can purchase Long-Term Disability (LTD). You'll see details and the cost of these LTD options when you enroll.

- 50% of pay, up to \$15,000/month
- 60% of pay, up to \$15,000/month
- Waive coverage

LEGAL INSURANCE

Legal insurance gives you access to a network of attorneys who can help you with legal matters. You can sign up for legal insurance during annual enrollment only. Learn about [coverage and cost](#).

- UltimateAdvisor
- UltimateAdvisor Plus
- Waive coverage

LTD DEPENDENT HEALTH CONTINUATION

This benefit lets dependents continue HPE medical plan coverage if your employment ends while on approved LTD.

- LTD Dependent Health Continuation
- Waive coverage

Note: Certain options might be unavailable to interns or those on an approved disability or leave of absence on January 1, 2020. If you are not actively at work or if you're in a Transitional Return to Work period (physical or hourly restrictions), you generally cannot enroll in the Dependent Care FSA or Vacation Buy Program, or increase your current coverage levels for life, AD&D, or LTD insurance. Any updates to your compensation will not apply until you return to work.

*In general, STD provides you with 100% of your pay starting the second week that you're on disability. Starting the seventh week, you receive 70% of your pay.

VACATION BUY PROGRAM

HPE provides you with paid time off, and you can purchase additional vacation time to use throughout the year.

- Buy up to five extra vacation days, in eight-hour increments
- Waive coverage

If you want to buy extra vacation days for 2020, you need to enroll during annual enrollment.

FLEXIBLE SPENDING ACCOUNT (FSA)

An FSA saves you money because the amount you contribute to your account comes out of your paycheck before taxes. You decide how much to contribute from your paycheck, then you use that money to reimburse yourself for eligible healthcare and daycare expenses.

- Health Care FSA
- Dependent Care FSA
- Limited Purpose Health Care FSA (for HDHP + HSA participants only)
- Waive coverage

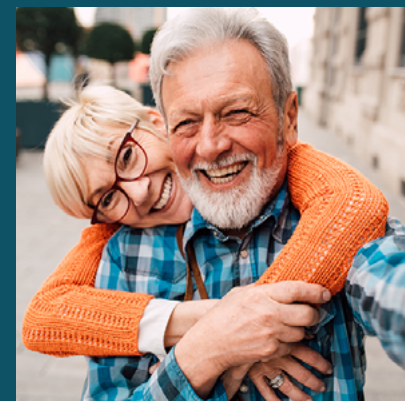
If you want to participate in an FSA in 2020, you need to enroll during annual enrollment.



DEFINE YOUR *Priorities*

What matters most to you

Like anything else we buy, we want valuable benefits that are a good fit for how far we've come, where we want to go, and what will be most important to us in the upcoming year. Benefits are personal, so we each need to consider whether an option is right for our individual situation.



MY BOTTOM Line

I'm looking for benefits that:

- Support an active life.
- Save me as much money as possible.
- Give me control over how I spend my money.
- Help me plan for the future.

I might choose these benefits because...

HDHP + HSA MEDICAL OPTIONS

- I only go to the doctor occasionally.
- I want to protect my health, but why pay for more coverage than I'll probably use?
- The uncertainty of how much I'll pay if I need care doesn't bother me.

PPO, HMO, EPO, OR ACO MEDICAL OPTIONS

- We have a toddler who needs to see the doctor quite often.
- We're trying to budget, and being able to predict our costs for medical care is important.
- I have a chronic condition, so I'm at the doctor and pharmacy a lot.

DENTAL

- I've got a kid who will need braces next year.
- The value I get from regular checkups and care outweighs how much the coverage costs each paycheck.

LIFE AND AD&D INSURANCE

- The paycheck cost is so cheap at my age...why not?
- I'm a risk-taker, but not when it comes to my family.

VACATION BUY

- I love to travel, and the extra days give me more time at my destination instead of at airports.
- Someday when I look back, I doubt I'll say, "I wish I had taken less vacation time."

FSAs

- I'm enrolling in the PPO, but I'll still have out-of-pocket costs that aren't covered by the medical, dental, or vision plans.
- I'm absolutely signing up for the Dependent Care FSA. We spend a small fortune on the kids' daycare while we're at work.

401(k)

- My parents are still worried about having enough to retire. No way I'm making that mistake.
- The company match gives me money just for participating—who would miss out on that?



MY BOTTOM Line

I'm looking for benefits that:

- Offer some predictability.
- Protect the people I love.
- Allow me to spend as much time as possible with my family.
- Help me save as much as possible for the future.

I might choose these benefits because...

HDHP + HSA MEDICAL OPTIONS

- I've already maxed out my 401(k) contributions. The HSA gives me another way to invest for the future and save on taxes as I do it.
- Like anything else, it's a trade-off. But I'll take the paycheck savings and tax advantages, knowing I can cover the deductible and we're protected against a big loss by the out-of-pocket maximum.

PPO, HMO, EPO, OR ACO MEDICAL OPTIONS

- The kids are always at the doctor. Nothing serious, but for us, copays rule.
- I'll be the first to admit that I don't like change. I get that the HDHP + HSA costs less each paycheck, but it's just more convenient to stick with one of these options.

DENTAL

- My spouse and I both need crowns and our daughter needs braces—this one's a no-brainer for us.
- Simple risk and reward. Dental care is expensive. The cost for dental coverage is reasonable. Why wouldn't I?

VISION

- I had better-than-perfect eyesight my entire life. Then I turned 40, and now I can't read without squinting my eyes.
- My spouse wants LASIK surgery, I want bifocal lenses, and the premium plan covers both.

LEGAL INSURANCE

- We're thinking of buying an investment property and want to make sure all the contracts are copacetic.

EMPLOYEE AND SPOUSE/DOMESTIC PARTNER LIFE INSURANCE

- The kids are now teenagers with college on their minds, and I don't want to lie awake at night worrying about how my family would get along if something happened to me.
- We both need to work, so insuring against loss of my spouse's income is also important.

LTD

- Last thing I want is for my family to have to sacrifice to take care of me if I'm unable to work for an extended period.
- My father lives with us now—to lose my income completely due to an illness would be disastrous.

VACATION BUY

- As my career has progressed and our family has grown, it's become harder to maintain the balance.
- To me, five days of vacation is worth way more than five days of pay.

FSAs

- We're in the PPO because we have a lot of medical expenses. So we can't have an HSA, but we still like the idea of saving on taxes. And we'll definitely use all we contribute.
- My mother-in-law lives with us and we need someone to look after her during the day. The Dependent Care FSA saves us taxes on the money we spend for her daycare.

401(k)

- I love having some control over what my retirement can look like.
- The only thing I like better than watching my account grow is knowing I've got a good mix of investments for the long term. Which is why I contacted EY about financial coaching—and it cost me nothing.

MY BOTTOM Line

I'm looking for benefits that:

- Offer predictable costs as my health needs change.
- Support the changing nature of our family.
- Protect what we've built and allow us to stay active.
- Help me plan and prepare for retirement on my terms.

I might choose these benefits because...

HDHP + HSA MEDICAL OPTIONS

- We're both in surprisingly good health and the kids are off our insurance. Plus, the out-of-pocket maximum protects us against a major expense.
- We're making a big push for our retirement savings. With my 401(k) maxed out, the HSA gives us another tax-savings option.
- My wife's on Medicare, and I've always been the guy who rarely sees the doctor, so why not save some money each paycheck?

PPO, HMO, EPO, OR ACO MEDICAL OPTIONS

- My partner has COPD, which means a lot of doctor visits. With these options, my copay is predictable and I know how much each visit will cost me.
- We don't sweat the fact that the HMO, EPO, and ACO options require us to use network doctors, because we always stay in network anyway.

DENTAL

- We don't need much work done, but maybe that's because we've always had regular checkups. For the price, it's definitely worth it.

VISION

- I like bifocals for work, and my partner wants to pull the trigger on LASIK, so the premium plan is our best option.
- It turns out I'm pretty good at woodworking, and I've got a cradle to build for my new granddaughter. Power tools and blurry vision don't mix.

LEGAL INSURANCE

- We're doing great, but we think now is a good time to be sure our wills and personal directives are set up properly.
- We're considering a reverse mortgage on our home, so we want to be sure of what we're signing.

EMPLOYEE AND SPOUSE/DOMESTIC PARTNER LIFE INSURANCE

- Since we're both still working, it makes sense to protect both of our incomes.
- The cost each paycheck is still a lot lower than I would be paying if I got coverage on my own.

LTD

- I've been riding motorcycles since I was a teenager. Until I hang up my leathers, I'll keep my LTD coverage to protect at least part of my income.
- A friend of ours missed eight months of work due to an illness. She ran up a ton of credit card debt just to pay her household bills. It's times like these that LTD benefits come in handy.

VACATION BUY

- When I was a kid, we rarely went on vacation as a family. I'm making up for lost time, I guess.
- At this point, the pay is far less important to us than our time together.

401(k)

- Retirement is getting closer, so I want to save as much as possible and talk to an EY financial expert to see if I should tweak my investment mix now or wait a while. And it doesn't cost me a thing.
- I've been saving for retirement for a while now, and I still am, but what I really need is help figuring out how to get the most from what I've saved. So I set up a free appointment with an EY financial coach who's helping me build a retirement income plan.

SAVE AND SPEND YOUR *Way*

Compare healthcare accounts

We all want flexibility in how we save and spend our money. And that's exactly what happens if you use a Health Care Flexible Spending Account or Health Savings Account to pay for healthcare expenses. Each one works a little differently, and eligibility depends on the medical plan you enroll in. Learn the basics here. For more on each account, see the [Frequently Asked Questions](#).

	Health Care Flexible Spending Account	Health Savings Account (HSA)
What is it?	A tax-free account you use to pay for eligible healthcare expenses for you and your eligible dependents.	
What expenses can I pay for with this account?	<ul style="list-style-type: none"> • Eligible medical, prescription, dental, and vision expenses you pay out of your pocket. • Includes copays, deductibles, coinsurance, and other out-of-pocket expenses. 	
What medical plans work with this account?	Works with all medical plans.*	Works with a High Deductible Health Plan (HDHP) only.
Does HPE contribute money to the account?	No.	Yes, HPE contributes per year: <ul style="list-style-type: none"> • \$500 for individual coverage • \$1,000 for family coverage Enroll in an HDHP during annual enrollment and you'll get half the contribution amount in January and the other half in July.

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**If you enroll in an HDHP, it will be a Limited Use Health Care FSA. With a Limited Use Health Care FSA, eligible expenses are limited to qualifying dental and vision expenses. You can use this account for medical expenses only after you meet the applicable HDHP medical plan deductible. You can enroll in a Health Care FSA even if you're not in an HPE medical plan.*

Note: You can also earn \$100 in your HSA by completing an eligible preventive care cancer screening. This amount, if earned, applies toward the IRS limit.

DID YOU KNOW?

You can put away money (tax-free) in an HSA today and use that account to pay for healthcare expenses (tax-free) after you retire. Watch this [video](#) and see the [HDHP Quick Start Guide](#) to learn more.

DO YOU CURRENTLY CONTRIBUTE MONEY TO AN FSA OR HSA?

To continue contributing in 2020, you must make an election during annual enrollment. **Current contribution elections do not carry over.** This applies to Health Care FSAs, Dependent Care FSAs, and HSAs.

SAVE AND SPEND YOUR *Way*

(continued)

	Health Care Flexible Spending Account	Health Savings Account (HSA)
Does money carry over to the next year?	Yes, you can carry over up to \$500 to the next year. You forfeit any amount above \$500.	Yes, and the account is yours to keep if you leave or retire from HPE.
Can I contribute money to the account?	Yes, you can contribute pretax money from your paycheck up to \$2,700.**	Yes, you can contribute pretax money from your paycheck up to: <ul style="list-style-type: none"> • \$3,050 for individual coverage*** • \$6,100 for family coverage***
Can I change my contribution amount during the year?	You can change your contribution if you have a life event such as marriage or the birth of a child.	You can change your contribution amount at any time.
How do I enroll in this account?	You can enroll in a Health Care FSA during annual enrollment when you enroll online.	You're automatically enrolled in an HSA when you enroll in the HDHP. Enter the amount you want to contribute when you enroll online.
Does the account earn interest?	No.	Yes, the account earns interest at money market rates. Other investment options are available if the account balance is \$1,000 or more.
What are the tax advantages of this account?	<ul style="list-style-type: none"> • The money you contribute from your paycheck is not taxed. • You don't pay taxes when using your account to pay for eligible expenses. • Your HSA grows tax-free. 	



**Amount is subject to change pending announcement of 2020 contribution limits by the Internal Revenue Service (IRS) in mid- to late October.

***This is the total amount you can contribute after HPE's contribution to your HSA (\$500 for individual coverage or \$1,000 for family coverage). The total contribution limit set by the IRS for 2020 is \$3,550 for an individual coverage account and \$7,100 for a family coverage account. If you're 55 or older, you can contribute an additional \$1,000.

Note: You can also earn \$100 in your HSA by completing an eligible preventive care cancer screening. This amount, if earned, applies toward the IRS limit.

TAKE *Action*

Enroll by October 29

Starting October 7, go to [MyHPERewards](#) and select **Enroll Now**.

- You need to enroll if you want to participate in the Vacation Buy Program or contribute to a Flexible Spending Account or Health Savings Account in 2020.
- If you don't enroll, your current benefits (except those listed above) will continue in 2020.
- After you enroll, you can print a copy of your confirmation statement. You'll also receive a confirmation statement by mail after the enrollment period ends. Review it to make sure everything is correct. You can make changes through October 29.

Take note: You can change your benefits after annual enrollment only if you have a life event such as marriage or birth of a child. For more information, see the **Life Events** section at [MyHPERewards](#).

TAKE OUR SURVEY FOR A CHANCE TO WIN!

You'll get an email inviting you to take a short benefits survey after enrollment ends. Tell us what you think for a chance to win 50 recognition points. We'll randomly pick 100 lucky winners.



GOT QUESTIONS?

Chat: Visit [MyHPERewards](#) and select **HPE Benefits Center**

Call: HPE Benefits Center, 1-844-537-5304, 8 a.m.–8 p.m. CT, Monday–Friday

Eight tips to ace enrollment

- 1 Earn **Wellness Incentive Credits** to save money on your medical plan cost.
- 2 Get help choosing the right benefits by using these **tools**.
- 3 Enrolling your spouse/domestic partner in your medical plan? A surcharge might apply if they have medical coverage available from their employer. Compare plans so you don't overpay... contact **EY** for help.
- 4 Use an easy-to-follow **checklist** if you're thinking about switching to a new medical plan.
- 5 If enrolling family members, have their Social Security numbers and dates of birth ready to enter when you enroll. Look for a request to provide verification if enrolling a dependent in your HPE benefits for the first time.
- 6 Think about the people you want as your beneficiaries for life insurance and other benefits. Enter and update beneficiaries when you enroll.
- 7 Decide how much to put in a **healthcare account**. You'll need to enter that amount when you enroll.
- 8 Enroll in your benefits for 2020 by October 29. The benefits you choose will begin January 1, 2020.

SAVE MORE, KNOW MORE, LIVE *Better*

Earn Wellness Incentive Credits

If you are enrolled in an HPE medical plan, you and your covered spouse/domestic partner can earn Wellness Incentive Credits to use toward your 2020 medical plan contributions. Take some steps to learn about your current health status and commit to healthy living.

The more you know about your overall health, the easier it will be to identify the right programs and opportunities HPE offers to enhance your well-being. Even if you aren't enrolled in HPE medical coverage, you can still participate, although you won't receive Wellness Incentive Credits.

You and your spouse/domestic partner* can choose any of the activities below to earn credits as long as you complete the activity by the deadline. The more you do, the more you'll earn. Learn more at [HPE Wellness](#).



*Your spouse/domestic partner must be enrolled in an HPE medical plan to be eligible to earn Wellness Incentive Credits.

Note: If both you and your spouse/domestic partner work for HPE, you should each complete the activities as employees to maximize your Wellness Incentive Credits.

BE Prepared

Checklist for changing your plan

Thinking about changing to a new medical plan? Use this checklist to help make the switch and find the right plan for you.

■ See if your doctor is covered

Visit the medical plan's website to look up your doctors or call the plan directly. See the [Medical Plan Summaries](#) for plan contact information.

Quick tip: If you travel or have a family member who lives out of the area, consider a national plan. Regional plans such as HMOs only cover emergency services outside the plan's service area.

■ Pick a plan that covers your needs

Be sure the plan you choose covers the care you need. Use [ALEX](#) to see what each plan offers.

Try this: Talk one-on-one with an [EY](#) pro for free personalized enrollment advice.

■ Check prescription coverage

Call and ask about coverage for your prescriptions. For Anthem BlueCross BlueShield or UnitedHealthcare plans, call OptumRx at 1-844-234-7918. For all other plans, see the [Medical Plan Summaries](#) for contact information. Keep in mind that drug formularies are subject to change in January 2020.

Good to know: With the HDHP + HSA plan, you pay 20% for [preventive care prescriptions](#). This is true even if you haven't met the deductible. You pay a negotiated price for other prescriptions, but once you meet the deductible, the plan pays a part of the cost.

■ Look for your new ID card

You'll get a new medical plan ID card by mail if you enroll in a new plan.



GET Support

Tools and resources at your fingertips

Gain a fresh perspective with decision tools and resources created just for you.

Resource	What to expect	Find it
ALEX	Answer a few questions, and ALEX points you to the plans that match your needs. Compare plans and see prices of all your benefit options.	<u>ALEX</u>
HPE Financial Coaching Program through EY	Talk to an EY pro for help choosing all your benefits. Get free advice based on your budget and needs.	<u>EY</u> 1-877-998-4HPE (4473)
Medical Plan Summaries	See medical plan details, including deductibles, out-of-pocket maximums, coinsurance, and office visit copays.	<u>Enrollment Toolkit</u>
Compare Medical Plans	See side-by-side plan comparisons. Click View all plans side-by-side when enrolling to compare cost, deductibles, copays, and more.	<u>MyHPERewards</u> Select HPE Benefits Center

Enrollment Toolkit

Everything you need for annual enrollment is in the **Enrollment Toolkit**.

- Medical Plan Summaries
- Frequently Asked Questions
- Virtual education sessions
- High Deductible Health Plan Quick Start Guide
- High Deductible Health Plan video
- Legal Notices*

*If you need a printed copy of the Legal Notices, they are available free of charge by calling the HPE Benefits Center at 1-844-537-5304.



DID YOU KNOW?

The **HPE App Store** is your source for must-have apps for HPE's benefit programs. Also see **Benefits Contacts** for websites and phone numbers.

Summary of material modifications

Portions of this annual enrollment guide constitute a summary of material modifications (SMM) intended to notify you of important changes to Hewlett Packard Enterprise ERISA-covered benefit plan 501 (Hewlett Packard Enterprise Cafeteria Plan) and plan 502 (Hewlett Packard Enterprise Comprehensive Welfare Benefits Plan) effective for the plan year beginning January 1, 2020. It is intended to provide an overview of changes and information about some of the benefit plans you are eligible for as an employee of Hewlett Packard Enterprise. This guide should be read together with the U.S. Benefits Summary Plan Descriptions (SPDs), which it updates. Please refer to the [U.S. Benefits Summary Plan Descriptions](#) for more details about Hewlett Packard Enterprise benefit plans. The information set forth in this guide is in summary form. Hewlett Packard Enterprise reserves the right to amend, modify, or terminate these plans at any time. This annual enrollment guide does not constitute a contract of employment.

This document provides a summary of certain benefit programs being offered by HPE to its employees. In the event of any inconsistency between the information in this document and the terms of the benefit plans or programs, the terms of the plans or programs will control. Keep in mind that HPE reserves the right to make future changes to benefit programs, which may change eligibility or other provisions described in this document.



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