

Looking forward to what's ahead



more support getting ready

2026 ARBenefits Group Medicare Advantage (PPO) Plan

State of Arkansas – Retired State and Public-School Employees



We're here to help explain:

- + Original Medicare basics
- + Plan benefits, programs and features
- + How to enroll
- + What to expect next
- + 2026 premium rates





Original Medicare basics



When are you eligible for Medicare?



OR



AND



You're 65 years old

You qualify on the basis
of disability or other
special situation

You're a U.S. citizen or a legal
resident who has lived in the United
States for at least 5 consecutive years

If you (or your spouse) have contributed payroll taxes to Medicare throughout your working life, you are eligible for Medicare when you reach age 65 — regardless of your income or health status



Understanding your Medicare choices

Enroll in Original Medicare

Original Medicare

Offered by the federal government



Part A

Helps pay for hospital stays and inpatient care



Part B

Helps pay for provider visits and outpatient care

After you enroll in Original Medicare (Parts A and B), you may choose to enroll in additional Medicare coverage



ARBenefits Group Medicare Advantage (PPO)

The ARBenefits Group Medicare Advantage (PPO) is a fully insured Part C plan provided through UnitedHealthcare, and includes:



All the benefits of Part A

- Hospital stays
- Skilled nursing
- Home health



All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests



Part D/prescription drug coverage

Included in your Medicare Advantage plan



Additional benefits, programs and features

Bundled with your plan

Medicare Advantage (Part C) plans are provided through private insurers like UnitedHealthcare





2026 ARBenefits Group Medicare Advantage (PPO) Plan

Plan Benefits



Your Plan highlights



Customized medical benefits designed to align with your existing ARBenefits



Prescription drug coverage



Dental and Vision benefits



No referral needed to see a specialist



Includes additional programs and services not covered by original Medicare

This is a **Group Plan** exclusive to retirees of Arkansas State and Public Schools, and their eligible dependents



A national plan covering you anywhere in the U.S., D.C. and 5 U.S. territories

You may see a provider outside the network for the same cost share as network providers as long as they participate in the Medicare Program.

Your monthly and annual costs

Monthly plan premium for Medicare-eligible Subscribers

Arkansas State Employees: \$28.03 per month

Public School Employees: \$20.03 per month

Annual deductible

\$0 deductible

Annual out-of-pocket maximum*

\$0 OOP max

Lifetime maximum

Unlimited



* Limitations, exclusions and/or network restrictions may apply. Out-of-pocket maximum excludes premiums, prescription costs, and non-Medicare covered benefits.



ARBenefits Group Medicare Advantage PPO

In- and out-of-network copays are the same

Benefit coverage	Plan copays (in- and out-of-network)
 Primary care provider (PCP) visit Including in-office and virtual visits*	\$0
 Specialist office visit Including in-office and virtual visits*	\$0
 Outpatient lab tests & x-rays	\$0
 Urgent care	\$0 (worldwide)
 Emergency room	\$0 (worldwide)
 Outpatient hospital & surgical services	\$0
 Inpatient hospitalization	\$0
 Diabetes testing and monitoring supplies Contour and Accu-Check brands	\$0

* Not all network providers offer virtual care. Virtual visits may require video-enabled smartphone or another device. Not for use in emergencies.



Routine benefits that go beyond Original Medicare

Benefit coverage	Plan copays (in-network and out-of-network)
 Routine acupuncture	\$0 copay; up to 12 visits per plan year
 Routine chiropractic care	\$0 copay; up to 15 visits per plan year
 Routine TMJ disorder treatment	\$1,000 allowance per calendar year
 Routine foot care	\$0 copay; up to 6 visits per plan year



Routine benefits that go beyond Original Medicare

Benefit coverage	Plan copays (in-network and out-of-network)
 Routine vision exam	\$0 copay; 1 exam every 12 months
 Eyewear allowance	\$150 allowance for eyeglasses or contact lenses, every 12 months
 Routine hearing exam	\$0 copay; 1 exam every 12 months
 Hearing aid allowance	\$2,800 allowance for both ears every 3 years





2026 ARBenefits Group Medicare Advantage (PPO) Plan

Medicare Part D (prescription drug) benefits and features



Part D prescription drug coverage



UnitedHealthcare has thousands of national, regional, local chain and independent neighborhood pharmacies in the network



Thousands of covered brand-name and generic prescription drugs



Bonus drug coverage in addition to Medicare Part D drug coverage



No prescription drug deductible and all generic drugs are in Tier 1



Your prescription drug costs are limited to \$2,100 in 2026

Check your plan's drug list at retiree.uhc.com/ARBenefits or call Customer Service to see if your prescription drugs are covered



\$0 copay generic diabetes medications

New for 2026



Starting in 2026, UnitedHealthcare will offer select diabetic medications with no out-of-pocket cost for members



Supporting members in staying adherent helps both the individual and the health plan effectively manage chronic conditions



Managing Chronic conditions will help keep overall medical costs lower



Eligible medications include Metformin, Glimepiride, and more

Check your plan's drug list at retiree.uhc.com/ARBenefits or call Customer Service for more information



Part D prescription drug benefits

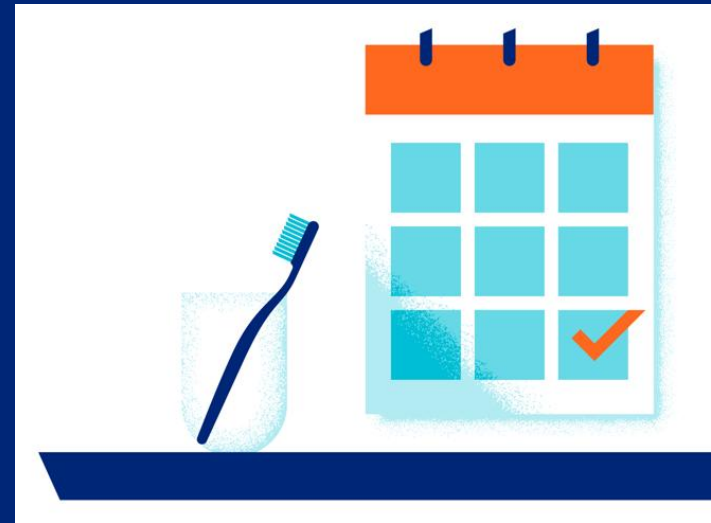
Tier	Prescription drug type	Your costs		
		Retail 31-day supply	Retail 93-day supply	Optum® Home Delivery Pharmacy 93-day supply
1	Preferred Generic All covered generic drugs	\$15 copay	\$45 copay	\$30 copay
	\$0 generic diabetes medications	\$0 copay	\$0 copay	\$0 copay
2	Preferred Brand Many common brand-name drugs, called preferred brands	\$40 copay	\$120 copay	\$80 copay
3	Non-preferred Drug Non-preferred brand-name drugs, including Part D-eligible compound medications	\$80 copay	\$240 copay	\$160 copay
4	Specialty Tier Unique and/or very-high-cost brand-name drugs	\$100 copay	\$300 copay	\$200 copay





2026 ARBenefits Group Medicare Advantage (PPO) Plan

Dental Benefits



Dental coverage

With UnitedHealthcare® Dental, you will have access to a large national Medicare network with more than 110,000 providers.* You can see any dentist who accepts the plan. You may get greater savings from a network dentist.

\$0 deductible

\$500 annual calendar maximum

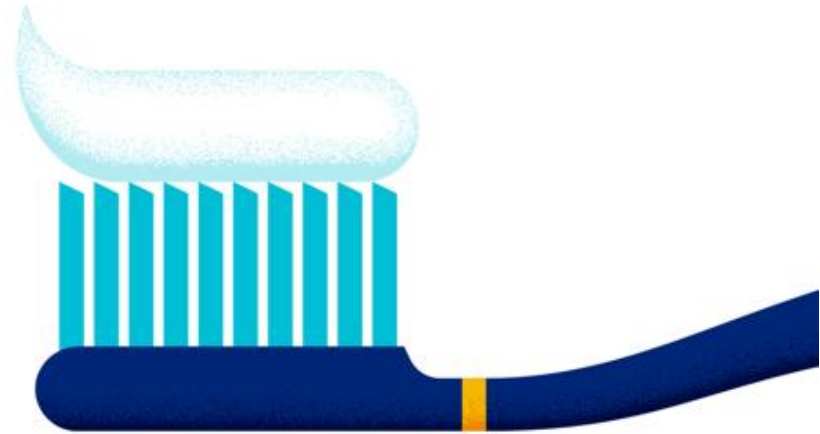
100%

coverage for exams, X-rays, cleanings and periodontal maintenance when you see a network dental provider

100%

coverage for minor services, including fillings, pulp protection and nitrous oxide**

Major services including crowns, root canals, dentures and more are NOT covered



Dental contact information can be found on your UnitedHealthcare member ID card. **1-844-488-3953**, TTY **711**, 8 a.m.–8 p.m. local time, Monday–Friday

*Provider network may vary in local market.

**Please refer to your Summary of Benefits for details on your benefit coverage.





2026 ARBenefits Group Medicare Advantage (PPO) Plan

Programs & Features



Optum[®] HouseCalls brings yearly check-in care to you*

Get a yearly in-home visit from a licensed health care practitioner at no cost to you. The visit includes:

- ✚ Up to an hour of 1-on-1 time with the health care practitioner
- ✚ A comprehensive exam
- ✚ Tailored health screenings
- ✚ A medication review
- ✚ An opportunity to get advice and ask questions to help you manage your health
- ✚ Education, prevention tips and referrals to health services, if needed



Prefer a video visit?

HouseCalls offers a video visit using a computer, tablet or smartphone to connect plan members with a health care practitioner. They will review your health history and current medications, discuss important health screenings, identify health risks and provide health education.

*HouseCalls may not be available in all areas.



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Let's Move by UnitedHealthcare is your plan's exclusive wellness program

At no additional cost to you, Let's Move by UnitedHealthcare is here to help keep your mind, body and social life active. With simple resources, tools, fun events and personalized support, we'll help you explore ways to eat well, stay connected and be financially, physically and mentally fit.



Let's eat well

Treat yourself to tasty recipes, fun cooking events and support.



Let's get fit

Get free access to at-home workouts, participating gyms and local fitness events.



Let's be mentally fit

Support your mental health with services, online tools and resources.



Let's make friends

Find ways to connect through local and online events, classes, volunteering and more.



Let's live well

From helping to manage your financial well-being to supporting caregivers to helping stop tobacco use, we're here for your wellness.



Get Moving by UnitedHealthcare

Get Moving and earn rewards by staying active!

Members can earn \$120 in 2026 (\$10 per month) by completing the following:



Engaging in your favorite activity such as biking, golfing, swimming, yoga or other physical activities for 30 minutes per day for 10 days

OR



By walking 5,000 steps per day for 10 days



Members can link their activity tracker to the UnitedHealthcare website or mobile app or self-report by logging into **retiree.uhc.com/ARBenefits**



Renew Active^{®3} by UnitedHealthcare

Renew Active is a Medicare fitness program offered at no additional cost to you. It includes:

- +** A gym membership at a fitness center you select from our large national network
- +** Thousands of on-demand workout videos and livestreaming fitness classes
- +** Activities at local health and wellness classes

Visit **UHCRenewActive.com** to find participating fitness locations near you or wherever you're traveling nationwide



The Renew Active[®] Program and its gym network varies by plan/area and may not be available on all plans. Participation in the Renew Active program is voluntary. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. Renew Active includes standard fitness membership at participating locations and other offerings. The participating locations and offerings may change at any time. Fitness membership equipment, classes and activities may vary by location. Certain services, classes, activities and online fitness offerings are provided by affiliates of UnitedHealthcare Insurance Company or other third parties not affiliated with UnitedHealthcare. Participation in these third-party services is subject to your acceptance of their respective terms and policies. UnitedHealthcare is not responsible for the services or information provided by third parties. The information provided through these services is for informational purposes only and is not a substitute for the advice of a doctor.



Take care of your mental health with behavioral health resources

You have access to many resources to help improve your emotional and mental health, including:

- + Ongoing mental health support with Optum® Behavioral Health
- + Resources through our Health and Wellness experience
- + **New for 2026** Calm Health app, that helps you:
 - **Learn techniques to improve well-being:** Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
 - **Work toward goals:** Join self-guided self-care programs, and track your progress along the way
 - **Support your mind and body:** Access mental health information and support to help you strengthen the mind-body connection



Extra help recovering with UnitedHealthcare Healthy at Home

You are eligible for the following benefits up to 30 days after all inpatient hospital and skilled nursing facility discharges*:



28 home-delivered meals when referred by a UnitedHealthcare Engagement Specialist



12 one-way rides to medically related appointments and to the pharmacy when referred by a UnitedHealthcare Engagement Specialist



6 hours of non-medical personal care provided by a professional caregiver to perform tasks such as preparing meals, bathing, medication reminders and more; a referral is not required

*A new referral is required after every discharge to access your meal and transportation benefit.



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Over-the-counter (OTC) credit

With this benefit, you'll get a \$40 credit each quarter added to your benefit card to buy covered OTC products — such as toothpaste, pain relief, vitamins, cough drops or a blood pressure monitor — from network retail locations. The credit is automatically loaded every quarter.



Credits expire at the end of each quarter

Choose how to shop for products:

1. **Online/Mobile App:** View available products, check your balance, find a store or place an order anytime on the Healthy Benefits Plus website or on the Healthy Benefits Plus app.
2. **Retail Location:** Once activated, members can use their pre-paid debit card to purchase approved items in-store at Walmart and other in-network retail locations.



OTC benefits have expiration timeframes. Call the plan or refer to your Evidence of Coverage (EOC) for more information.



Rewards

Earn rewards and challenge yourself to become healthier!

All members receive Visa® Reloadable Cards for completing eligible health-related activities:

- ✓ **Annual Wellness or Physical Visit**
- ✓ **Eligible health screenings**
- ✓ **HouseCalls**
- ✓ **Get Moving Steps/Fitness**



Members simply call UnitedHealthcare Customer Service to report your eligible health-related activities or self-report them on your secure personal account at **retiree.uhc.com/ARBenefits**



Newly-earned rewards are automatically loaded to a member's reloadable card within 24 hours





2026 ARBenefits Group Medicare Advantage (PPO) Plan

How to enroll

Enrolling in the UnitedHealthcare Group Medicare Advantage PPO plan - 2026

- ✓ **ARBenefits Open Enrollment** is November 1, 2025 – November 30, 2025
- ✓ **Already enrolled?** You **DO NOT** need to take any action
- ✓ **Ready to enroll or want to switch to the Medicare Advantage plan?**
 - Complete a Retiree Election Form in order to determine whether you are eligible
 - Obtain the Retiree Election Form from Employee Benefits Division (EBD):
 - Call: 1-877-815-1017
 - Email: Ask.EBD@arkansas.gov
 - Visit: www.transform.ar.gov/employee-benefits/retirees



Understanding ARBenefits enrollment rules

- **You must be entitled to Medicare Part A and enrolled in Medicare Part B and continue to pay your Medicare Part B premium**
- **Enrolling in another Medicare Advantage or Part D prescription drug plan will automatically disenroll you from any other Medicare Advantage or Part D prescription drug plan.**
 - **Once you enroll in a plan outside of ARBenefits, you will no longer be eligible to participate in ARBenefits coverage**
- **If you do not enroll in a Medicare Part D prescription drug plan or a Medicare Advantage plan that includes prescription drug coverage, or you do not have other creditable prescription drug coverage, you may have to pay Medicare's Late Enrollment Penalty**





2026 ARBenefits Group Medicare Advantage (PPO) Plan

What to expect next



How to use your new UnitedHealthcare member ID card

In the month of December 2025, you and any Medicare-eligible dependents covered by the plan will each get a UnitedHealthcare member ID card, which is your confirmation of enrollment.*

- Beginning January 1, 2026, simply use your UnitedHealthcare member ID card each time you go to a provider or hospital or get a prescription filled at the pharmacy or at the dentist
- The back of your member ID card lists important phone numbers you may need throughout the year
- Store this card in a safe place
- Don't discard your red, white and blue Medicare card



Register for your secure personal online account at retiree.uhc.com/ARBenefits

Follow these easy steps to register for your secure and personal online account:

- 1 Visit the website and click on the **Sign In or register** button and then click **Register Now**
- 2 Enter your information (first and last name, date of birth, UnitedHealthcare member ID number or Medicare number) and click **Continue**
- 3 Create your username and password, enter your email address, and click **Create my ID**
- 4 For security purposes, you will need to verify your account by call or text



After you sign up, you can:

- **Look up** your latest claim information
- **Review** benefit information and plan materials
- **Print** a temporary member ID card and request a new one
- **Look up** drugs and how much they cost under your plan
- **Search** for network providers
- **Sign up** to get your Explanation of Benefits online





2026 ARBenefits Group Medicare Advantage (PPO) Plan

2026 Medicare premium rates

2026 Medicare-eligible premium rates

Retired Arkansas State Employees (ASE) have 2 options:

1. ARBenefits Group Medicare Advantage Plan

- Medical
- Prescription Drug Coverage
- Dental
- Additional programs and features

Monthly Subscriber Premium: \$28.03

or

2. Health Advantage + Prescription Drug Plan (PDP)

- Medical: Original Medicare (primary) and Health Advantage (secondary)
- PDP: Retiree Pharmacy Plan Administered by Navitus

Monthly Subscriber Premium: \$262.34



2026 Medicare-eligible premium rates

Retired Public School Employees (PSE) have 2 options:

1. ARBenefits Group Medicare Advantage Plan

- Medical
- Prescription Drug Coverage
- Dental
- Additional programs and features

Monthly Subscriber Premium: \$20.03

or

2. Health Advantage—Medical only

- Medical: Original Medicare (primary) and Health Advantage (secondary)

Monthly Subscriber Premium: \$127.98



Contacts and Customer Service

Contact...	To..	How..
State of Arkansas Employee Benefits Division (EBD)	Ask about plans, eligibility, enrollment and monthly premiums	Visit - transform.ar.gov/employee-benefits/retirees Call - 1-877-815-1017 Email - Ask.EBD@arkansas.gov
UnitedHealthcare Customer Service	• Learn about plan benefits, programs and features • Find a provider • Look up prescription drugs	Toll-free 1-844-488-3953 , TTY 711 8:00 a.m. – 8:00 p.m. Central Time Monday-Friday Custom website: retiree.uhc.com/ARBenefits Virtual Education Center: UHCvirtualretiree.com/ARBenefits





Thank you

We look forward to welcoming
you to our Medicare family



Benefits, features and/or devices vary by plan/area. Limitations, exclusions and/or network restrictions may apply.

Formularies and/or provider/pharmacy networks

The formulary, pharmacy network, and/or provider network may change at any time. You will receive notice when necessary.

You must continue to pay your Medicare Part B premium, if not otherwise paid for under Medicaid or by another third party.

This document is available in alternative formats.

If you receive full or partial subsidy for your premium from a plan sponsor (former employer, union group or trust), the amount you owe may be different than what is listed in this document. For information about the actual premium you will pay, please contact your plan sponsor's benefit administrator directly.

Members may use any pharmacy in the network but may not receive preferred retail pharmacy pricing. Copays apply after deductible.

Other pharmacies are available in our network.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities. We provide free services to help you communicate with us such as letters in other languages, Braille, large print, audio, or you can ask for an interpreter. Please contact Customer Service at 1-844-488-3953, TTY: 711, 8 a.m.–8 p.m. local time, 7 days a week, for additional information.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

