



Support at every step

**State of Arkansas
Retired Arkansas State and Public-School Employees**

**ARBenefits Group Medicare Advantage
+ Part D plan (MA + PDP)**

2027 Plan Year

We're here to help explain:

- + What's new for 2027?
- + Original Medicare basics
- + Plan benefits, programs and features
- + How to enroll
- + What to expect next
- + 2027 premium rates



What's new in 2027:

Your plans will move from a Medicare Advantage plan that combines medical and prescription drug coverage to two separate plans effective 1/1/2027.



This is only an administrative change. The benefit costs will stay the same as 2026.

Your new **Medical** ID card will have the same **Member ID number** as the 2026 plan

In 2027, this plan is called
ARBenefits Group Medicare Advantage (MA)

Your new **Prescription Drug** ID card will have a new **Member ID** number

In 2027, this plan is called
ARBenefits MedicareRx for Groups (PDP)





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



Enroll in Original Medicare

Original Medicare

Offered by the federal government



Part A

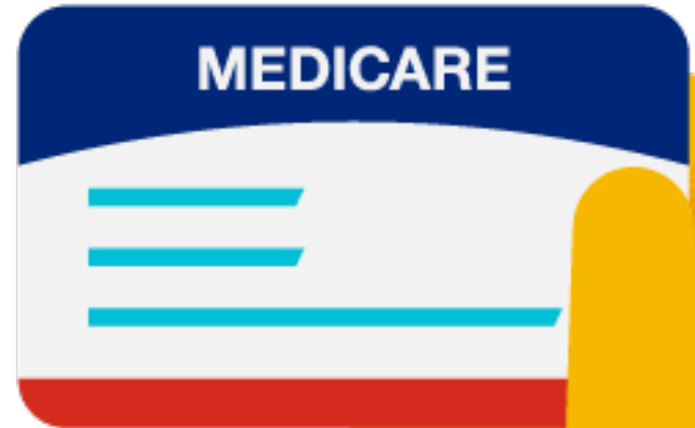
Helps pay for hospital stays and inpatient care



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.



Your ARBenefits Group Medicare Advantage + Part D plan



Part A

Hospital stays, skilled nursing and Home Health



Part B

Provider visits, outpatient care, screenings, shots, and lab tests



Added benefits

Dental coverage, routine eye exams and glasses, and more!



Part D

Prescription drug plan (PDP)



Medicare Advantage (Part C) plans include Parts A and B and are bundled with added benefits, programs and services.

Part D is also included but is separate from your Medicare Advantage plan.





ARBenefits Group Medicare Advantage +
Part D plan (MA + PDP)

Plan benefits





Plan highlights

ARBenefits Group Medicare Advantage Plan + Part D PDP (MA+PDP)

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



Customized medical benefits with enhanced coverage and value



Nationwide plan; includes worldwide coverage for urgent care and emergencies



Dental benefits, vision coverage and more!



No referral needed to see a specialist



Includes additional programs and services not covered by original Medicare

Freedom to see any provider who accepts Medicare

Even though you are not required to see a network provider, they may already be part of our network.

To find out, search our online Provider Directory at **retiree.uhc.com/arbenefits** or call UnitedHealthcare Customer Service for assistance.



Your monthly and annual costs

Total monthly plan premium for Medicare-eligible Subscribers

Arkansas State Employees: \$39.03 per month

Public School Employees: \$35.23 per month

Annual deductible

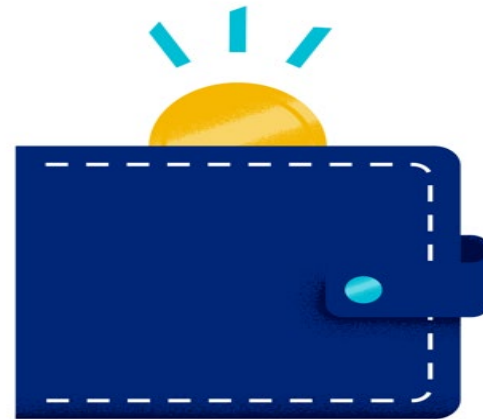
\$0 deductible

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.



Plan benefits and copays

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 chiropractic care	\$0 copay; up to 15 visits per plan year
 Routine acupuncture	\$0 copay; up to 12 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



Dental coverage

\$0 deductible

\$500 annual benefit 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

*Provider network may vary in local market.

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



With UnitedHealthcare® Dental, you will have access to a large national Medicare network with more than 111,000 providers*

- ✓ You can see any dentist who accepts the plan
- ✓ You may get greater savings from a network dentist

Find network dentists at retiree.uhc.com/arbenefts or contact **UnitedHealthcare customer service**
1-844-488-3953, TTY 711





ARBenefits Group Medicare Advantage +
Part D plan (MA + PDP)

Medicare Part D (prescription drug) benefits and features





Plan highlights

ARBenefits Group Part D Plan (PDP)



There are thousands of national, regional, local chain and independent neighborhood pharmacies in our network



Includes 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 \$2,400 in 2027

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



Part D prescription drug benefits

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





ARBenefits Group Medicare Advantage +
Part D plan (MA + PDP)

Programs & Features



Optum® HouseCalls for a yearly health check-up in your home*

The no-cost visit includes:

- ✓ Up to an hour of 1-on-1 time with the health care practitioner
- ✓ Comprehensive exam
- ✓ Tailored health screenings
- ✓ Medication review
- ✓ An opportunity to get advice and ask questions to help you manage your health
- ✓ Education, prevention tips and referrals to health services



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.



Gym and fitness membership

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.



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.



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 2027 (\$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**



Behavioral Health Virtual Visits

With Behavioral Health Virtual Visits, you can live video chat* with a behavioral health specialist from your computer, tablet or smartphone. All you need is a strong internet connection.**

These visits may be best for:

- ✓ Initial evaluation
- ✓ Behavioral health medication management
- ✓ Addiction
- ✓ Depression
- ✓ Trauma and loss
- ✓ Stress or anxiety



Find Virtual Visit providers by logging in to your member site at retiree.uhc.com/arbenefits



*The device you use must be webcam-enabled. Data rates may apply. This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.
**Benefits and availability may vary by plan and location.



Support your mental and physical well-being with Calm Health

As a UnitedHealthcare Group Medicare Advantage plan member, Calm Health is included in your health plan and is available at no additional cost.

The Calm Health app provides programs and tools to help 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

Look for more information in your plan materials.



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product, and is not intended to make any mental health recommendations or give clinical advice. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.



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 nonmedical 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.



Over-the-counter (OTC) credit

Get a **\$40 credit each quarter** added to your benefit card to buy approved buy covered OTC products from network retail locations. The credit is automatically loaded every quarter.

OTC products such as:

- ✓ Toothpaste
- ✓ Cough drops
- ✓ Pain relief
- ✓ Blood pressure monitor
- ✓ Vitamins



Visit healthybenefitsplus.com/UHCRetiree to get started!

Credits expire at the end of each quarter

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

Reward offerings may vary by plan. Rewards program Terms of Service apply.



What is the TCPA?

The Telephone Consumer Protection Act (TCPA) is a federal law enacted in 1991 to protect consumers from unsolicited telemarketing calls, SMS/text messages and automated voice messages. The law emphasizes the importance of obtaining consumer consent before sending marketing communications.

Why is the TCPA important to you as a member?

Opting in allows members to get reminders about health care screenings, plan information and available services. These calls – which may use an auto-dialer, artificial voice or pre-recorded call technologies – support member's health and help them get the most from their plan.

Allowing personalized automated calls can help you:

- ✓ Stay up-to-date with reminders about important preventive care screenings
- ✓ Learn about plan information that might benefit you
- ✓ Discover available services you may not know about
- ✓ Receive support after events like hospital stays

Earn a Reward*

Update your **Communication Preferences** in **Account Settings** on your member website or UnitedHealthcare mobile app once you become a member.

Need help? Call 1-844-488-3953 (TTY 711) 8 a.m.–8 p.m. Central Time, Monday–Friday.

*Reward offerings may vary by plan and are not available in all plans. Reward Program Terms of Service apply. This reward is not available to members who have already received a reward for Automated Call Consent.





**ARBenefits Group Medicare Advantage +
Part D plan (MA + PDP)**

How to enroll



Enrolling in the ARBenefits Group Medicare Advantage + Part D plans - 2027

- ✓ **ARBenefits Open Enrollment** is November 1, 2026 – November 30, 2026
- ✓ **Already enrolled?** You **DO NOT** need to take any action
- ✓ **Ready to enroll or want to switch to the ARBenefits Group MA + PDP 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: <https://sas.arkansas.gov/employee-benefits/retirees/>
 - **Return your completed form to EBD before November 30**



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.**
 - **If 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**





ARBenefits Group Medicare Advantage +
Part D plan (MA + PDP)

What to expect next



How to use your new UnitedHealthcare member ID cards

Prior to your effective date, UnitedHealthcare will send you and any Medicare-eligible dependents covered by the plan:

- A Welcome Letter for your ARBenefits Group Medicare Advantage (MA)
 - A separate Welcome Letter for your ARBenefits Group Part D Prescription Drug Plan (PDP)
 - Two Member ID cards
-
- On your effective date, use your ARBenefits MA ID card for medical, hospital, and dental care, and your PDP ID card for prescriptions.
 - The back of each card includes important phone numbers and resources you'll use throughout the year.
 - You can safely store your red, white, and blue Medicare card, as your ARBenefits ID cards will be your primary cards for receiving services and prescriptions.



Secure member online account

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

- 1 Download the UnitedHealthcare® app or visit retiree.uhc.com/ARBenefits and click on **Sign in or register**.
- 2 Click **Register Now**.
- 3 Enter your information (first and last name, date of birth, email) and click **Continue**.
- 4 Check the email you entered (in step 2) for a 6-digit code from HealthSafe ID. Enter the code and click **Continue**.
- 5 For your security, you will be asked to enter your phone number. Choose text or call to receive your code over the phone.
- 6 Enter the 6-digit code and click **Continue**.
- 7 Enter your identification number (Member ID or Medicare Number) and click **Continue**.
- 8 Create a password and click **Continue**.
- 9 Account created will show email and phone number for successful registration.

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



24/7 access to your benefits with the UnitedHealthcare app

Find care

- ✓ Find network care options for providers, clinics and hospitals in your area
- ✓ Talk to a provider 24/7 (Virtual Visits)

Stay on top of costs

- ✓ View your copays and out-of-pocket expenses

Manage your health plan details

- ✓ Generate and share digital health plan ID cards
- ✓ View claims and rewards

Stay fit

- ✓ Find a gym location



To download the app, scan the QR code with the camera on your mobile device or create a secure personal online account at retiree.uhc.com/arbenefts

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ARBenefits Group Medicare Advantage + PDP

2027 Medicare premium rates



2027 Medicare-eligible premium rates

Retired Arkansas State Employees (ASE) have 2 options:

1. ARBenefits Group Medicare Advantage + Part D Plan (MA + PDP)

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

Monthly Subscriber Premium: \$39.03

or

2. BlueAdvantage + Prescription Drug Plan

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

Monthly Subscriber Premium: \$282.48



2027 Medicare-eligible premium rates

Retired Public School Employees (PSE) have 2 options:

1. ARBenefits Group Medicare Advantage + Part D Plan (MA + PDP)

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

Monthly Subscriber Premium: \$35.23

or

2. BlueAdvantage—Medical only

- Medical: Original Medicare (primary) and BlueAdvantage (secondary)

Monthly Subscriber Premium: \$140.43



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.

