Department of Shared Administrative Services
Governor Sarah Huckabee Sanders
Secretary Leslie Fisken
Director Grant J. Wallace

September 20, 2026

RE: ARBenefits Medicare Retiree Insurance Plan with UnitedHealthcare 2027 Update

Dear ARBenefits Retiree,

We are writing to let you know of an upcoming change to your UnitedHealthcare® ARBenefits Medicare coverage, effective January 1, 2027.

To help manage premium costs and continue offering strong ARBenefits Group Medicare Retiree coverage, the Employee Benefits Division (EBD) is moving from one combined Medicare Advantage plan with drug coverage to **two separate UnitedHealthcare plans**:

- An **ARBenefits Group Medicare Advantage (MA) Plan** for your medical coverage
- An **ARBenefits MedicareRx for Groups (PDP) Plan** for your prescription drug coverage

Your current coverage under your UnitedHealthcare Group Medicare Advantage plan with prescription drug coverage will end on **December 31, 2026**, and you will automatically transition to these two new plans on **January 1, 2027**.

What This Means for You

The good news is that the new ARBenefits Group MA and Group PDP plans are designed to provide **the same coverage you have today**.

No action is required. No paperwork is needed. You will be automatically enrolled in both plans and will:

- Remain enrolled in ARBenefits retiree coverage
- Keep your current low monthly premium
- Continue receiving medical and prescription drug coverage through UnitedHealthcare

Do not enroll in a Medicare Part D plan outside of ARBenefits.

If you enroll in a Medicare Part D plan that is **not** offered through ARBenefits while enrolled in the ARBenefits UnitedHealthcare Group Plans, you will lose your eligibility for Arkansas State Retiree Medical Insurance.

If you would like to enroll in the **ARBenefits Primary Plan with BlueAdvantage** for 2027, you may do so during **ARBenefits Open Enrollment**, November 1–30, 2026.

Before making any coverage decisions, we strongly encourage you to contact EBD at **877-815-1017** or visit with an EBD representative to talk about your other plan options and any

requirements that may apply. If you leave or are disenrolled from your group-sponsored retiree coverage, you may not be able to re-enroll in the plan at a later date.

If you choose to opt out of the Group Medicare Part D Plan (PDP) coverage, you will lose prescription drug coverage. If you go without creditable prescription drug coverage for 63 or more days, Medicare may charge a Late Enrollment Penalty if you enroll in Medicare prescription drug coverage in the future.

Watch for Future Communications

When you receive materials regarding your 2027 Medicare Advantage and Part D plans, look for the **ARBenefits** logo on communications from UnitedHealthcare.

The 2027 ARBenefits Medicare Advantage and MedicareRx Plan Guides will be available soon at: https://sas.arkansas.gov/employee-benefits/retirees/medicare-advantage/. These guides will explain plan costs, coverage details, and what you can expect during the transition.

EBD and UnitedHealthcare will also host **in-person, virtual, and telephone informational meetings** from late October through mid-November. An invitation will be mailed to your home in mid-October. Meeting schedules will also be posted at: retiree.uhc.com/arbenefits in late September.

In December 2026, you will receive **two new UnitedHealthcare member ID cards**:

- One for your ARBenefits Medicare Advantage medical coverage
- One for your ARBenefits Medicare Part D prescription drug coverage

Please begin using both cards on **January 1, 2027**.

The cards will arrive in separate envelopes and may be delivered on different days. You can also access your member ID cards online by creating an account at: retiree.uhc.com/arbenefits

Questions?

- **For questions about plan benefits, programs, and features** contact UnitedHealthcare 1-844-488-3953 Monday through Friday, 8:00 am to 5:00 pm.
- **For questions about eligibility, enrollment, billing, or premiums** contact the Employee Benefits Division (EBD) 877-815-1017

To schedule an appointment with EBD, call **501-682-5502** or email **ARbenefits.appointment@arkansas.gov**.

Please do not make health insurance decisions with anyone outside of EBD before understanding how those decisions could affect your retiree benefits. We are here to help you preserve the valuable medical coverage you have earned throughout your career.

Sincerely,

Grant Wallace
Director, Employee Benefits Division
State of Arkansas, Shared Administrative Services