



ARBenefits Newsletter

Q3 | 2025 | Retiree



Health Advantage



Medicare Mythbusters



United Healthcare

Myth 1: Medicare covers everything

- ✗ Nope. Medicare is great – but not magical
- ✓ Most plans don't cover long-term care, hearing aids, or routine dental care. This is where your ARBenefits plan comes in.

Myth 2: I don't need to review my coverage every year

- ✗ Big mistake
- ✓ Plans change annually - deductible, networks, and drug coverage. Medicare Open Enrollment is Oct 15-Dec 7 and ARBenefits is Nov 1-Nov 30 so you can adjust as needed.

Myth 3: I don't need a Part D.

- ✗ Risky business
- ✓ Even if you don't have prescriptions, you can face late penalties if you don't have some type of credible coverage.

Myth 4: I can't travel with Medicare

- ✗ Keep the road hot actually
- ✓ With either ARBenefits plan, you get *nationwide* coverage - no referrals needed. You are covered in- and out-of-network.

Suicide Prevention Month

In September, realize you're not alone

- Normalize mental health conversation
- Know the signs (feeling lonely is common)
- Men are 3x more likely than women to commit suicide
- Get help!

Lucet Health Suicide Prevention Toolkit

eap.lucethealth.com/resources/suicide-prevention-toolkit/

Health Advocate

<https://healthadvocate3.personaladvantage.com/emotional-wellbeing/suicide-prevention?q=>

Call the Suicide & Crisis Lifeline at 988 or visit: 988lifeline.org

Water You Waiting For?

Staying hydrated is the best way to beat the heat

- 💧 Aim for 6-8 cups daily
- 💧 Drink before you're thirsty
- 💧 Flavor without sugars
- 💧 Hydrating foods count!
- 💧 Mind caffeine & alcohol



Warning signs of dehydration include: dry mouth/lips, dark yellow urine, feeling tired or dizzy, headaches, muscle cramps

Go to bed!!

You've earned your rest, now stop staying up late watching reruns.

- Cool it down
 - Cooler temps signal your body to shut down
 - Use a fan to circulate air (and the white noise!)
- Set the vibe
 - Routines aren't just for the kids
 - Wind down with intention (don't doom scroll)
- Watch what (and when) you eat and drink
 - Skip heavy meals closer to bedtime
 - Limit alcohol
 - Hydrate earlier in the day



Renew Active

by UnitedHealthcare

UHC members take advantage of Renew Active. It comes with free gym memberships and on-demand workouts. Don't forget to work your brain out too with *BrainHQ*.



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July is Firework Safety Month

- Leave big shows to the pros
- Keep a bucket of water hose nearby
- Never relight a dud
- Keep your distance
- Watch your feet
- Light fireworks one at a time
- Take care of pets

Cholesterol Education Month



- HDL = Happy cholesterol
- LDL = Lousy cholesterol
- Eat smart fats like olive oil, avocados, nuts
- Get more fiber (oats, beans, veggies)
- Quit smoking (HDL shoots up immediately!)
- Get regular checkups



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Questions? Contact us today!



Email: Ask.EBD@arkansas.gov



Member Services: 877-815-1017