

2026 Medicare Retiree Benefits	ARBenefits UnitedHealthcare® Group Medicare Advantage (PPO)	ARBenefits Administered by Health Advantage (Secondary)
Annual Deductible	\$0	\$0
Annual max out-of-pocket	\$0	\$0
Copays	\$0	\$0
Additional services not covered by Original Medicare		
Routine podiatry	\$0 copay, 6 visits/year	\$50 copay
Routine eye exam	\$0 copay, 1 exam every 12 months	\$50 copay
Routine eyewear	\$150 allowance for eyewear every 12 months	Not included
Routine hearing exam	\$0 copay, 1 exam every 12 months	Not included
Routine hearing aids	\$2,800 allowance every 3 years	\$2,800 allowance every 3 years
Routine chiropractic	\$0 copay, 15 visits/year	\$25 copay, 15 visits/year
Routine acupuncture	\$0 copay, 12 visits/year	Not included
Additional Programs and Features at no additional cost		
Fitness program	Free gym membership at participating facilities	Discounted gym memberships
HouseCalls	A yearly in-home check-up designed to complement your doctor's care	Not included
Over the Counter (OTC) Benefit	\$40 quarterly allowance to purchase OTC health care products online and in-store	Not included
Get Moving	Earn \$10 per month in 2026 by exercising for 30 minutes or taking 5,000 steps per day for 10 days	Not included
Healthy at Home	28 meals, 12 rides, and 6 hours of in-home personal care following IP hospital or SNF stays	Not included
Rewards	Earn Visa gift cards for completing health activities like getting your annual wellness visit or physical	Not included
Dental Benefits	\$0 deductible, \$500 annual maximum for exams, X-rays, cleanings, periodontal maintenance, and minor services	Not included
Prescription drug coverage	\$0 deductible with flat dollar copays - Total out-of-pocket costs capped at \$2,100 - All covered generics are in Tier 1 - Thousands of covered brand-name and generic prescription drugs, including bonus drug lists	Public School Employees - Not included Arkansas State Employees - Retiree Pharmacy Plan (Navitus)
Premium rates effective January 1, 2026 - Medicare-eligible PER MONTH		
Retiree Group	ARBenefits UnitedHealthcare® Group Medicare Advantage (PPO)	ARBenefits Administered by Health Advantage (Secondary)
Public School Employees (PSE)	Retiree: \$20.03 Retiree + Dependent: \$40.06	Retiree: \$127.98 (Medical only)* Retiree + Dependent: \$310.10 (Medical only)*
Arkansas State Employees (ASE)	Retiree: \$28.03 Retiree + Dependent: \$56.06	Retiree: \$262.34 Retiree + Dependent: \$626.11
Contact Information	1-844-488-3953, TTY 711, 8 am–8 pm CT, M-F retiree.uhc.com/ARBenefits	1-877-815-1017 Ask.EBD@arkansas.gov

*PSE retiree benefits through Health Advantage do not include prescription drug coverage

NOTE: This at-a-glance comparison is intended as a summary only. For specific terms, provisions, conditions, limitations or exclusions, please refer to each plans' Summary of Benefits.