



BENEFITS

GETTING READY TO RETIRE

CONTINUING COVERAGE AFTER RETIREMENT

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RETIREE ELIGIBILITY

1. Must be drawing a benefit from a participating retirement agency (APERS, ATRS, Highway Dept, VALIC/TIAA CREF).
2. Employees hired prior to June 30, 2022, must be enrolled in ARBenefits coverage their last day of employment.
3. Employees hired after July 1, 2022, do not have to be enrolled on their final day of employment but must be enrolled in ARBenefits coverage at least five cumulative years.
4. Dependent spouses cannot enroll on the plan with subscriber if they are still employed AND offered *employer sponsored* group health coverage.

PARTICIPATING RETIREMENT AGENCIES

APERS (ARKANSAS STATE EMPLOYEES): CITY AND COUNTY MUNICIPALITIES ARE NOT ELIGIBLE FOR THE PLAN.

ARTRS (TEACHER RETIREMENT): ONLY PUBLIC-SCHOOL EMPLOYEES ARE ELIGIBLE UNDER THE PLAN. DOES NOT COVER UAMS AND LARGER COLLEGES.

ASHRS (STATE HIGHWAYS): STATE HIGHWAY EMPLOYEES.

ARK. JUDICIAL RETIREMENT SYSTEM: FOR EMPLOYEES WHO SERVE ON THE JUDICIARIES AT ALL LEVELS.

VALIC/TIAA CREF: MEMBERS UNDER THIS ALTERNATE PLAN MUST HAVE PREMIUMS BANK DRAFTED *AND* A LETTER FROM THEIR RETIREMENT AGENCY STATING THE MEMBER IS MAKING MONTHLY WITHDRAWALS ON THEIR RETIREMENT FUNDS.

PRE-65 RETIREE ELIGIBILITY NON-MEDICARE PLANS

If you are not Medicare eligible, you can choose to enroll in the Premium, Classic, or Basic Plans. You can elect to change plan levels during Open Enrollment.

MEDICARE ELIGIBILITY MEDICARE PLANS

- Once eligible for Medicare, the Subscriber can choose between the Health Advantage Medicare Primary Plan or the UnitedHealthcare Group Medicare Advantage Plan (MAPD).
- If the spouse becomes eligible for Medicare before the Subscriber, the Subscriber can choose which ARBenefits Medicare Plan they wish to enroll in.
- A spouse who is eligible for Medicare MUST follow the Medicare eligible subscriber's selection of plans, even if they were enrolled in a different plan prior to the Subscriber's eligibility.

ARBENEFITS MEDICARE PLANS

PRIMARY (Health Advantage)

- Medicare Part A is required to enroll in this plan
 - Part B is also preferred
- Pays hospital deductible and co-pay
- Pays Part B deductible
- Pays 20% of Medicare-approved amount for physician
- Pharmacy Coverage:
 - State Employee drug coverage IS included
 - Public School Employee drug coverage is NOT included
 - Will need to purchase a pharmacy plan or a Medicare Part D plan

MAPD (UnitedHealthcare)

- Medicare Parts A & B are required to enroll in this plan
- \$0 co-pay and deductibles for many in- and out-of-network medical services
- Access to in-home visits to review your health history and perform health screenings
- Free gym memberships with participating partners
- Additional programs not covered by Medicare
- Basic vision and dental coverages
- Pharmacy Coverage:
 - State and Public School Employees receive drug coverage
 - Only pay co-pays for medications

RETIREE ENROLLMENT MEDICARE ELIGIBLE SPOUSE

If your spouse is Medicare eligible and you (Subscriber) are not, you will receive a packet 90 days before they become eligible from ARBenefits notifying you of this upcoming change. You need to make some decisions about their coverage.

- You have the option to drop coverage on your spouse to enroll in the Classic or Basic Non-Medicare Retiree Plan.
 - If you want to drop your spouse, then fill out the *Election Form* at least 45 days prior to the date your spouse becomes Medicare eligible.
- If you do not drop your Medicare Eligible Spouse, you will automatically be enrolled in the Premium Non-Medicare Retiree Plan.
 - Even if you drop your spouse AFTER the 45-day window, you will still be enrolled on the Non-Medicare Premium Plan.
- If your Medicare eligible spouse stays on your plan, you need to choose which of the two ARBenefits Medicare Retiree Plans they would like to enroll in until you (Subscriber) become Medicare eligible.

*****If your spouse is dropped from coverage, they will NOT be able to rejoin the plan.*****

MEDICARE ELIGIBLE RETIREE ENROLLMENT

Submit a copy of you and your covered spouse's Medicare card(s) showing enrollment in Parts A & B.

State Employee (ASE) retirees who are Medicare eligible and choose:

- Primary with HA – will have pharmacy coverage through this plan with Navitus.
- MAPD with UHC – will have pharmacy coverage through UHC.

Public School (PSE) retirees who are Medicare eligible and choose:

- Primary with HA – will NOT have pharmacy coverage on this plan. You will need to purchase a separate Medicare Part D or other pharmacy plan.
- MAPD with UHC – will have pharmacy coverage through UHC.



RETIREE ENROLLMENT MEDICAL INSURANCE

1. Complete a Retirement Election Packet for either State Employees or Public School Employees.
2. Inside the Retirement Packet you will find:
 - Retirement Enrollment Form
 - Authorization to Release Information
 - Spousal Affidavit
 - Bank Draft Authorization
 - Colonial Life Insurance Summary and Deduction Authorization Form
3. Coverage is effective the first of the month after the date EBD receives your form(s).
4. You will have a window of 30 days BEFORE your retirement date until 30 days AFTER your retirement date to submit the Retirement Election Form.
 - You will need to include a copy of your Medicare Card if you are Medicare Eligible.

*****Example: If election form is dated 4/16, coverage begins 5/1*****

You have the option to enroll in the ARBenefits plan at a later date *IF* you elect to be a dependent on a spouse's coverage *OR* receive other employer-sponsored group coverage.

You have 30 days from the date you lose that coverage to submit your election packet and Certificate of Credible Coverage (COCC).

There can also be *NO GAPS* in coverage to be eligible to reenroll.

RETIREE ENROLLMENT – MEDICAL INSURANCE --- DELAYED ENROLLMENT

RETIREE ENROLLMENT

WHAT IS NEEDED FOR ADDING DEPENDENTS

You have *30 days from the qualifying event date* to submit the *Retiree Election Form* and supporting documentation.

Marriage: Marriage license and *Spousal Affidavit*

Birth: Birth certificate

Adoption/Permanent Guardianship: Court documents

Loss of other group coverage: Certificate of Credible Coverage (COCC) letter (must come from provider)

****Only dependents on your plan when you retire or newly-acquired dependents are eligible to be added****

RETIREE ENROLLMENT MONTHLY PREMIUM

The first month's premium *MUST* be paid by check.

After this, you may choose to have your premium deducted from your annuity or your bank account.

If you choose to have premiums bank drafted, you must complete the *Bank Draft Authorization Form* and return to EBD.

PARTS OF MEDICARE

- **Part A: Hospital Insurance**
 - Hospital stays
 - Skilled nursing facilities
 - Some hospice care
 - Some outpatient home care
 - Free if you paid Medicare taxes for 10 years
- **Part B: Medical Insurance**
 - Services from doctors & other health care providers
 - Outpatient care
 - Home health care
 - Some preventative services
- **Part C: Medicare Advantage**
 - Alternate to individual Parts A & B that bundles coverages
 - Must be enrolled in Parts A & B to enroll in Part C
 - Plans usually have other benefits original Medicare does not have
- **Part D: Pharmacy**
 - Prescription drugs
 - Includes many recommended shots and vaccines
 - **MUST** have Parts A & B before enrolling in Part D

RETIREE VOLUNTARY PRODUCTS

RETIREE DENTAL & VISION
PLANS

- ARSEBA offers Dental and a Dental + Vision plan for State and Public School retirees who live in Arkansas
- Coverage is post-tax and billed through bank draft
- For more information and to enroll visit
www.mysmilecoverage.com/SOAR
or call 1-844-788-7627

RETIREE VOLUNTARY PRODUCTS

RETIREE LIFE INSURANCE

- You can keep life insurance coverage through Colonial Life
 - ✓ With the offered coverage through EBD, upon retirement, coverage is reduced by 50% of the active employee coverage. At 75, the coverage is reduced by an **ADDITIONAL 50%**
- If you want to continue life coverage complete the *Colonial Life Enrollment Form*
- ARSEBA offers other life insurance products, contact them for more information.

REHIRED RETIREES

If you are not on Medicare and return to work with the State or Public Schools, you may:

- Go back to the active employee plan
- Stay on the retiree plan

If you are Medicare eligible, you **MUST** return to the active employee plan, this is related to FICA taxes and is required by the federal government.

You may rejoin the retiree plan once your active employment ends.

If you go back to work **OUTSIDE** the State and Public Schools and take that organization's coverage, you will *not* have a qualifying event to rejoin the ARBenefits retirement plan.

OPEN ENROLLMENT

In 2024, Open Enrollment for retirees will be from November 1 - November 30.

Open Enrollment for retirees is **ONLY** for changing plans.

You cannot add dependents during Open Enrollment for retirees.

Non-Medicare Plans: Premium, Classic, Basic

Medicare Plans: Primary with HA or MAPD with UHC



QUESTIONS?

EBD PHONE: 1-877-815-1017

UNITED HEALTHCARE: 1-844-488-3953

HEALTH ADVANTAGE: 501-378-2364

Navitus: 1-844-384-2438

EMAIL: Ask.EBD@arkansas.gov

WALK-IN: 501 WOODLANE ST, SUITE 500
LITTLE ROCK, AR 72201