

2025 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
<b>Additional services not covered by Original Medicare</b>		
Routine podiatry	\$0 copay, 6 visits/year	\$50 copay
Routine eye exam	\$0 copay, 1 exam every 12 months	\$50 copay
Vision – eyewear	\$150 allowance for eyeglasses or contact lenses every 12 months	Not included
Routine hearing exam	\$0 copay, 1 exam every 12 months	Not included
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
<b>Additional Programs and Features at no additional cost</b>		
Fitness program	A free gym membership through Renew Active®	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
Personal Emergency Response System (PERS)	Wearable device to quickly connect you to the help you need, 24 hours a day	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
<b>Dental Benefits</b>	\$0 deductible, \$500 annual maximum for exams, X-rays, cleanings, periodontal maintenance, and minor services	Not included
<b>Prescription drug coverage</b>	<ul style="list-style-type: none"> <li>• \$0 deductible with flat dollar copays</li> <li>• Total out-of-pocket costs capped at \$2,000</li> <li>• All covered generics are in Tier 1</li> <li>• Thousands of covered brand-name and generic prescription drugs, including a bonus drug list</li> </ul>	Public School Employees - <b>Not included</b>  Arkansas State Employees - Retiree Pharmacy Plan (Navitus)
<b>Premium effective January 1, 2025 - Medicare-eligible PER MONTH</b>		
Public School Employees (PSE)	Retiree: \$14.03 Retiree + Spouse: \$28.06	Retiree: \$121.98* Retiree + Spouse: \$298.10*
Arkansas State Employees (ASE)	Retiree: \$22.03 Retiree + Spouse: \$44.06	Retiree: \$256.34 Retiree + Spouse: \$614.11

\*PSE retiree benefits 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.