

Department of Transformation and Shared Services
Governor Sarah Huckabee Sanders
Secretary Leslie Fisken

DATE

Dear NAME,

Congratulations! You are eligible to become a Medicare Retiree with ARBenefits soon. As a Medicare-eligible retiree of the State of Arkansas, you can select the type of ARBenefits Retiree coverage you prefer starting the 1st of the month you become Medicare-eligible. The State of Arkansas is excited to continue fulfilling our promise to provide valuable benefits to you, and we are even more excited to add **RetireeFirst**® as a resource during this time of transition as you make your retiree benefit elections.

RetireeFirst is a unique organization focused SOLELY on helping retirees with questions about Medicare, Medicare Advantage, and ensuring the enrollment process is as seamless as possible. RetireeFirst Advocates are US-based and are trained on the State of Arkansas' custom retiree medical plan options (exclusive for retirees of Arkansas Public Schools) and are ready to take your call: 1-501-255-6795 (TTY 711) or toll free 1-855-224-7326 (TTY 711) Monday-Friday, 8am-5pm CST. Additionally, the RetireeFirst team of Advocates will reach out to offer support through the benefit election process.

You need to submit your completed *Retiree Selection Form* and all other required documentation to Employee Benefits Division (EBD) **45 calendar days from the date of this letter.**

Important Things to Know:

- You need to enroll in Medicare Part A and Part B.
 - Visit https://www.medicare.gov.
 - o Call 1-800-MEDICARE (1-800-633-4227).
 - You will be required to provide Employee Benefits Division (EBD) a copy of your Medicare
 Part A and Part B card with your completed Selection Form.
- You can learn more about the ARBenefits retiree coverage offerings by:
 - Contacting the RetireeFirst Advocacy line 501-255-6795 (TTY 711) or toll free 855-224-7326 (TTY 711) Monday-Friday, 8am-5pm CST.
 - Visiting the Employee Benefits Division (EBD) website: www.transform.ar.gov/employee-benefits/retirees.
 - Call Employee Benefits Division (EBD) 1-877-815-1017.

- You have a dedicated team of Advocates through RetireeFirst to assist you through the enrollment process. The RetireeFirst Advocates will be making outreach calls to you. Below are some examples of topics they can assist with, but not limited to:
 - Assistance with enrolling in Medicare.
 - Assistance with understanding the ARBenefits retiree medical plan options, including benefit comparison and enrollment costs.
 - Information on the ARBenefits Group Medicare Advantage (PPO) plan, through UnitedHealthcare®.
 - Information on additional and enhanced benefits available beyond medical and prescription drug (such as hearing, vision, dental, free gym membership and more).
 - o Assistance with confirming coverage of your current medications.
 - o Assistance with confirming access to your current medical providers.
 - Assistance with overall awareness of enrollment timing and paperwork.

After researching and determining which ARBenefits Retiree medical coverage plan makes sense for you and your family, complete, sign, and return to EBD the enclosed form and all other required documents within **45 calendar days from the date of this letter.**

ARBenefits Retiree Medical Plan Options:

- ARBenefits Group Medicare Advantage (MAPD PPO) Plan is a custom plan designed exclusively for both Arkansas State and Public School Employees. This Group MAPD PPO Plan delivers all the benefits of Medicare Parts A & B, including prescription drug coverage (so you do not need to enroll in a separate Part D plan).
 - This plan offers enhanced dental and vision benefits, as well as additional programs and features.
 - o UnitedHealthcare® is the benefits and claims provider for this plan.
 - For more information:
 - Contact RetireeFirst at 501-255-6795 (TTY 711) or toll free 855-224-7326 (TTY 711) Monday-Friday, 8am-5pm CST.
 - Visit <u>www.transform.ar.gov/employee-benefits/retirees/medicare-advantage.</u>
- ARBenefits Medicare Primary Plan is a plan that coordinates your medical claims as if Medicare Part A and Part B are both in force at the time of rendered service.
 - Under this Primary Plan it is not necessary to have Medicare Part B, but it is preferred.
 - If you do not have Part B, you will be responsible for all claims your Medicare Part A does not cover.
 - Public School Retirees will <u>NOT</u> have pharmacy benefits through ARBenefits
 Medicare Primary Plan. You will be required to obtain a Medicare Part D plan for your
 pharmacy needs.
 - Health Advantage is the benefits and claims provider for this plan.
 - For more information:
 - Contact RetireeFirst at 501-255-6795 (TTY 711) or toll free 855-224-7326 (TTY 711) Monday-Friday, 8am-5pm CST or Employee Benefits Division 1-877-815-1017.





IMPORTANT: You can only be enrolled in one Medicare Advantage Plan or one Medicare Prescription Drug Plan at a time. If you enroll in <u>ANY</u> other Medicare Advantage or Medicare Prescription Drug {Part D) plan, you will be automatically disenrolled from the ARBenefits Group MAPD PPO Plan and lose the benefits you have selected.

You're Invited!

RetireeFirst will be hosting a recurring virtual Retiree presentation addressing topics such as: Understanding Medicare, the ARBenefits Retiree Medical plan options, understanding how a Medicare Advantage plan works, and addressing questions live time. Retirees, spouses, and/or dependents are invited to attend this online event:

Virtual Presentation	Day	Time
Visit www.zoom.com and click join in the right-hand corner. Meeting ID: 849 1257 8055 Passcode: 123456	March 26 th 2025 April 9 th & April 23 rd 2025	10:00am CST
Visit www.zoom.com and click join in the right-hand corner. Meeting ID: 850 5179 4923 Passcode: 123456	May 6 th & 20 th 2025	10:00am CST
Visit <u>www.zoom.com</u> and click <i>join</i> in the right-hand corner. Meeting ID: 893 7098 8928 Passcode: 123456	June 10 th & 24 th 2025	10:00am CST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend a virtual presentation to better understand any plan changes. A recorded version of the presentation will be posted to www.retireefirst.com/AREBD after 4/2/2025 to view at your convenience.

Remember: If you cancel your ARBenefits retirement insurance to leave the plan, for reasons other than gaining employment with a state or Public School agency, the decision is final, and you cannot come back to any ARBenefits Plan.

Once you make your selection for one of the ARBenefits Retiree Plans, you will only be allowed to change plans during the Retiree Open Enrollment period.

To ensure our records in ARBenefits align with Centers for Medicare and Medicaid Services (CMS), we need the following information from you to complete the process:

- A copy of your Medicare Card (Red, White, and Blue) for Part A and B
- Retiree Selection Form

Should you have questions or need any additional information, please feel free to contact:

- RetireeFirst at 501-255-6795 (TTY 711) or toll free 855-224-7326 (TTY 711) Monday-Friday, 8am-5pm CST
- EBD at **1-877-815-1017** (Option 1)
- Email at Ask.EBD@arkansas.gov
- Mail your inquiries to:
 AR Employee Benefits Division
 P.O. Box 15610
 Little Rock, AR 72231.

Please make sure to refer to this letter.

Sincerely,
Grant J. Wallace
Director, Employee Benefits Division