Covered 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 co	overed by Original Medicare	
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
Dental Benefits	\$500 allowance for Exams, X-rays, cleanings and periodontal maintenance, and minor services	Not included
Additional Programs and	Features at no additional cost	
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, catalog, 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	Support following IP hospital or SNF stays: meal delivery, transportation, and in-home personal care	Not included
Renew Rewards	Earn gift cards for exercising or completing health activities such as getting your annual physical	Not included
Prescription drug coverage	 \$0 deductible with flat dollar copays Total copays capped at \$3,100 Full coverage in the Part D Gap (aka donut hole) All covered generics are in Tier 1 Thousands of covered brand-name and generic prescription drugs, including a bonus drug list 	Public School Employees - Not included Arkansas State Employees - Retiree Pharmacy Plan (Administered by Navitus)
Premium effective Januar	y 1, 2024 - Medicare-eligible PER MONTH	
Public School Employees (PSE)	Subscriber: \$9.03	Subscriber: \$121.98*
	Subscriber + Spouse: \$18.06	Subscriber + Spouse: \$298.10*
Arkansas State Employees (ASE)	Subscriber: \$17.03 Subscriber + Spouse: \$34.06	Subscriber: \$233.04 Subscriber + Spouse: \$558.28
DSE ADBanafita Administer	ed by Health Advantage (Secondary) does not includ	

*PSE ARBenefits Administered by Health Advantage (Secondary) does 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.