

Best of Health

NEW
2026 Plan Changes
See pages 4 and 10.



MEDICARE
FALL 2025

Information about the Michigan Public School Employees' Retirement System health plan

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How ORS develops its retiree healthcare plans: The health initiative strategic plan



The healthcare plan for Michigan public school retirees was established by the Michigan Public School Employees' Retirement Act. The Michigan Public School Employees' Retirement Board and the Department of Technology, Management and Budget (DTMB) have a shared role in maintaining this healthcare plan and making decisions about the coverage. In the early 1990s, the board, with the support of DTMB, began a health initiative strategic planning process. The goal of this process has been to improve health outcomes and keep coverage affordable for both retirees and the school districts. Over the years, numerous initiatives have been implemented to balance covered services and medications with ensuring the continued long-term financial stability of the retirement system healthcare plan.

What is the health initiative strategic planning process and how does it work?

Staff from the Michigan Office of Retirement Services (ORS) work with healthcare consultants to develop proposals for plan updates. Member feedback, healthcare industry trends and financial metrics are taken into consideration when drafting an initiative package with plan updates. Once an initial package of updates is put together, it's presented to the board and DTMB director. This presentation is followed by a public review process, in which feedback and comments from retirees and retiree support organizations are received. Any feedback received is reviewed and may result in revisions being made to the initiative package. Lastly, the board and DTMB director review the public feedback and final recommended initiatives and decide whether to approve the plan updates.

Once plan updates are approved, ORS staff work with the health insurance carriers to implement the changes. The groups work together to communicate plan changes to members and develop benefit booklets and presentations to educate members about their coverage.

What role do the insurance carriers play in the retirement system healthcare plan?

The insurance carriers don't make decisions about covered benefits, deductibles, coinsurance or copays. The coverage and cost sharing are determined by the board and DTMB director, with guidance from ORS staff and healthcare consultants. The carriers administer the plans as directed by ORS and any applicable state or federal laws.

As part of their role in administering the plans, the carriers establish networks of qualified providers, negotiate discounts to keep the cost of services low and provide programs to help members manage their health. They also process claims, answer coverage and billing questions, and manage membership ID cards. The carriers produce benefit booklets and educational materials to assist members with understanding their coverage. They also support members through their call centers, websites and mobile apps, all designed to provide members with the information and tools they need to get the most value from their plan.

Online retiree health plan seminar

Every year, ORS works with the health insurance carriers to provide educational materials to inform you of plan updates, help you understand how your plan works and explain the many resources available to you. We encourage you to set aside time to visit the online seminar and learn more about your 2026 healthcare plan. Visit the seminar online at mpsershealthseminars.com anytime between Oct. 14 through Dec. 19, 2025.

If you can't access plan information online and have questions about your coverage, the insurance carriers are available to assist you. Please refer to [Page 11](#) for each carrier's contact information.



Understanding Medicare open enrollment

Medicare's open enrollment period runs from Oct. 15 through Dec. 7 each year. During this time, you may receive many mailings and phone calls advertising various Medicare healthcare and prescription drug plans, their cost, coverage and networks. These campaigns promote plan options that may be available to you outside of what is offered through the retirement system. During Medicare's open enrollment period, you can compare your current coverage to what's offered outside of the retirement system and consider a new insurance plan for the upcoming year.

There is no annual open enrollment period for the ORS insurance plans. You can switch among the retirement system's plans at any time. However, it's important to understand how your plan will be changing, and how that impacts you, so you're prepared before the new plan year begins. Here are some steps you can take to better understand your coverage:

- Review this newsletter for information about the retirement system's plan changes for 2026. [Page 4](#) addresses medical plan changes (administered by Blue Cross Blue Shield of Michigan) and [Page 10](#) explains dental plan changes (administered by Delta Dental).

- Visit the online healthcare plan seminar described above to learn more about your 2026 retirement system healthcare coverage overall.
- Compare your current medical and prescription drug coverage to other retirement system plan options. Go to the ORS website, michigan.gov/orsschools, choose *Your Insurance Benefits* on the top navigation bar, then select *Insurance Carrier Options* to find a document called *Insurance Options Summary (R0379C)*.

Once you understand your current plan's coverage, you can determine whether it will continue to meet your needs or decide to pursue other options available to you. Important information to keep in mind:

- If you're satisfied with your current coverage and do **not** want to switch plans, **you do not need to do anything**.
- If you choose to enroll in a different Medicare Advantage plan or Medicare prescription drug plan, you and anyone else on your insurance will automatically be disenrolled from your current medical and prescription drug coverage.



Updates to your 2026 retirement system medical plan

Starting Jan. 1, 2026, your retirement system medical plan is introducing the following benefit changes:

- 1. Your emergency room copayment will be \$150 per visit.** The copayment is waived if you're admitted to the hospital within 72 hours.
- 2. Refraction tests received with a medical eye exam will be covered by your retirement system medical plan.** You'll pay the annual deductible and 10% coinsurance until your coinsurance maximum is met. This is different from a routine eye exam. Routine eye exams and routine refraction tests will continue to be covered by your retirement system vision plan.

Your retirement system medical plan annual deductible, coinsurance/copay maximum and out-of-pocket maximum amounts will remain the same in 2026. If you have questions about your retirement system medical coverage, call Blue Cross Customer Service at **1-800-422-9146** (TTY: **711**) from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.

Important news: New member ID cards coming soon

You'll receive a new Blue Cross member ID card in the mail before the end of the year. This new member ID card will be effective Jan. 1, 2026. Please continue to use your current card until Dec. 31, 2025. Your newly issued member ID card will include a new enrollee ID number, group number and issue date.

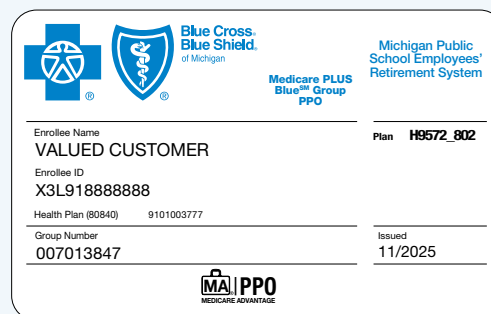
What should I do?

- Continue using your current ID card until Dec. 31, 2025. The new card will not work before this date.
- Begin using your new ID card for all medical services on Jan. 1, 2026.
- Discard the old ID card on Jan. 1, 2026.
- Always keep your member ID card with you. Your member ID card is essential for accessing your retirement system medical benefits.
- Keep your government issued Medicare ID card in a secure place.

Here's a look at the new member ID card.

Note: This is an example of a member ID card. Your personalized card will look similar.

Remember, your virtual member ID card is always up to date. Log in to your member account at bcbsm.com/mpsers or use the Blue Cross Blue Shield of Michigan mobile app to find your virtual member ID card.





MEMBER SPOTLIGHT:

Embracing creativity, adventure and lifelong learning

As Blue Cross Blue Shield of Michigan celebrates 50 years of coverage for Michigan public school retirees, we are shining a light on an essential part of this journey — our members.

Our second Member Spotlight article features Michigan public school retiree Barbara (friends call her Barb), whose creativity and unique interests fill her retired life with adventure.

As a lifelong art lover, Barb enjoys experimenting with different artistic mediums, recently using fused glass. On her travels with her husband, she collects colorful pieces of glass and rocks to create unique artwork. Barb explained that her creative hobbies allow her to combine her passion with the excitement of learning a new skill.

Barb challenges her mind and body by doing yoga and never shying away from difficult tasks — including walking the Mackinac Bridge on Labor Day. Her diverse interests don't stop there. Barb served as an elected official. She also worked as a magician's assistant. The busy retiree is an ordained minister as well.

Lifetime of teaching and learning

Before retiring, Barb spent 38 years teaching career development, computer and office skills to adults and teens, with a fondness for working with teens. As a coach for Michigan Odyssey of the Mind™ competitions, Barb led high school students through creative problem-solving activities to develop their skills and expand their thinking.

In retirement, Barb is still enthusiastic about developing students' skills. Working with Michigan State University, Barb helped future physicians refine their bedside manner by role playing as someone with various medical conditions. "I was a professional patient for current medical students. This was a blast!"

Legacy and adventure

Barb recently enrolled in the retirement system's Medicare Advantage plan after years as a Non-Medicare member. She's a legacy member, because Barb and her mother are Michigan public school retirees and Blue Cross members. Mother and daughter use their member accounts on [bcbasm.com](https://www.bcbasm.com). "The website is so easy to use. I can track my claims and expenditures. I've even shown my mother how to navigate the website," Barb explained.

She loves to encourage her mother and other retirees to embrace new passions, stay engaged in their community and give back. Barb shared this motto, "Life is an adventure, always has been and always will be." She has her own excitement coming up this fall – officiating a wedding in October, finishing a few fused glass masterpieces and looking for her next adventure.

Stay active and healthy as you age

A key to aging well is to be more open about your health with your primary care provider, or PCP.

Sometimes it's easy to forget about the things you want to bring up during an appointment, especially overlooked or uncomfortable health topics, such as incontinence, fall risks, and mental and physical health. It helps to write down your questions and the topics you want to discuss and then hand the list to your PCP.

Your annual physical exam and annual wellness visit are opportunities to discuss these topics. You can also discuss your medications and supplements, wellness goals and any other health concerns. Ask your PCP which service is right for you and schedule your appointment.



Don't let incontinence ruin your life.

Anyone who's experienced incontinence knows it can be uncomfortable and embarrassing. You can get back to everyday activities and enjoy plans without worrying about a potential accident in public. Explore short- and long-term options with your PCP, such as bladder training exercises, medication and surgery.



Reduce your fall risk.

A slip, trip or fall is something most people can relate to. Maintaining good balance and muscle strength can keep you independent. Falling is preventable and talking with your PCP can help you stay safe and reduce your risk of injury.



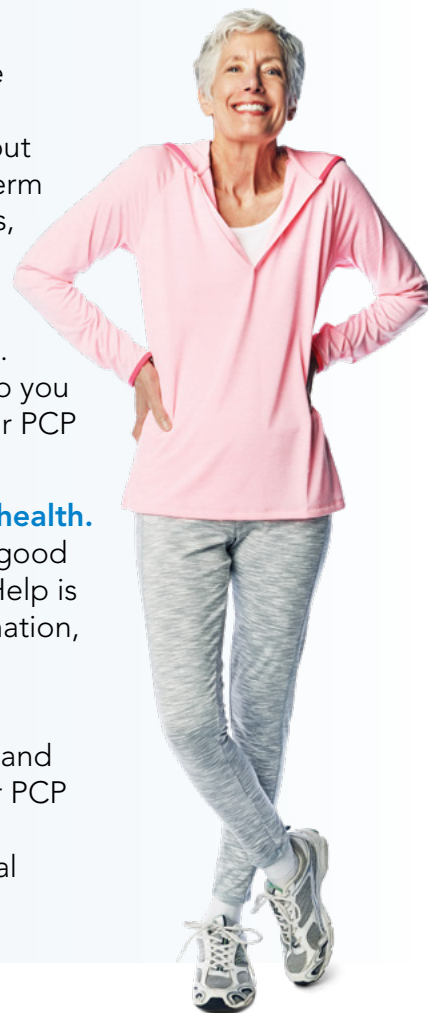
Break the stigma and talk openly about your mental health.

Your mental health can change throughout the year. It's good to self-reflect and be honest about how you're feeling. Help is available. Visit [bcbsm.com/seniorguide](https://www.bcbsm.com/seniorguide) for more information, including care options for help.



Stay active.

It's important to know the amount and types of exercise and physical activities that are right for you. Talking with your PCP can help you understand if you should start, increase or modify your routine. Your well-being, mental and physical health work together.



Aging is a complex process, but having open conversations with your PCP can help you with a game plan for healthier aging. Visit [bcbsm.com/healthympsers](https://www.bcbsm.com/healthympsers) for tips to help you take charge of your health.

Zero cost Paxlovid: Protect yourself from severe COVID-19

If you test positive for COVID-19, there's good news — Paxlovid, an oral antiviral treatment, can help speed up recovery. It's especially effective for individuals at high risk of severe illness, significantly reducing the risk of hospitalization when taken within the first five days of symptoms.

In May 2023, the FDA fully approved Paxlovid for adults with mild-to-moderate COVID-19 who are at high risk of complications. This approval reinforces its importance in managing COVID-19 effectively.

If you're concerned about cost, you have the option to enroll in the PAXCESS Co-Pay Savings Program, ensuring affordability without financial barriers. For more information:

- **Call:** 1-877-C19-PACK (1-877-219-7225).
- **Visit:** paxcesspatientportal.com.

Antibiotics — When and how to use them

Antibiotics are medications used to treat infections caused by harmful bacteria. They work by either killing the bacteria or preventing them from multiplying. Once taken, antibiotics begin targeting bacteria immediately. Many people start feeling better before finishing their full prescription; however, it's essential to take the medication as directed. Completing the full course ensures all bacteria are eliminated, reducing the risk of reinfection and antibiotic resistance.

Antibiotics only work against bacterial infections and should only be taken when prescribed by a healthcare provider. Unfortunately, some people misuse antibiotics, sometimes taking them to treat viral illnesses like the common cold or flu, which they're ineffective against. Overuse and misuse contribute to antibiotic resistance, making these drugs less effective over time. By following proper antibiotic use, you can help ensure they remain effective when truly needed.

Medicare Prescription Payment Plan (M3P) – What is it?

Launched on Jan. 1, 2025, the M3P helps Medicare beneficiaries manage prescription costs. Enrollment is free and voluntary. Instead of paying at the pharmacy counter, participants spread their out-of-pocket costs over the year. While it doesn't lower drug prices, it can make out-of-pocket costs more manageable.

To see if the M3P is a good fit for you, visit: optumrx.com/forms/medicare-prescription-payment-plan.html.



New prescription basics

When prescribed a new medication, make sure to gather as much information as possible. Your healthcare provider should provide key details, but don't hesitate to ask questions or seek additional information. Below is a list of important questions to help guide your conversation and get you started.

Questions to ask your healthcare provider or pharmacist

- **Purpose and effects** — What condition is this drug treating and what will it do for me? What are the common side effects or allergic reactions?
- **Dosage and timing** — How much should I take, how often and for how long? Does it matter what time of day I take it? What should I do if I miss a dose?
- **Interactions and precautions** — Are there any food, drug or lifestyle interactions I should know about? Is there anything I should avoid while taking this, such as driving or alcohol?
- **Stopping and adverse reactions** — If I feel better before finishing the prescription, should I stop taking it? What should I do if I have a bad reaction?
- **Alternatives and storage** — Is there a non-prescription or generic option available? How should I store this medication?



Prescription drug update

The patents on some brand-name drugs have expired or are set to expire, which means members will be able to save money by using the generic equivalents. Any drug that was available on the formulary (drug list) in its brand-name form will continue to be on the drug list in its generic form. Your pharmacist will automatically dispense the generic on new or refilled prescriptions for these drugs.

Brand name	Generic name	Indication/Use	Generic availability*
Briviact	Brivaracetam	Epilepsy	February 2026
Pomalyst	Pomalidomide	Multiple myeloma	February 2026
Savella	Milnacipran	Fibromyalgia	March 2026
Ofev	Nintedanib	Pulmonary fibrosis	April 2026
Janumet	Sitagliptan/Metformin	Type 2 Diabetes	May 2026
Januvia	Sitagliptan	Type 2 Diabetes	May 2026

*Generic availability is subject to change based on FDA approval, manufacturer decision and any litigation.

EyeMed member digital tools and resources: Support wherever and whenever you need it

EyeMed offers tools to help make the most of your eye care benefits. Through live and digital resources, members can receive personalized vision communications. EyeMed makes benefits easy to understand — and even easier to experience.

Member app

The EyeMed member app is like a personal assistant. You can log in with one touch, find an eye doctor, and pull up your vision prescription or ID card at any time. The app is available to download for free on both Apple and Android devices.

EyeMed website

Everything you need for managing your vision benefits is online and right at your fingertips. Members can view their vision benefits, find an eye doctor, print ID cards, get special offers and more by visiting eyemed.com/mpsers. This website can be accessed 24 hours a day, seven days a week.

Call center

EyeMed offers live help through one of America's highest-rated call centers. EyeMed's highly trained customer service experts are available at **1-866-248-2028**, Monday through Friday 7:30 a.m. to 11 p.m. EST, Saturday 8 a.m. to 11 p.m. EST, and Sunday 11 a.m. to 8 p.m. EST.

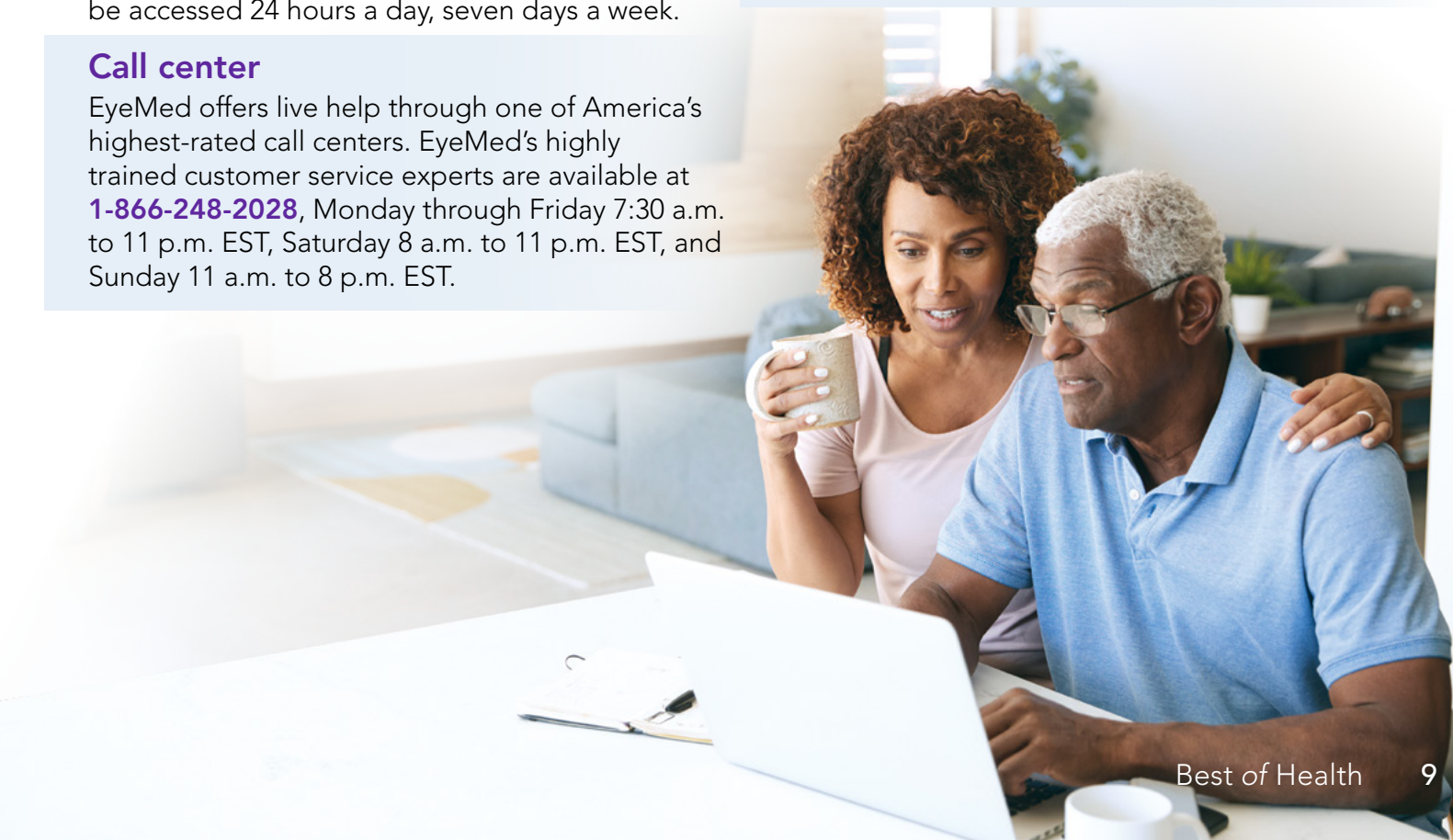
Text alerts

To help members stay on top of their vision benefits, EyeMed provides the option to receive text message alerts. Members can sign up for this service by going online or by calling EyeMed customer service. Those who opt-in will receive vision updates, reminders, tips on how to maximize vision benefits and ways to save money.

Vision wellness information

Members can receive guidance and wellness education from vision experts at eyesiteonwellness.com.

EyeMed also offers inSIGHTS. This resource is a quarterly newsletter that is delivered right to your email when you sign up. InSIGHTS allows you to learn about how to maximize your benefits and get special offers.



Updates to your 2026 retirement system dental plan

Effective Jan. 1, 2026, these benefit changes will be implemented to your retirement system dental plan:

- Esthetic restorations such as porcelain and porcelain fused-to-metal will be allowed on posterior teeth.
- Special healthcare needs benefit will be added to allow for additional cleanings, visits and/or treatment modifications for members (children and adults) with a qualifying special healthcare need.
- Evidence-based benefits will be added to allow additional cleanings and/or fluoride for members with specific at-risk health conditions.
- Two additional cleanings will be allowed for members with documented periodontal disease.
- Overdentures will be allowed. This change also allows for services on remaining teeth when overdentures are used.

What to do when facing an urgent oral health issue

Oral health emergencies can happen when it's least expected. Here are five common dental issues and how to respond.

1. Lost filling

If a filling falls out, rinse your mouth with warm salt water to keep the area clean. Avoid chewing on that side of your mouth and call your dentist. Temporary dental cement from a pharmacy can help protect the tooth until your appointment.

2. Toothache

A toothache can be caused by anything from a cavity to an infection. Try rinsing with warm salt water and using a cold compress on the outside of your cheek. An over-the-counter pain reliever may help, but if the pain lasts more than a day or two — or if you have swelling or a fever — visit your dentist.

3. Chipped tooth

If you chip a tooth, rinse your mouth and save any pieces if possible. A chipped tooth isn't always painful, but it can become sensitive or sharp. Your dentist can smooth it out or repair it with bonding or a crown, depending on the severity.

4. Gum injury

Burns from hot food or injuries from sports can damage your gums. Most minor injuries heal on their own with gentle care — rinsing with salt water and avoiding spicy or crunchy foods. If bleeding doesn't stop or the area becomes painful or swollen, contact your dentist.

5. Jaw pain

Jaw pain can come from grinding your teeth, an injury or even an infection. If it's mild, try resting your jaw and using a cold compress. If the pain is severe or you have trouble opening your mouth, see a dentist.

Being prepared for dental emergencies can help to provide the best outcome for your oral health.



How to reach us

When contacting us, help us help you by providing your contract number.

Blue Cross Blue Shield of Michigan

For questions about healthcare claims, ID cards, or participating providers in Michigan:

Call: 1-800-422-9146
TTY: 711
Monday through Friday,
8:30 a.m. to 5 p.m. Eastern time

Write: Blue Cross Blue Shield of Michigan
MPERS-Medicare Plus Group PPO
Customer Service Inquiry Department
P.O. Box 441790
600 E. Lafayette Blvd.
Detroit, MI 48226-1790

Website: bcbsm.com/mpsers

BlueCard PPO providers outside Michigan

Call: 1-800-810-BLUE (810-2583)

Medicare

Call: 1-800-MEDICARE (633-4227)
TTY: 1-877-486-2048

Website: medicare.gov

TruHearing™

Routine hearing care services and hearing aids are only covered when you call TruHearing and follow the instructions you're given.

Call: 1-855-205-6305
TTY: 711
Monday through Friday,
8 a.m. to 8 p.m.

Website: truhearing.com/mpsers

Delta Dental Plan of Michigan

For questions about your dental benefits, contact Delta Dental Plan of Michigan.

Call: 1-800-345-8756
Monday through Friday,
8:30 a.m. to 8 p.m. Eastern time
Automated service available 24/7

Website: deltadentalmi.com/mpsers

Optum Rx

For questions about pharmacy claims, ID cards, or participating providers, contact Optum Rx Prescription Plan at:

Call: 1-855-577-6517
Customer service representatives are available 24 hours a day, seven days a week.

Website: optumrx.com/enroll/mpser

Optum® Specialty Pharmacy

For questions about specialty medications, contact Optum Specialty Pharmacy at:

Call: 1-855-427-4682
Customer service representatives are available 24 hours a day, seven days a week.

Website: specialty.optumrx.com

EyeMed Vision Care

For questions about your vision benefits, contact EyeMed Vision Care.

Call: 1-866-248-2028
Monday through Friday,
7:30 a.m. to 11 p.m. Eastern time
Saturday 8 a.m. to 11 p.m. Eastern time
Sunday 11 a.m. to 8 p.m. Eastern time

Website: eyemed.com/mpsers

Michigan Public School Employees' Retirement System

For information about your pension account and health insurance enrollment and eligibility, contact the Michigan Office of Retirement Services:

Call: 1-800-381-5111
Monday through Friday,
8:30 a.m. to 5 p.m. Eastern time

Website: michigan.gov/orsschools

For address and enrollment changes:

Website: michigan.gov/orsmiaccount

Write: Michigan Office of Retirement Services
P.O. Box 30171
Lansing, MI 48909-7671

Upcoming Pension Payment Dates

Oct. 24, 2025 • Nov. 25, 2025 • Dec. 18, 2025

IMPORTANT INFORMATION
Michigan Public School Employees' Retirement System

Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd., MC 517J
Detroit, MI 48226-2998

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Best of Health

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