

# Best of Health



MEDICARE  
WINTER 2022/2023

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

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## View benefit presentations online

If you missed this year's online healthcare plan seminar, there's no need to worry. Educational materials continue to be available online to help you understand your 2023 retirement system plan benefits. To view the seminar presentation videos, go to [www.youtube.com/c/michiganofficeofretirementservicesgov](https://www.youtube.com/c/michiganofficeofretirementservicesgov). You can also find benefit booklets and other helpful plan resources on each insurance carrier's website. Please refer to [Page 11](#) for website information.

## Keep ORS informed

Do you need to update your contact information with the Michigan Office of Retirement Services (ORS)? Be sure ORS has your current mailing address, physical address, email address and phone number. Keeping your account up to date helps ORS and your insurance carriers send you important updates about your insurance benefits.

The fastest way to access and make changes to your account is in miAccount. To update your contact information, follow these steps:

- Log in to MILogin to access your miAccount at [www.michigan.gov/orsmiAccount](https://www.michigan.gov/orsmiAccount).
- Click *Update Address & Phone*.
- Click *Edit*.

## Plan for your future

No one likes to think about the possibility of becoming ill and being unable to conduct their necessary business or make healthcare decisions for themselves. However, it's important to plan for these decisions while you're healthy and able to do so. Two things you may want to consider along your retirement journey:

- A **financial power of attorney** to conduct business with ORS.
- An **advance directive** to guide future healthcare decisions.

Information and resources are available online to help you with this planning.

- Visit our website at [www.michigan.gov/orsschools](https://www.michigan.gov/orsschools).
- Click *After Retirement* on the top navigation bar.
- Click *Power of Attorney and Advance Directive Resources* on the left side of the screen.

Increase your peace of mind this year by beginning a conversation with your loved ones about these important topics.

# Avoid self-diagnosing into the ER and know your choices for care

Have you ever gone online to diagnose your symptoms? Then, based on your findings, you become convinced it's something serious and need to rush to the hospital — without considering if it's a true emergency. The best place to turn for a health concern depends on how urgent it is and whether specialized care is required.

Blue Cross has you covered with a range of convenient options to meet your healthcare needs. Use this table to help you find the right care for your needs. See [Page 6](#) for additional help managing your chronic conditions.

	This option refers to ...	Choose this option for ...	Your in-network cost is ...
<b>24-Hour Nurse Line</b> 1-800-775- 2583	A 24/7 service that connects you with a registered nurse.	Answers to health questions and recommendations for at-home treatments for minor illness and injuries. Don't use for medical emergencies.	\$0
<b>Doctor, primary care provider, physician's assistant or nurse practitioner</b>	The individual you see first for most health issues.	Preventive care, diagnosis and long-term treatment of most conditions with a focus on the entire person.	10% coinsurance and the annual deductible**
<b>Blue Cross Online Visits<sup>SM*</sup></b>	Virtual visits 24/7 with U.S. board-certified doctors and nurse practitioners, anywhere in the U.S. Behavioral health is also available.	When your primary care provider is unavailable. Connect online with a doctor or therapist by using a smartphone, tablet or computer.	
<b>Urgent care center</b>	A facility that provides care for conditions that need immediate attention but aren't life-threatening.	Conditions that aren't life-threatening such as earaches, rashes and minor injuries. A good option after-hours, on weekends or whenever you can't get a quick appointment with your primary care doctor.	\$65 copay per visit
<b>Emergency room</b>	Part of a hospital that provides care for severe or life-threatening conditions.	Conditions such as confusion, intense chest pain, heart attacks, strokes, broken bones, trouble breathing and serious injuries.	<b>Effective Jan. 1, 2023, your emergency room copay will be \$125 per visit.</b> The emergency room copay is waived if you're admitted to the hospital within 72 hours.

\*Coordinate all care through your primary care provider. You are not limited to the providers available through Blue Cross Online Visits.

\*\*Your Medicare Plus Blue<sup>SM</sup> Group PPO plan offers preventive services covered at no cost to you.

In any situation where you are experiencing more severe symptoms than those described above, call 911 or go to the nearest emergency room.

Sources: A Healthier Michigan, American Academy of Family Physicians; American Board of Medical Specialties; American Psychological Association; Centers for Medicare & Medicaid Services; and National Institute on Aging

Blue Cross Online Visits is powered by American Well®, an independent company that provides online visits for Blue Cross Blue Shield of Michigan and Blue Care Network members.

## Access to over-the-counter hearing aids has expanded

On August 16, 2022, the U.S. Food and Drug Administration released a new rule giving adults 18 and up the ability to purchase hearing aids over the counter without a doctor's exam or prescription. These regulations will expand access to routine hearing care, which will help more people with untreated hearing loss.

The best news is your retirement system medical plan has provided enhanced routine hearing benefits for several years. However, it's important to know some of the differences between over-the-counter and prescription hearing aids.

### What are OTC hearing aids?

Over-the-counter, or OTC, hearing aids are non-prescription hearing aids for adults 18 years and older with self-perceived mild-to-moderate hearing loss. These hearing aids can be purchased without the supervision, prescription, or other involvement of a licensed hearing care professional. OTC hearing aids have limited technology, styles and features with a few preprogrammed settings.

Be aware of any warranties, return policies or other consumer protections before purchasing OTC hearing aids. Without the involvement of a licensed medical professional or your medical plan, you must troubleshoot issues directly with the manufacturer.



### How are prescription hearing aids different?

Prescription hearing aids are the best option for those with any level of hearing loss and for people of any age. The prescription hearing aid path involves comprehensive hearing assessments from qualified hearing providers. This includes clinical diagnosis, consultative care and advanced technology with customized programming.

### Where can I get the best value on prescription hearing aids?

TruHearing provides you with care at the highest levels, with a full range of hearing aid technologies and price points — and because of this benefit, you have prescription-quality options that are cost competitive with over-the-counter hearing aid models. Your routine hearing care benefits are exclusively available through a national network of TruHearing providers. Routine hearing care services and hearing aids are only covered when you call TruHearing at **1-855-205-6305** (TTY:**711**) Monday through Friday from 8 a.m. to 8 p.m. and follow the directions you're given.

Your routine hearing benefit continues to include:

- Routine hearing exams and aids covered once every three years.
- \$45 initial hearing exam copay with a TruHearing provider.
- \$499 copay per hearing aid for TruHearing Advanced aids.
- \$799 copay per hearing aid for TruHearing Premium aids.
- 60-day trial period.
- 80 batteries per aid.
- One year of follow-up visits.
- Three-year full manufacturer warranty on all devices.
- Technology that allows streaming your favorite music and shows with audio directly to your ears.
- Fast, free online hearing test at [www.truhearing.com/mpsers](http://www.truhearing.com/mpsers).

## Get help managing complex and chronic health conditions

Blue Cross Coordinated Care Core<sup>SM</sup> surrounds you with a healthcare team that connects you and your family members to the right care for complex or chronic conditions.

The journey to better health is personal. What works for someone else may not be what's best for you. With Blue Cross Coordinated Care Core program, a team of specialists, led by a nurse care manager, works directly with you and your family to coordinate the best care to meet your specific needs. Core is included with your retirement system medical plan at no additional cost to you.

### How can Core help me?

Core can help you:

- Gain a better understanding of your condition, medications and treatment options.
- Identify health risks and steps you can take to improve your health.
- Connect with support and services in your local community.
- Find behavioral health services and care for other special needs.
- Stay connected anytime, anywhere with the BCBSM Coordinated Care<sup>SM</sup> mobile app.

### How does the program work?

A nurse care manager works with a team of doctors, social workers, dietitians and pharmacists, as needed, to connect you to the right care to meet your specific health and well-being needs. Once you've joined the program, your nurse care manager will check in with you regularly to help coordinate care and answer your healthcare questions.

Additionally, they will help you download the BCBSM Coordinated Care mobile app powered by Wellframe<sup>®</sup> to help you manage your health each day. The app gives you a convenient and easy way to manage your health.

Use the mobile app to:

- Chat with your nurse care manager. It's like texting, but more secure. Send messages, and receive feedback, guidance and encouragement.
- Complete tasks on your daily checklist.
- Keep track of your medications and appointments.
- Track your progress, number of steps, medication taken and care team instructions.
- Read articles about your specific health and well-being needs.

### How can I get started?

If you need help managing a chronic condition, now's the best time to get help. Call **1-800-775-2583** (TTY: **711**) Monday through Friday from 8 a.m. to 6 p.m. Eastern time.

*Wellframe<sup>®</sup> is an independent company supporting Blue Cross Blue Shield of Michigan members by providing health and well-being services.*

## Steps you should take to prepare for winter

Winter is here and, although it is a beautiful time of year, the months can be tough due to poor weather conditions. Running out of your medication is not something you should need to worry about. At Optum Rx, we work to ensure that getting your prescriptions is a seamless process. Below are some ideas that will help you prepare for winter without ever needing to leave home.

### Do your medications qualify for a 90-day supply?

Filling a 90-day supply is more convenient and can also be more cost effective. Check your formulary at [www.optumrx.com](http://www.optumrx.com), or call customer service, to see if your medication qualifies for a 90-day supply. You can fill your prescriptions through home delivery or at local participating pharmacies.

### Filling your prescription through home delivery.

Avoid the icy roads and have your script delivered right to your door. There are four easy ways to place a home delivery order.

1. **ePrescribe.** Your doctor can send an electronic prescription to Optum Rx. Prescriptions for controlled substances, such as opioids, can only be ordered by ePrescribe.
2. **Online.** Visit [www.optumrx.com](http://www.optumrx.com) for step-by-step instructions on how to transfer your prescriptions online.
3. **Mobile app.** Use the Optum Rx app, which can be downloaded from the Apple® App Store® or Google Play™.
4. **Phone.** Call the toll-free number on your member ID card.

### Remember to check your remaining refills.

Pay close attention to the number of refills you have remaining. Ensuring you have enough medication and refills on hand during the winter will allow you to avoid visits to the doctor and/or pharmacy. Ordering your prescriptions through Optum home delivery enables you to set reminders on when it is time to refill your prescriptions. You may also opt in for automatic refills and Optum Rx will ensure that your medication is continuously refilled.

### How to properly store medications.

It is important to store medications as indicated on your prescription packaging. Medications do not hold up well in the heat, extreme cold, air, light or moisture. Be sure to store your medications in a cool, dry place and refrigerate when required. When ordering your medication through Optum home delivery, we will ship items in climate-controlled packaging to ensure your prescriptions arrive damage free.

If you have any questions call **1-855-577-6517** (TTY:**711**) or visit [www.optumrx.com](http://www.optumrx.com).



Optum Rx offers Script View (large print), Scrip Talk and Braille labels. At your request, Optum Rx will send your prescription labels and communications out in the requested format. To request a new communication format, call the number on the back of your card to speak with an agent.

## It's ok to ask for help — you're not alone.

Emotions are part of the human experience, but feelings or mood changes can be difficult to manage. Get support, answers and expert care for mental health and substance use disorders from Optum Rx 24/7.

- Suicide and Crisis Lifeline call **1-800-273-8255** (TTY:711).
- Substance use disorder call **1-800-557-5745** (TTY:711).



## 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 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*
Xyrem	Sodium Oxybate	Sleep disorders	October 2022
Dulera	Formoterol/Mometason	Asthma/COPD	January 2023
Trokendi XR	Topiramate	Seizure disorders	January 2023
Kombiglyze XR	Saxagliptin/Metformin	Diabetes	April 2023
Votrient	Pazopanib	Oncology	October 2023

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

## Manage your vision benefits online using the enhanced Member Web

Your vision plan is like a friendly smile — it doesn't do any good if it's hidden away. EyeMed continues to work hard to make managing your vision plan easier for you. You now have access to the enhanced Member Web. Member Web is your hub for all things vision — here, there and everywhere.

### Use the enhanced Member Web online or on the EyeMed mobile app.

Member Web is your vision plan control center. With Member Web you can:

- View your benefit details.
- Confirm eligibility.
- Check claim status.
- Print replacement member ID cards.
- Locate a provider.
- Schedule an appointment online.
- View health and wellness information.
- Get special offers.

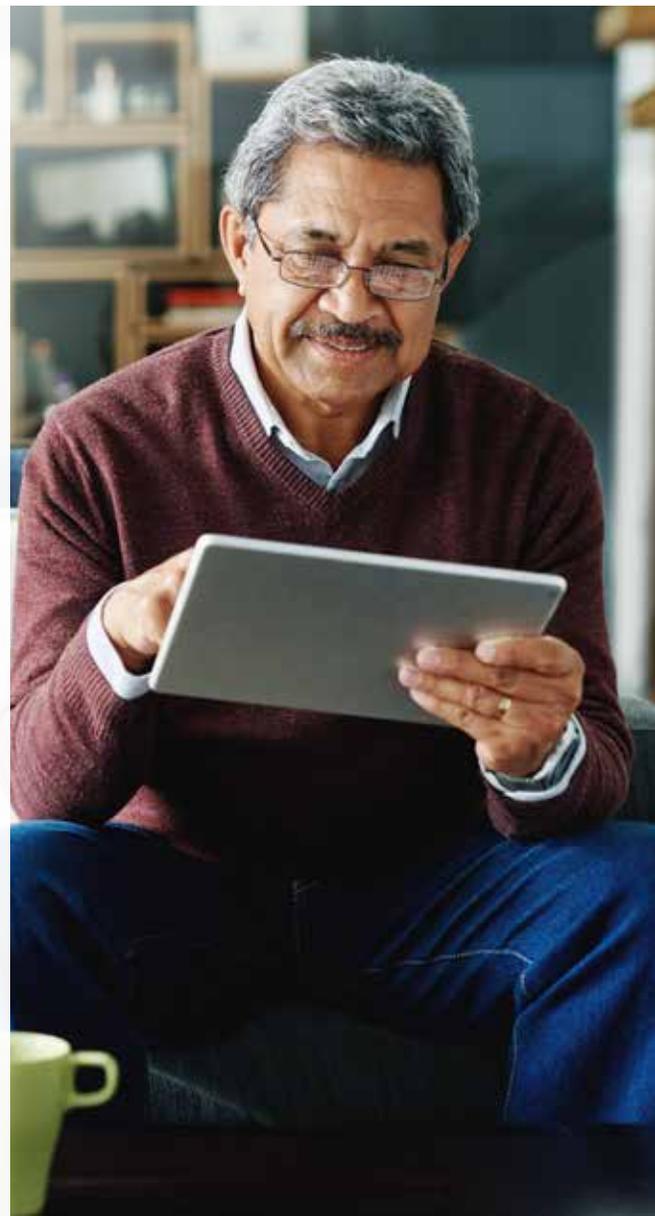
### Ready to go digital? Here's how to register for a member account online.

Some features are available on the website prior to creating an account. However, to manage your vision plan or access all the digital tools you will be required to register for an account.

**Note:** When you first sign up, have your EyeMed member ID card ready. You'll need your EyeMed member ID number and the last four digits of your social security number.

Use the following steps to create your member account:

1. Visit [www.eyemed.com/mpsers](http://www.eyemed.com/mpsers) or download the EyeMed mobile app. Search "EyeMed Members" in your App store, iTunes or Google Play.
2. Click *Member Login*.
3. Select *Create an Account* and follow the instructions to complete the registration process. You'll get an email asking to confirm your account.
4. Finish setting up your new online member account with your email address and a password.
5. Log in to view and access your vision benefits.





## Set a resolution to smile about for 2023

You don't need a big New Year's resolution to have a great impact on your health. In 2023 — challenge yourself to prioritize your oral health by seeing your dentist for regular cleanings and exams.

Even if you have an excellent toothbrushing and flossing routine at home, your dentist plays a critical role in your oral health. Regular dental visits can prevent many oral health problems, or help identify them earlier when treatment may be easier and more affordable.<sup>1</sup> In fact, every dollar you spend on preventive care (such as brushing and dental cleanings), may save you money later in restorative care and emergency procedures.<sup>2</sup>

Your retirement system dental plan covers two cleanings and exams per calendar year. You'll save the most money when you see a Delta Dental PPO™ dentist. Diagnostic and preventive services done by a Delta Dental PPO dentist are paid at a higher percentage than if the services are performed by a Delta Dental Premier® or nonparticipating provider. In addition, all claims are reimbursed at the Delta Dental PPO approved amount regardless of the type of provider performing the services. If you seek services from a Delta Dental PPO provider, you will have no additional costs other than your coinsurance because the provider has agreed to accept the Delta Dental PPO approved amount as payment in full. You may still save money when you see a dentist in the Delta Dental Premier network, but you are responsible for your coinsurance plus any additional costs for using a dentist outside the Delta Dental PPO network. A nonparticipating provider will likely cost you the most money because you pay your coinsurance plus any additional costs up to the provider's charge.

Dental care is personal, so it's important to find a dentist that you trust and is accessible. If you need to find a dentist and want to search the Delta Dental PPO network, visit [www.deltadentalmi.com/findadentist](http://www.deltadentalmi.com/findadentist).

<sup>1</sup> American Dental Association, "Common Questions about Going to the Dentist," web.

<sup>2</sup> Delta Dental, "Stay Healthy and Save Money with Preventive Dental Care," web.

## 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](http://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](http://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](http://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](http://deltadentalmi.com/mpsers)

### Optum Rx

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

Call: 1-855-577-6517

Customer service representatives are available 24 hours a day, seven days a week.

Website: [optumrx.com](http://optumrx.com)

### 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](http://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](http://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](http://michigan.gov/orsschools)

For address and enrollment changes:

Website: [michigan.gov/orsmiaccount](http://michigan.gov/orsmiaccount)

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

## Upcoming Pension Payment Dates

Jan. 25, 2023 • Feb. 24, 2023 • March 24, 2023

**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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## What to do when you've lost your COVID vaccine card

If you received your COVID-19 vaccine in the state of Michigan, the state has an online portal called *Michigan Immunization Portal* where you can retrieve your vaccination records. You can follow the steps below to retrieve your vaccination record. If you received your COVID-19 vaccine in another state, check with that state's health department to see if you can retrieve your vaccination records online or by mail.

1. Go to the *Michigan Immunization Portal* online at [www.mdhhsmiimmportal.state.mi.us](http://www.mdhhsmiimmportal.state.mi.us).
2. Create an account or sign into your existing account.
3. Upload a photo of your valid government-issued I.D. (your driver's license, state I.D. card or passport).

## Best of Health

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