

Best of Health



NON-MEDICARE
SPRING 2025

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

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Keep your contact information up to date

It's important that the Michigan Office of Retirement Services (ORS) has your current contact information to communicate with you in a timely manner. ORS also shares your contact information with your healthcare vendors so they can send you important information about your insurance coverage.

Please take some time to log in to miAccount at michigan.gov/orsmiaccount and review your physical, mailing and, in some cases, legal addresses to ensure they are current. While you're logged in, review your phone number and email address and update if needed.



Five easy steps to kick-start your well-being journey

Your medical plan includes a new online well-being resource platform that can be tailored to you and your needs. Blue Cross Blue Shield of Michigan works with Personify Health to bring you an enhanced virtual experience that delivers personalized daily content based on your interests, health risks and specific needs.

Ready to get started?

Follow these five steps to get on the road to better health.

Step 1: Sign up.

1. Log in to your Blue Cross online member account at bcbsm.com/mpsers, then click on the *Programs & Services* tab. From there, select *Blue Cross Well-Being* under *Quick Links*.
2. Confirm your name and enrollment details.
3. Review and agree to the rules, data collection and privacy policy.
4. Create your account.

Once completed, your account is ready. Select *Take Me There* to get started. You won't need to sign up again on your next visit.

Step 2: Get in sync.

You can synchronize data from your fitness app or tracker to Blue Cross Well-BeingSM. Seamlessly connect with more than 100 devices and apps including Apple Health, Fitbit, MyFitnessPal and Google Fit.

Step 3: Complete the health assessment.

Now that you've signed up, personalized your experience and synchronized your fitness device, it's time to evaluate your general well-being. Complete the health assessment to get a personalized summary of your health that outlines where you're doing well and tips on where (and how) to improve. Simply answer questions about your health and habits. It takes about 15 minutes.

Log in to your Blue Cross online member account at bcbsm.com/mpsers or the mobile app. Click the *Programs & Services* tab, then select *Blue Cross Well-Being* under *Quick Links*. From there, select the *Health* tab and click *Surveys*.

Step 4: Be proactive about your care.

The My Care Checklist feature can help you stay on top of needed preventive care. It keeps track of office visits, screenings and vaccinations.

Step 5: Take a Journey® to better health.

Journeys are self-guided health and lifestyle interactive programs that introduce healthy habits to your life or help you maintain the good habits you have in place. Find support for various aspects of your health and well-being with more than 60 resources covering stress reduction, strategies for managing heart and musculoskeletal health.

Personify Health is an independent company that provides health and well-being services on behalf of Blue Cross Blue Shield of Michigan.

Celebrating 50 years of Blue Cross coverage for Michigan public school retirees

This year marks a significant milestone — 50 years of Blue Cross Blue Shield of Michigan serving public school retirees. Since 1975, Blue Cross has provided medical coverage to members of the Michigan Public School Employees' Retirement System. Throughout 2025, Blue Cross will share some highlights of this 50-year journey. And we'll look ahead with plans to meet members' healthcare needs now and into the future.

Retirement system members with a Blue Cross card in their wallet are a diverse group of former employees from Michigan school districts, community colleges and universities. When the Blue Cross medical plan was first offered in 1975, it was a traditional fully-insured plan with no coverage for dependents. Over time, the plan's coverage and membership has expanded to the self-funded PPO plan today covering over 200,000 Michigan public school retiree members.

A lot has changed in the last five decades since Blue Cross began its partnership with the retirement system, but our commitment to members' health remains the same. Blue Cross is embracing new technologies and approaches to help members on their healthcare journey.

Through your Blue Cross coverage, you have a variety of benefits including enhanced preventive care and vaccine coverage, the LivingWell program to help you reduce your annual deductible, a personalized care management program designed to improve your health outcomes and digital tools that expand where and when you use your benefits.

As we celebrate this significant anniversary, Blue Cross is committed to providing high-quality healthcare that supports your health and well-being for years to come. Stay tuned throughout the year as we commemorate 50 years of service.

We thank you!



Looking back at 1975

1975 was a great year, for movies, TV and healthcare. Michigan public school retirees were covered by Blue Cross Blue Shield of Michigan for the first time that year. Take a stroll down memory lane with us as we look back at that memorable year.

Facts about the Blue Cross plan offered to retirees in 1975

- Traditional, fully-insured medical plan.
- Two separate companies, Michigan Blue Cross and Michigan Blue Shield, merged in 1975 to become Blue Cross Blue Shield of Michigan.

COMING SOON:

Celebrating 50 years of service!

Blue Cross will be celebrating five decades of providing healthcare coverage to Michigan public school retirees throughout 2025. Stay tuned for upcoming articles at bcbsm.com/mpsers, where we'll share highlights, stories and special moments from our 50-year journey together — and what's to come.



What things cost in 1975

Eggs: \$.70 per dozen
Gas: \$.53 per gallon
Milk: \$1.57 per gallon
Postage stamp: \$.13



Movies and music in 1975

Best Picture:
"The Godfather Part II"
Bestselling Song:
"Love Will Keep Us Together"
by Captain & Tennille



Popular TV shows in 1975

"All in the Family"
"Maude"
"Rich Man, Poor Man"

Finding your healthcare home: The importance of a primary care provider

Along with eating right, exercising, and sleeping well, regularly visiting a primary care provider (PCP) is crucial for healthy aging. A primary care provider may be referred to as primary care, internal medicine, PCP or a family doctor. They know your health history and help coordinate your healthcare needs with your other providers, so they are typically your first call when you're not feeling well.

Having a PCP is crucial for everyone, but especially for older adults. Aging increases the risk of chronic conditions and certain injuries. A trusted PCP can provide personalized care, monitor your health and help you manage any health concerns effectively. Building this relationship early on simplifies your healthcare journey and ensures you receive care when you need it.

What are the benefits of a PCP?

The type of quality, comprehensive care you receive from a PCP is unmatched. You can get treatment at an urgent care center, emergency room or retail health clinic, but those visits are intended to solve issues in the short-term. PCPs spend more time checking your body, your health history and your family's health history to find the underlying cause of an ailment.

Other benefits of a PCP include:

- **Preventive care** — conduct annual physical exams and administer vaccinations.
- **Coordination of care** — help with coordinating any specialty care you need, including treatment from behavioral health professionals.
- **Personalized care** — provide guidance on healthy lifestyle choices, such as diet and exercise.

How to find a PCP?

Coordinating schedules to fit in a visit is challenging enough, but finding a conveniently located PCP's office can add to that challenge. You have access to Blue Cross' *Find a Doctor* tool at [bcbsm.com/mpsers](https://www.bcbsm.com/mpsers) and on the mobile app, which can help you find practices located within a 10-mile radius from where you live. The tool even shows which PCPs in the network provide telehealth services, so virtual visits can be scheduled in certain situations.

Overall, a primary care provider will be there with you for the long haul, providing the comfort and stability you need in your healthcare journey.





Summer travel, know before you go

Planning a trip abroad and pondering what to pack? Consider a pretravel office visit for a consultation with your healthcare professional. Schedule this visit for at least four to six weeks prior to your departure to discuss vaccinations and any health concerns that could arise during that long-awaited dream vacation. International travel may increase your chances of getting and spreading diseases that are rare or not found in the United States. Therefore, depending upon your destination, you may need additional vaccines or booster shots to stay healthy.

A pretravel visit would include a discussion of your travel itinerary, trip duration and activities. It would allow you an opportunity to work with your healthcare provider to learn about potential health risks at your destination(s), how to mitigate them, which vaccines you may need a booster for and any additional vaccines that could be beneficial.



Your retirement system health plan covers most vaccines with a \$0 copay. As an added convenience for you, vaccines are covered by both your medical plan through Blue Cross Blue Shield of Michigan and your pharmacy benefit plan administered through Optum Rx so you may present both membership cards when receiving a vaccine or booster. The *Non-Medicare Members Vaccine Guide* will help you to understand your vaccine coverage and is located at welcome.optumrx.com/mpser/forms.

Take simple precautions during your vacation to stay healthy. Remember to wash your hands regularly to prevent sickness and the spread of germs. To minimize the risk of foodborne illness, eat thoroughly cooked food hot, avoid tap water and ice and drink bottled water or sealed beverages instead. Protect yourself from bug bites by using insect repellent and wearing long-sleeved shirts and pants outdoors.

When you reduce the risk of contracting illnesses, you will be able to get the utmost enjoyment from your trip. With a little preparation and some commonsense practices, you will be able to enjoy the positive and exciting aspects of your journey more thoroughly.

Spring into wellness and a healthier routine

When spring has sprung, it is time to shake off the winter doldrums and get into cleansing and rejuvenating. Below are a few ideas to clear out the winter cobwebs and get set for the warm and sunny days ahead.

- **Get moving outdoors** — With the longer spring days, it is time to muster up the motivation to start moving outdoors! Check out Real Appeal, an online program that provides tools for healthy living at no charge to you. Visit mpsers.realappeal.com for more information. If you have questions, call **1-844-924-7325** (TTY: **711**), from 7 a.m. to 11 p.m. Eastern time, Monday through Friday.
- **Spring into a cleaner, more organized home** — Spring is a good time to flip your mattress, do a pantry clean out and replace your toothbrush. Cleaning out your medicine cabinet and removing expired medication or medications you no longer use is another way to create a healthier home. For safe disposal, the Michigan Department of Environment, Great Lakes, and Energy provides an interactive map with collection locations and details at michigan.gov/en/egle/about/Organization/Materials-Management/Hazardous-Waste/Drug-Disposal.
- **Prioritize a healthy bedtime and morning routine** — Older adults should average between seven and eight hours of sleep per night. Consistent sleep times and routines can reduce stress and anxiety, improve focus and support the development of other healthy habits.

Did you know?

Some medications are better tolerated or more effective based on when they are taken. If your medication says “take once daily” you may want to speak with your pharmacist or healthcare provider about the most effective time to take it. Incorporating your medication into your routine ensures that you will stay compliant and keep your condition under control.

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*
Aptiom	Eslicarbazepine	Seizures	May 2025
Tasigna	Nilotinib	Leukemia	June 2025
Jentaduetto	Linagliptin/Metformin	Type 2 diabetes	November 2025
Nucynta	Tapentadol	Pain	November 2025
Tradjenta	Linagliptin	Type 2 diabetes	November 2025

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

Unlocking eye health: A checklist for a better year

Step 1: Schedule your yearly appointments.

Now is a great time to schedule your annual doctor's appointments and ensure all areas of your health and wellness are checked out, including your vision.

Your vision plays a bigger role in your overall wellness than you might realize. Regular eye exams can help identify early signs of certain chronic health conditions, including high blood pressure, diabetes, heart disease and high cholesterol.

Step 2: Fill your plate to fuel your body.

A nutritious diet is typically one of the first things that comes to mind when it comes to getting healthy. Certain foods and nutrients can help keep your vision at its best.

According to the American Optometric Association, eye-friendly nutrients have been linked to reducing the risk of certain serious eye diseases. Fill your plate with green leafy vegetables, salmon, tuna, eggs, nuts, beans, as well as oranges and other citrus fruits or juices.

Step 3: Monitor your screen time.

Staring at a computer or phone screen for too long can cause harmful effects such as eyestrain, blurry vision, dry eyes, headaches and neck, back and shoulder pain.

If reducing screen time isn't possible, there are a few ways to help offset the negative health effects:

- Make sure your glasses or contacts prescription is up to date and consider blue light lenses to help reduce your exposure to blue light.
- Move the screen so your eyes are level with the top of the monitor.
- Rest your eyes every 20 minutes. Look 20 feet away for 20 seconds. Get up at least every two hours and take a 15-minute break.

Step 4: Soak up some vitamin D.



You've probably heard that vitamin D is important, but have you ever heard why? Not only is vitamin D vital to bone health, muscle movement and immune system function, but it's also

known to prevent eye conditions such as glaucoma, dry eye syndrome and cataracts. Getting outside more is a great way to incorporate vitamin D into your life – plus, fresh air can help rejuvenate the mind, body and soul.





Your genetics and your smile

From hair and eye color to dimples, families share genetic traits. But genetics can also influence oral health. While genes don't directly cause dental issues, they can increase your susceptibility to certain conditions, making it essential to share your family's dental history with your dentist.

Cavity risk

Genetics play a role in cavity development in several ways. Enamel strength, for instance, is determined by genetics. Thicker enamel offers better protection against tooth decay, while thinner enamel can make teeth more vulnerable to cavities. Once cavities reach the dentin layer of a tooth, they can no longer remineralize on their own and require fillings to prevent further damage. Additionally, the shape of your teeth matters. Teeth with deep grooves — another hereditary trait — are harder to clean and more likely to collect plaque, leading to decay.

Gum health

A family history of gum disease may also increase your risk. While the exact genetic connection isn't fully understood, research suggests that genetics play a role in determining susceptibility to gum problems. This means that even with good oral hygiene, some individuals may be more prone to gum disease simply because of their genetic makeup.

Other oral health issues

Genes can also influence other oral health conditions. Dry mouth, for example, can be hereditary, as saliva production is partially determined by genetics. Lower saliva levels increase the risk of cavities and bad breath, making it important to stay hydrated and monitor oral care. Even conditions such as oral cancer can have a genetic component, though lifestyle choices like avoiding tobacco and excessive alcohol significantly reduce this risk.

Reducing your risks

Regardless of your genetics, preventive care is the best defense against oral health issues. Brushing twice daily, flossing regularly and scheduling routine dental visits are essential steps. By sharing your family's oral and medical history with your dentist, you can take proactive measures to protect your smile for years to come.

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
Attention: MPSERS
232 S. Capitol Avenue
Lansing, MI 48933-1504

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 OptumRx Prescription Plan at:

Call: 1-866-288-5209

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 Saturday
7:30 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

April 25, 2025 • May 23, 2025 • June 25, 2025

IMPORTANT INFORMATION
Michigan Public School Employees' Retirement System

Blue Cross Blue Shield of Michigan
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Detroit, MI 48226-2998

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