

Best of Health



NON-MEDICARE
SPRING 2026

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

INSIDE

2 MEDICAL COVERAGE
Blue Cross® Blue Shield® of Michigan

7 PRESCRIPTION COVERAGE
Optum Rx®

10 DENTAL COVERAGE
Delta Dental

VISION COVERAGE
EyeMed 9

GENERAL INFORMATION
How to reach us 11



Hearing benefit enhancements offer greater flexibility and value

Effective July 1, 2026, the following enhancements will be added to your routine hearing care benefits:

- Access to additional hearing aids. The benefit will include a \$700 per hearing aid allowance, which can be put toward the purchase of any hearing aids in TruHearing's catalog. This includes all major brands at all technology levels.*
- Hearing aid replacement every 24 months.
- Unlimited follow-up visits for adjustments and fittings.
- Initial hearing exam with a TruHearing provider (\$45 initial exam copay).
- 60-day, risk free trial.
- Three-year manufacturer warranty for repairs.
- 80 free batteries per non-rechargeable hearing aid.

Your hearing aid benefit still includes:

- TruHearing's Premium and Advanced technology level aids in several styles with fixed out-of-pocket costs. Select the TruHearing Advanced hearing aid (\$499 copay per aid) or TruHearing Premium hearing aid (\$799 copay per aid).

Hearing exams and aids are only covered when you call TruHearing at **1-855-205-6305** from 8 a.m. to 8 p.m. Eastern time, Monday through Friday. TTY users, call **711**.

If you think you're experiencing hearing loss, take a free online hearing screening at truhearing.com/mpsers-hs.

**You'll still be able to select TruHearing Advanced or Premium hearing aids, or once the benefit goes into effect on July 1, you can apply the \$700 allowance to any other hearing aid in the TruHearing catalog.*

Caregiving challenges and resources

If caregiver is one of the many hats you wear, you're not alone. Fifty-nine million Americans are currently providing care for a spouse, parent or other loved one, according to recent estimates. *Caregiving in the U.S. 2025* is a report published by AARP that provides insight on caregivers' experiences, challenges and opportunities.

Caregiving by the numbers

Caregiving in the U.S. 2025 is based on thousands of survey responses and analysis of data collected over the last several years. Here are some key numbers that bring the role of the caregiver into focus:

- **1 in 4** adults is a caregiver.
- **35%** of caregivers provide more than 20 hours of care each week.
- **27%** are caregivers for a loved one with dementia or another cognitive condition.
- **64%** of caregivers report dealing with emotional strain.

Technology use has increased

Caregivers leverage many resources to handle the work they do. Use of technology to help with caregiving tasks — including electronic health records and apps to manage finances — has increased since 2020. Twenty-five percent of caregivers are using remote monitoring and tracking technology to keep an eye on their care recipient.

Purpose and needed support

Most caregivers deal with burnout, anxiety or other mental health issues. Even though caregivers face these challenges, they also report that their role adds meaning to their life. More than 50% of caregivers say that caregiving gives them a sense of purpose.

Caregivers also report they could benefit from financial support, such as tax credits or direct-payment programs. Outside of finances, caregivers say they need better access to respite care so they can take a break and more support for their own mental and physical health.

Resources

Resources are critical for caregivers. They need information and support to take better care of their loved ones and care for themselves. Explore the information below for practical support for yourself or the caregivers in your life:

- **Blue Cross caregiver guides online.** Go to bcbsm.com/mpsers and search for *Caregiver Guide for Behavioral Health* or *Resources for Caregivers*.
- **Webinars for caregivers sponsored by Area Agency on Aging 1-B.** Go to ageways.org and search for *Webinar Series*. The webinars highlight important community resources and powerful tools for caregivers.
- **Protected health information release form.** Your loved one may need to complete a form to allow Blue Cross to share health information with an individual or organization. Go to bcbsm.com/mpsers and search for *Member Consent for Release of Protected Health Information*.



Source: AARP *Caregiving in the U.S. Report 2025*.



Are you maximizing your health with Blue Cross Well-BeingSM online?

Blue Cross Well-Being's online tools will help you take everyday steps to improve your health. Using your online account on bcbsm.com/mpsers, you can track your health with a personalized experience based on your interests, risk factors and specific needs. If you haven't already checked out the Blue Cross Well-Being resources online, now is the perfect time.

Sign up for Personify Health

1. Log in to your Blue Cross online member account at bcbsm.com/mpsers, then click on the *Programs & Services* tab. From there, click *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.

Blue Cross Well-Being tools

Here are a few of the tools you'll find after you sign up:

My Care Checklist. This personalized list helps you manage healthcare services that are recommended for you. Is it time for your mammogram? Do you need to schedule your routine annual physical exam? If so, look for these services to appear on your checklist. After you complete a recommended appointment or service, updates will show up on your checklist.

Sleep Guide. Use this tool to check in with yourself on the quality and quantity of the sleep you're getting. If you want to improve your sleep, you can select sleep habits to work on and track your progress.

Health Assessment. This health survey helps you check in on your overall health in about 15 minutes. When you complete the online health assessment, you'll get a report right afterward with recommendations based on your health risk factors. You can update the health assessment if you have changes or make strides to improve a risk factor throughout the year.

Reflecting on 50 years and looking to the future

Last spring, Blue Cross embarked on a journey to celebrate 50 years of Blue Cross coverage for Michigan public school retirees. The Blue Cross team designed a special logo and launched a web page to commemorate the milestone.

To check out the web page, go to bcbsm.com/mpsers and search for *Celebrating 50 years*.



The team researched the timeline of the Blue Cross medical plan and fun facts from 1975. We also interviewed retirement system members and shared their stories. More recently, we featured MARSP and MEA-Retired, highlighting the work and advocacy of their organizations.

We took a long, enlightening look back at 50 years of history. Now, we're looking ahead with a few thoughts on the future.

Keeping you informed

From webinars to email blasts to websites, benefit documents and of course the Blue Cross pages in *Best of Health*, we'll continue to keep you up to date on your Blue Cross plan.

Finding new ways to connect

Through online tools, apps and even technology that has yet to emerge, Blue Cross will look for new ways to connect and keep members engaged.

Strong partnerships

We'll continue to focus on strong partnerships with the retirement system, providers, retiree organizations and many others.

We want to hear from you

Blue Cross will continue to ask for your input on your experience with your medical plan. Surveys are an essential way for us to get feedback and improve our service to you.

Always focused on your health

With expertise of our clinical staff, data, research and a commitment to you, we'll continue to help you reach your health goals and work toward the very best of health.



200,000+

Michigan public school retiree members enrolled in Blue Cross plans

14,000+

Members enrolled in the LivingWell program

115,000+

Members registered to use online tools

It's time to get stronger and build muscle

As you get older, your approach to exercise needs to shift. While walking and stretching are great, the Centers for Disease Control and Prevention recommends adults 65 and older engage in muscle-strengthening activities at least two days per week in addition to regular aerobic activity.

Why strength training matters as we age

As you age, you naturally lose muscle mass in a process called sarcopenia. This muscle loss doesn't only make you weaker; it affects how easily you perform daily tasks, such as walking, getting up out of a chair or climbing stairs. Strength training can help you build and maintain muscle mass to stay strong for your daily activities.

Health benefits of weight training

Weight training has been linked to a host of physical and emotional benefits for older adults, including:

- Improved mobility and balance.
- Reduced risk of falls.
- Better weight management.
- Increased bone density.
- Reduced risk of chronic conditions, such as heart disease, arthritis and Type 2 diabetes.
- Better sleep and reduced rates of depression.

According to the Mayo Clinic, strength training involves pushing or pulling against the resistance of an object. Resistance can come from many different activities and types of exercise equipment, including:

- Bodyweight exercises.
- Resistance bands.
- Weighted vests or backpacks.
- Gym machines.
- Hand-held weights, such as dumbbells, kettlebells and barbells.

It's always a good idea to consult your healthcare provider before starting a new workout routine, especially for those with existing health concerns.

Best strength training exercises for seniors at home

You don't necessarily need a gym membership to get stronger. Here are a few exercises that are easy to do at home:

- Chair squats.
- Wall push-ups.
- Bicep curls with light weights or cans.
- Seated leg lifts.
- Resistance band rows.

Aim for two to three sessions each week, allowing your body time to rest and recover in between.

It's never too late to start

Whether you're in your 50s, 60s, 70s or beyond, strength training can be a safe, effective and rewarding part of your routine. There are options to suit every fitness level and age. All it takes is commitment and a willingness to move your body consistently.



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Quitting smoking: Health benefits and the vital role of pharmacists

Quitting smoking is one of the most impactful decisions a person can make for their health. The benefits begin quickly and continue to grow over time. Within 20 minutes, heart rate and blood pressure decrease. Within weeks, lung function improves. Over years, the risk of heart disease, stroke and cancer significantly decreases.

Putting aside tobacco also saves money — up to thousands of dollars each year — and improves quality of life. Food tastes better, breathing becomes easier and energy levels rise. Mental health benefits also emerge, with reduced anxiety and stress after withdrawal passes.

If you're thinking about quitting tobacco, your local pharmacist can be a partner on that journey. Most people live within just a few miles of a pharmacy, and you never need an appointment to walk in and talk with someone who's ready to help. That convenience makes pharmacies one of the easiest places to get real support when you're ready to make a change.

Research shows that community pharmacies can play a big role in helping people quit. In some states, pharmacists can even provide nicotine replacement options, such as patches, gum or lozenges right at the counter, without a prescription. Pharmacies can offer:

- One-on-one guidance to help you build a quit plan that fits your life.
- Support for managing cravings, triggers and tough moments.
- Follow-up check-ins to help you stay on track and avoid relapse.

For many people, especially in areas where it's harder to see a doctor or visit a quit-smoking clinic, pharmacies make it easier to get the care and encouragement they need. By weaving smoking-cessation support into everyday pharmacy visits, help becomes available right when — and where — you need it most.

For more resources to help you on your journey to stop smoking, visit the Centers for Disease Control and Prevention's website: [cdc.gov/tobacco/campaign/tips/quit-smoking/index.html](https://www.cdc.gov/tobacco/campaign/tips/quit-smoking/index.html)

Clear the air: Finding the right allergy solution

Spring is a beautiful season, but it can also bring sneezing, stuffy noses and itchy eyes for many people. Fortunately, effective treatments are available without a prescription. Over-the-counter, or OTC, allergy medications can help you manage symptoms and may cost less compared to some prescription drugs.

Why choose OTC allergy products?

- **Cost savings.** OTC medications may cost less than prescription options.
- **Easy to buy.** You can get OTC allergy products at most pharmacies and supermarkets and you don't need a prescription.
- **Quick relief.** You can start using OTC products right away, which is helpful when your symptoms start suddenly.
- **Variety of options.** Choose from nasal steroid sprays (such as Flonase, Rhinocort and Nasacort) and oral antihistamines (such as Zyrtec, Allegra, Xyzal and Claritin) to find what works best for you.

Before starting any OTC medication, talk to your primary care provider or pharmacist. He or she can help you choose the right product and check for possible interactions with other medicines. Always read the Drug Facts label and follow the directions. Check the Active Ingredients section to avoid taking too much of the same ingredient.

If your symptoms don't improve after several days, contact your provider. For more information, consult your healthcare provider or pharmacist — he or she is your best resource for safe and effective allergy management.

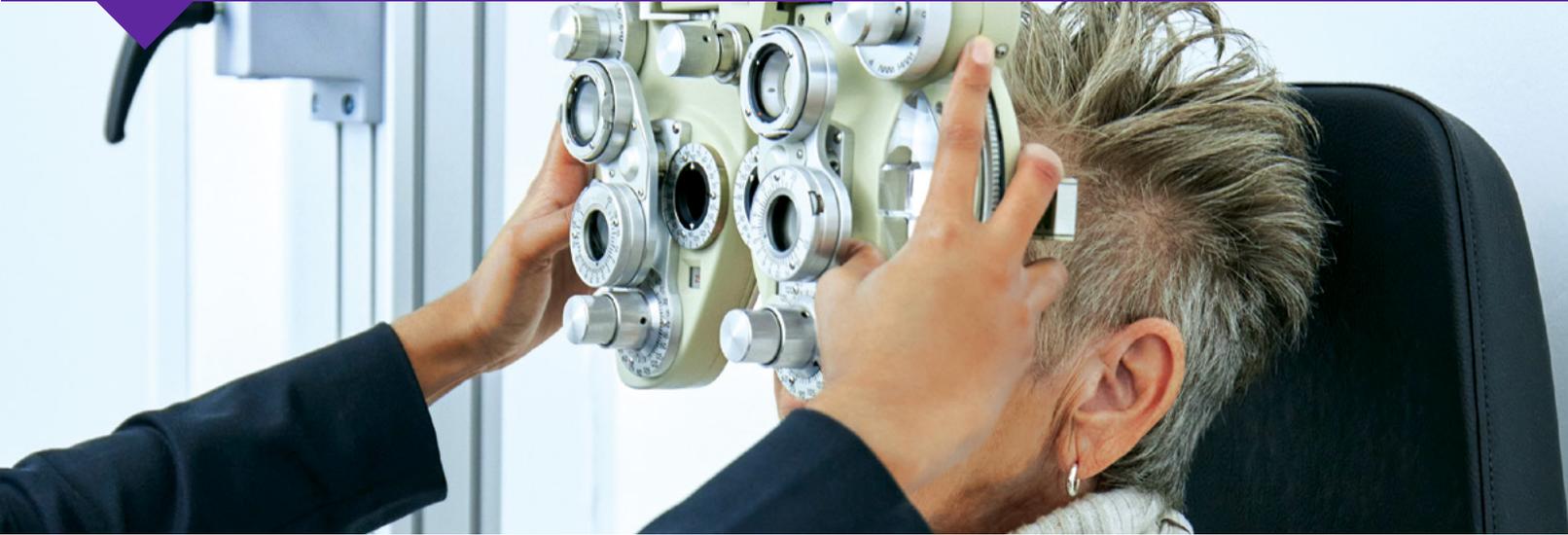


Prescription drug update

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 approved 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*
Cerdelga	Eliglustat	Gaucher disease Type 1	June 2026
Evomela	Melphalan	Multiple myeloma, conditioning for stem cell transplant	June 2026
Supprelin LA	Histrelin	Central precocious puberty	June 2026
Xeljanz; Xeljanz XR	Tofacitinib	Rheumatoid arthritis, psoriatic arthritis, ulcerative colitis, ankylosing spondylitis	June 2026
Nuedexta	Dextromethorphan/ Quinidine	Pseudobulbar affect	July 2026

*Generic availability is subject to change based on U.S. Food and Drug Administration approval, manufacturer decision and any litigation.



Use the protective power of an eye exam

Why eye exams matter

More than 200 million adults in the United States alone need vision correction. But did you know eye exams can reveal more than just vision correction needs? Early signs of serious health conditions can be detected with your eyes. This makes an annual eye exam a powerful tool in maintaining your overall health.

Eye exams are important for many reasons:

- The eye is one of the few areas of the body where doctors have an unobstructed view of blood vessels.
- Older adults are the most common sufferers of glaucoma, cataracts and macular degeneration.
- More than 3 million Americans have glaucoma, but only half know it.
- Diabetes-related retinopathy is the leading cause of blindness in adults.

See the signs sooner

People are four times more likely to get an eye exam than a physical, meaning a vision test may be the first indication that something is wrong. Signs of diabetes, high blood pressure and high cholesterol, as well as eye diseases, such as cataracts and glaucoma, may be spotted early during an eye exam.

Be sure to schedule a yearly vision exam to stay attentive to your healthcare needs.

Fight tech with tech

Sixty percent of people spend six or more hours per day in front of digital devices and screens, such as phones, tablets and televisions. These screens put out blue light. Some reports suggest overexposure to blue light may cause blurry vision, difficulty focusing, dry and irritated eyes and headaches. Turn the tables on the digital age with a digital eye exam. Precision digital technology can help spot even the smallest changes in your eyes.

Don't live with eye anxiety

EyeMed makes it easy to get all-important eye exams with freedom to choose the healthcare professional, hours and location that work for you.



Common and not-so-common causes of gum recession

Gum recession occurs when gum tissue pulls away from the teeth, exposing more of the tooth and its root surface. However, gum recession is more than a cosmetic concern. This common condition affects 88% of adults over age 65 and results in more sensitive teeth and an increased risk of tooth decay¹.

The good news is that understanding the causes of gum recession and taking action can keep your oral health on the right track (or prevent your gum recession from worsening).

Common causes of gum recession

There's usually no single reason for receding gums. Instead, it's likely to be caused by a combination of common and less common risk factors. One of the most common causes of gum recession is **gum disease**, or periodontal disease. As the disease progresses, gums may continue to pull back from the teeth.

Other causes of gum recession include:

- **Brushing too hard or too often.** While brushing your teeth is essential for good oral health, aggressive or too much brushing can wear away gum tissue.
- **Not brushing and flossing daily.** Plaque irritates gum tissue. Brushing your teeth twice daily and flossing once daily will help to eliminate plaque buildup.
- **Tobacco use.** Both smoking and vaping can increase the risk of receding gums.

Other risk factors

Gum recession can also stem from seemingly unrelated issues, such as:

- **Family genetics.** Even with good oral hygiene habits, you may be predisposed to a higher risk for oral health problems based on your genes.
- **Teeth clenching or grinding.** Also known as bruxism, clenching or grinding isn't only bad for your teeth and jaw joints. Habitual clenching or grinding puts pressure on your gums and can lead to recession.
- **Abnormal tooth positioning.** Misalignment of your teeth can put pressure on your gums and lead to recession.
- **Hormonal changes.** During pregnancy or menopause, you may be at increased risk of gum recession.
- **Trauma, physical injuries or piercings.** Anything that rubs against your teeth and gums can cause damage and recession.

Treatment

Once gums recede, they don't grow back on their own. However, intervention can help slow or stop further recession. Your dentist can recommend treatment options based on the cause and severity of the recession, so make sure to schedule your routine checkups every six months if you're worried about your gumline.

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 Optum Rx 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 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

April 24, 2026 • May 22, 2026 • June 25, 2026

IMPORTANT INFORMATION
Michigan Public School Employees' Retirement System

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