

Best of Health



NON-MEDICARE
SUMMER 2025

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

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How your retirement system health plan works

Understanding your health insurance can be like navigating a complex maze, especially when you have multiple carriers. Let's demystify your retirement system health plan.

It's important to understand that your retirement system health plan is made up of four separate parts — medical, prescription, dental and vision. Each part is administered by a different carrier.

1. **Blue Cross Blue Shield of Michigan** administers your medical benefits.
2. **Optum Rx** administers your prescription drug benefits.
3. **Delta Dental** administers your dental benefits.
4. **EyeMed Vision Care** administers your vision benefits.

Why is it important to know this?

Since the plans are administered separately, carriers can only answer questions about the coverage they provide and cannot answer questions about the other plans. If you have questions about your dental coverage, you must contact Delta Dental. Questions about your prescription drug coverage must be directed to Optum Rx, and so on.

Here are some helpful tips for managing your plan.

- **Utilize your online resources.** Each carrier offers an online member website with resources that can help you understand and manage your coverage.
- **Attend and review the online healthcare plan seminar.** Each year all the carriers provide a presentation and materials to inform you of plan updates, how your plan works and the many resources available to you. If you missed the online healthcare plan seminar in the fall, you can view all the presentations on the Michigan Office of Retirement Services' YouTube channel at youtube.com/@michiganors.
- **Review your plan documents and don't hesitate to ask questions.** Take time to understand your benefits and coverage details. Contact the appropriate carrier for clarification.

The phone numbers and websites for each carrier can be found on [Page 11](#).



Beyond fiber: Maximizing your gut health after age 50

As we age, we're often told to focus on heart health, physical exercise and blood pressure. But there's an important, often overlooked player in our overall well-being: the gut microbiome. For those over 50, maintaining a healthy gut isn't just about avoiding discomfort; it's about supporting immunity, managing chronic conditions and even influencing mental clarity.

Our bodies become more sensitive as we get older. The gut, often called the "second brain," wields significant influence over everything from immunity and mood to bone density and brain function.

Several factors contribute to gut changes after 50:

- **Slower digestion:** The digestive system's natural pace slows, leading to issues such as constipation, bloating, heartburn and increased risk of bacterial overgrowth.
- **Medication interactions:** Many common medications can alter the gut microbiome, potentially leading to side effects and nutrient malabsorption.
- **Changes in the gut lining:** The variety of beneficial bacteria in your gut naturally declines with age. Also, less stomach acid reduces nutrient absorption, which can weaken your immune system and increase inflammation.
- **Increased risk of chronic diseases:** Emerging research links gut health to conditions like arthritis, Type 2 diabetes and even Alzheimer's disease.

While a balanced diet is crucial, adding fiber is only one piece to the puzzle.

- **Go beyond yogurt.** Expand your palate. Try kimchi, sauerkraut, kefir and kombucha. These options are rich in diverse probiotic strains. Feed your good bacteria with prebiotic-rich foods like garlic, onions, asparagus, bananas and oats. These foods provide the fuel your gut microbiome needs to thrive.
- **Improve your digestion naturally.** Listen to your body and pay attention to how different foods affect you, and adjust accordingly. Drink plenty of water throughout the day to support digestion. Slow down, chew thoroughly and savor your meals. This improves digestion and nutrient absorption.
- **Talk with your primary care provider.** Discuss your gut health concerns with your primary care provider and ask questions about gut health, including prescription options and potential gut-related side effects.
- **Manage stress.** Chronic stress can disrupt your gut health and increase inflammation. Incorporate stress-reducing practices such as meditation, yoga or deep breathing.

Always consult your primary care provider before starting an exercise or diet program.

Sources: American Gastroenterology Association; Centers for Disease Control and Prevention; Crohn's & Colitis Foundation; National Institutes of Health; United States Centers for Medicare and Medicaid Services; United States Department of Agriculture





Go digital with Blue Cross

By registering for a Blue Cross online member account, you can conveniently access your medical plan information. Go to bcbsm.com/register and select *Register today*.

Everything you need when you need it.

You can use your account to:

- View your claims and track out-of-pocket costs.
- Find network healthcare providers using the *Find a Doctor* tool.
- Update your communication preferences to receive text and email communications.

After you've registered for an online member account, download the Blue Cross mobile app for access on the go, including a digital copy of your member ID card. To learn more, visit bcbsm.com/app.

Go paperless.

When you register for your online account or use the Blue Cross mobile app, you can view your explanation of benefits (EOB) statements online at any time instead of getting them in the mail. Going paperless is easy. Here's how:

1. Go to bcbsm.com/mpsers. Click *Log in*. Enter your username and password.
2. Click your name listed in the top right corner.
3. Click *Paperless Options* from the list.
4. Under *Paperless Options*, click *Paperless* to select paperless delivery of the documents you want to get online.

If you need help registering your account or going paperless, call the Blue Cross Web Support Help Line at **1-888-417-3479** (TTY: **711**).

Choose your path to better well-being

Your retirement system medical plan includes well-being programs and resources through Personify Health™ at no additional cost to you. From tracking your fitness goals to managing chronic conditions, the Personify Health digital platform can help you achieve optimal health.

Sign up to get started.

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*.

First-time visitors will need to enroll by completing the following:

1. Confirm your name and enrollment details.
2. Review and agree to the rules, data collection and privacy policy.
3. Add your email, make a password and provide some additional details to customize your experience.

Once the steps above are complete, you're all set. You're enrolled. Select *Take Me There* to get started.

You won't need to enroll again on your next visit. Simply 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* and the Personify Health home screen will appear.

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



MEMBER SPOTLIGHT:

Staying connected and staying active

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.

Michigan public school retiree Yvette with items from her trip to Ghana.

Yvette had recently returned from West Africa, when the Blue Cross team met her. The busy Michigan public school retiree and her sister Cheralyn chaperoned 22 high school students on a trip to Ghana earlier this year. For nearly two weeks, Yvette and the other travelers immersed themselves in Ghanaian history and culture.

The group participated in a traditional naming ceremony and visited the haunting slave dungeons at Cape Coast Castle. They also explored Jamestown, the Kwame Nkrumah Mausoleum and the W.E.B. DuBois Museum. Yvette and her sister made sure the American students got to work with Ghanaian students in their classrooms as well.

"They had an awesome time," Yvette shared. "The children also experienced poverty and gained an appreciation for what they have back home."

Tech-savvy and connected

Yvette is a Medicare Advantage member who joined the retirement system's Blue Cross plan in 2011. Before retiring, she held many roles, including special education teacher, school principal and trainer for special needs teachers in Michigan and out of state. Leveraging her master's degree in instructional technology, Yvette also trained teachers on using technology in their classes.

Still a tech enthusiast, Yvette is an avid user of Blue Cross' online tools. "I'm well-connected," she said, adding that her Blue Cross online member account is the first place she checks for answers about her medical plan. She receives her EOB notifications through text messages and she logs in to locate gyms and Blue365 member discounts.

Community, culture and wellness

Staying connected socially and making a difference in her community are high on Yvette's list. Thanks to her love of theater and the arts, she attends a variety of cultural events. She's active in her church and sorority from planting trees with Greening of Detroit to food distribution to sponsoring local girls to go to summer camp.

Yvette also prioritizes wellness by making the most of her Blue Cross coverage. "I make sure to get my annual exams and I try to stay in the gym."

"I'm grateful for the coverage I have," Yvette said. She acknowledges that her Blue Cross plan provides a sense of security for her in retirement. As Yvette ponders her next travel destination, Blue Cross has her covered out of state or out of the country. "I'm so happy to have insurance that will afford me the opportunity to go and not worry."

Savoring summer safely

Summer's bounty of picnics, barbecues and fresh produce is a delight, but for older adults, food safety becomes even more critical. Remember when you could eat anything and bounce back the next day? Well, your immune system becomes less forgiving with age, so you've got to be more cautious about foodborne illnesses.

Food safety is important to get right. Warm temperatures create a breeding ground for bacteria like salmonella, E. coli and listeria. Picnics and barbecues often involve transporting and handling food in less-than-ideal conditions.

Each year, 1 in 6 people in the United States — about 48 million adults and children — fall ill from food poisoning. Some groups of people are more likely to fall ill from food poisoning, including people over 65 and people with weakened immune systems from having cancer, diabetes or other chronic conditions.

Use this "clean, separate, cook and chill" food strategy to stay safe this summer.

CLEAN

Wash your hands thoroughly with soap and water before and after handling food. Clean all surfaces and utensils.

SEPARATE

Keep raw meat, poultry and seafood separate from other foods to prevent cross-contamination. Use separate cutting boards and utensils.

COOK

Cook foods to safe internal temperatures. Use a food thermometer to ensure proper cooking.

- Cook poultry (whole or ground) to 165° F.
- Cook fish, beef, pork, lamb and veal steaks, chops and roasts to 145° F. For safety, allow meat to rest for at least three minutes before carving or consuming.
- Cook ground beef, pork, lamb and veal to 160° F.

CHILL

Keep your cold foods refrigerated until it's time to serve them, and put them on ice if you sit them outside in the heat. Refrigerate all leftovers within two hours of cooking them, or within an hour if they have been sitting out in a temperature above 90 degrees — this includes dishes that have been sitting on a picnic table or left in a hot car. If you don't have a refrigerator close by, get the food into a cooler and on ice.



To keep your food safe, a helpful guideline to use is "when in doubt, throw it out." By using the food strategy above, you can enjoy the flavors of summer without compromising your health.

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Medications and sun sensitivity

Have you ever gotten an unexpected sunburn even though you applied sunscreen? The cause may be a medication you are taking that causes sun sensitivity. Photosensitivity, commonly referred to as sun sensitivity, is a condition where the skin becomes sensitive to sunlight after taking certain drugs, either orally or topically. Symptoms of photosensitivity vary but the result is often sunburn.

It is important to know that both over-the-counter and prescription drugs can cause a reaction. These include:

- **Pain relievers** (ibuprofen, naproxen and other non-steroidal anti-inflammatory drugs).
- **Antibiotics** (ciprofloxacin, doxycycline, levofloxacin, ofloxacin, tetracycline and trimethoprim).
- **Antifungals** (flucytosine, griseofulvin and voriconazole).
- **Antihistamines** (commonly used for allergy treatment).
- **Cholesterol-lowering drugs** (simvastatin, atorvastatin, lovastatin and pravastatin).
- **Diuretics**.

Taking the proper precautions can help reduce the risk of sunburn, as sensitivity can occur year-round, even with minimal sun exposure. To protect yourself, avoid sun exposure during peak intensity between 10 a.m. and 2 p.m., wear protective clothing such as a hat and long sleeve shirt, and use a broad-spectrum sunscreen. If you have questions about your medications and the possibility of photosensitivity, contact your medical provider or pharmacist.



Understanding summer heat and your heart

Exposure to summer heat may adversely impact your cardiovascular system. Heat increases demand on the heart and could lead to a range of heat-related cardiovascular issues. While many people can tolerate some heat without issues, individuals with a damaged or weakened heart, or older adults whose bodies do not recover as quickly as they used to, should take precautions due to increased risk for potential heat-related problems.

Various medications, including those that treat heart disease, high blood pressure, chronic obstructive pulmonary disease, some antibiotics, antispasmodics, diuretics, and nonsteroidal anti-inflammatory drugs, can also result in increased predisposition to heat intolerance.

Medications can contribute to heat sensitivity in the following ways:

- Making you feel less thirsty.
- Decreased sweating.
- Reduced blood vessel dilation.
- Change how the body regulates internal temperature.
- Dehydration and/or reduced cardiac output.
- Electrolyte imbalance.

If you have any questions about how a medication you are taking may affect you in warmer weather, consult your medical provider or pharmacist.

Who should get an RSV vaccine?

The Centers for Disease Control and Prevention recommends an RSV vaccine for all adults 75 years and older and for adults ages 60-74 who are at increased risk of severe RSV. Conditions that increase risk for severe illness include:

- Cardiovascular disease (e.g., heart failure or coronary artery disease).
- End-stage renal disease.
- Chronic lung or respiratory disease (e.g., chronic obstructive pulmonary disease or emphysema).
- Diabetes complicated by chronic kidney disease, neuropathy, retinopathy or other end-organ damage.
- Severe obesity (body mass index of 40 kg/m² or over).
- Weakened immune system.
- Living in a nursing home.

The RSV vaccine helps prevent serious RSV infection and hospitalization. While it's not currently an annual vaccine, you may receive a vaccination at any time. If you have already received one dose (including last year), you do not need another dose at this time. If you have not yet had an RSV vaccine, the best time is in late summer or early fall, before RSV starts to spread in the community.

The *Non-Medicare Members Vaccine Guide* will help you understand your vaccine coverage and is located at welcome.optumrx.com/mpser/forms.

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*
Bosulif	Bosutinib	Leukemia	December 2025
Complera	Emtricitabine/Rilpivirine/ Tenofovir	HIV infection	December 2025
Opsumit	Macitentan	Pulmonary arterial hypertension	December 2025
Gelnique	Oxybutynin	Overactive bladder	January 2026
Jevtana	Cabazitaxel	Prostate cancer	January 2026
Tyvaso	Treprostinil	Pulmonary arterial hypertension	January 2026

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

See the difference: Optometrists and ophthalmologists

What is the difference between eye care providers?

The following vision providers work together to provide the full spectrum of eye care:

- **Optometrists** conduct comprehensive eye exams, prescribe corrective lenses, and diagnose, treat and manage eye diseases and conditions.
- **Ophthalmologists** are medical doctors who specialize in treating complex eye disorders and performing eye surgery. Most ophthalmologists specialize in retina, glaucoma, pediatric, neurology, cornea, oculoplastic or anterior segment (cataract/refractive) treatment.
- **Opticians** are eye care specialists who provide adjustments and prescription fulfillment for eyeglasses and contact lenses. Opticians handle vision prescriptions that have been written by an optometrist or ophthalmologist. They do not perform eye exams or diagnose/treat eye conditions.

Both ophthalmologists and optometrists are eye doctors, but their specialties and training make them different. Although opticians are not a vision doctor, they also work in eyecare settings to assist with corrective vision needs.

How are the providers represented in the EyeMed Access network?

EyeMed's network is an optimal mix of eye care professionals. Optometrists serve as the primary providers of comprehensive eye examinations, which is the main vision service received by members. Most providers who participate in the EyeMed Access network are optometrists, followed by ophthalmologists and then opticians.

How do I choose the right eye care provider?

When selecting a vision provider, it is important to focus on your needs. This can be accomplished by:

- Asking people you trust — friends or family — for their recommendations.
- Locating a provider whose office is in a convenient location and offers hours that accommodate your schedule.
- Verifying the eye doctor accepts your insurance plan.
- If you are seeking routine eye care, you might choose to start with an optometrist. This provider can refer you to an ophthalmologist, if necessary.
- If you require vision services for eye surgery for cataracts, glaucoma, or another eye disease, you might choose to visit an ophthalmologist within that specialty.

Doing your research to find the right eye doctor can help you protect your eyes and vision.





Nurture your smile: Why you shouldn't neglect dental care

Oral health is essential to overall well-being, yet many older Americans face dental issues that impact their quality of life. More than 25% of adults aged 65 and older rate the condition of their teeth and oral health as fair or poor. This feeling is understandable, given that several oral health conditions become more prevalent with age.

One common issue is dry mouth (xerostomia), which affects about 30% of seniors. Often caused by medications or health conditions, it reduces saliva production, increasing the risk of cavities and gum disease. Tooth decay is also widespread — 96% of older adults have had cavities, and 20% currently have untreated decay, underscoring the need for regular dental care.

Gum disease (periodontitis) is another dental concern that impacts about 68% of seniors. Left untreated, gum disease can lead to tooth loss and has been linked to heart disease and diabetes. Nearly 20% of seniors have lost all their teeth, with that number increasing to 26% among those aged 75 and older. However, more older adults are keeping their natural teeth longer than in previous generations. Oral cancer is also a serious risk, with the average diagnosis occurring at age 62. The disease claims about 10,000 lives annually, with tobacco and alcohol use being major risk factors.

Maintaining good oral health requires consistent hygiene habits, including brushing twice daily with fluoride toothpaste and flossing regularly. Routine dental visits are important, even for those without natural teeth, as they help detect gum disease and ensure dentures fit properly. Drinking fluoridated water and eating a balanced diet can strengthen teeth and improve overall health. Avoiding tobacco and limiting alcohol can significantly reduce the risk of gum disease and oral cancer.

For those experiencing dry mouth, staying hydrated and chewing sugar-free gum can help stimulate saliva production. Missing teeth should be addressed with a dentist, who may recommend dentures, implants or bridges. Proper denture care, including daily cleaning with a soft-bristle toothbrush and non-abrasive cleanser, helps prevent infections. And finally, it is crucial to perform monthly self-exams and undergo professional oral cancer screenings for early detection. Look for any unusual sores or swelling, white or reddish patches, and changes in your lips, tongue and throat that persist for more than two weeks.

By prioritizing oral health, older adults can protect their overall well-being and enjoy a healthier, more fulfilling quality of life.

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 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

July 25, 2025 • Aug. 25, 2025 • Sept. 25, 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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