

Best of Health



NON-MEDICARE
WINTER 2023/2024

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

INSIDE

2 IMPORTANT INFORMATION
Updates

7 PRESCRIPTION COVERAGE
Optum Rx®

10 DENTAL COVERAGE
Delta Dental

MEDICAL COVERAGE **3**
Blue Cross® Blue Shield® of Michigan

VISION COVERAGE **9**
EyeMed

GENERAL INFORMATION **11**
How to reach us

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 2024 retirement system plan benefits. To view the seminar presentation videos, go to 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.

Plan ahead in 2024

Start the new year with fresh plans to address your future retirement needs. 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 the Michigan Office of Retirement Services (ORS) if you become incapacitated.
- An advance directive to provide guidance to your family members about the kind of healthcare you want to receive.

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

- Visit ORS' website at 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.

Consider a New Year's resolution to increase your peace of mind this year by beginning a conversation with your loved ones about these important topics.



2024 retirement system medical plan updates

Effective Jan. 1, 2024, your retirement system medical plan is introducing four benefit changes:

1. **Your emergency room copay is \$135 per visit.** You pay this copay after your coinsurance maximum is met for the year. Until you've met the maximum, you pay 10% coinsurance and the annual deductible for emergency room visits. The copay is waived if you're admitted to the hospital within 72 hours.
2. **The preventive screenings listed below are covered at 100% of the approved amount in network.**
 - Breast cancer screening (mammogram).
 - Cervical and vaginal cancer screening.
 - Prostate cancer screening.
 - Screening colonoscopy.
3. **Retail health clinics are a covered place of service.**
4. **Virtual care is available through Teladoc Health® mobile app and website.** Coverage and out-of-pocket costs will remain the same in 2024. See Page 4 for more information.

Your retirement system medical plan coinsurance maximum and deductible remain the same in 2024.

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.

Prepare for 2024 by reviewing your annual documents

You can use these resources to better understand your retirement system's medical plan costs, covered benefits and other available programs for you to maximize your plan.

Resource Guide — A guide to help you get started with your plan and become familiar with Blue Cross programs and services available to you.

Summary of Benefits — An easy-to-read summary that explains your coverage and out-of-pocket costs.

Vaccine Guide — A guide that explains your medical and prescription drug plan vaccine coverage and out-of-pocket costs.

Your Member Benefit Guide — The handbook explains your coverage, costs and rights as a member of the Blue Preferred PPO® plan.

Review these documents by visiting www.bcbsm.com/mpsers and clicking *Blue Preferred® PPO* under the *Medical Plans* tab.



Virtual care that's always there

With Virtual Care by Teladoc Health®, you can get virtual medical and mental healthcare from a smartphone, tablet or computer.

On Jan. 1, 2024, Virtual Care by Teladoc Health® will replace Blue Cross Online VisitsSM. Your out-of-pocket costs will remain the same in 2024.

24/7 Virtual Care

When your primary care provider is unavailable, you can have a virtual visit with a U.S. board-certified doctor for minor illnesses such as colds, sore throats, urinary tract infections and pink eye. You don't need an appointment and the average wait time is 10 minutes. Prescriptions, if needed, can be sent to your preferred pharmacy.

How to register for your new Virtual Care account

As of Jan. 1, you'll need to sign up with Teladoc Health to access both virtual care and mental healthcare. There are two ways to register for a Virtual Care account:

- Visit www.bcbsm.com/virtualcare for a link to download the Teladoc Health app.
 - Create a new account.
 - Add your insurance information so you're charged correctly.
- Call Teladoc Health at **1-800-835-2362** 24 hours a day, seven days a week, to create an account or arrange a phone visit. TTY users, call **1-855-636-1578**.

Mental health

Through the mental health option, you can connect with a licensed therapist or U.S. board-certified psychiatrist when you're dealing with stressful situations or issues such as grief, anxiety and depression. Mental health visits require an appointment, but many therapists and psychiatrists have evening and weekend availability.

As soon as you create an account with Teladoc Health, you'll have immediate access to virtual healthcare providers and be able to make appointments with a virtual mental healthcare provider.

If you have any questions about this transition, 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.

All virtual care services from Teladoc Health are separate from virtual care other providers may offer. Remember to follow up with your primary care provider. Teladoc Health® is an independent company that provides virtual care solutions for Blue Cross Blue Shield of Michigan.

Protect your heart and prevent heart disease

It's that time of year when New Year's resolutions start, and people focus on implementing healthy habits, which makes it a good time to focus on your heart health. According to the Centers for Disease Control and Prevention (CDC), heart disease is the leading cause of death for men and women in the United States, accounting for one in every four deaths.

Heart disease encompasses a variety of conditions. The most common is coronary artery disease, which is a build-up of plaque that can narrow the arteries and restrict blood flow. This can lead to heart attack or stroke.

Choose healthy foods and drinks.

- Add more fresh fruits and vegetables to your meals every day.
- Limit adding salt to your foods. Instead use herbs or non-salt spice blends.
- Eat leaner, healthier sources of protein.
- Try baking, steaming or grilling instead of frying.
- Use high-fiber grains, such as brown rice or whole wheat pasta.
- Stop or limit drinking sodas and sweetened tea.

Living a healthy lifestyle has its rewards — you can help keep your blood pressure, cholesterol and blood sugar levels normal, and lower your risk for heart disease and heart attack. Talk with your primary care provider before beginning an exercise program or changing your diet.

Source: *Centers for Disease Control and Prevention*

Fun fact

February is American Heart Month.





Tips to prevent social isolation and loneliness

Sometimes life can start to feel a little lonely. Maybe your adult children recently flew the nest, or you're missing family who live across the country. Whatever the reason, it's common. About a quarter of older adults in America, ages 65 and older, are socially isolated; a third are dealing with loneliness.

Social isolation is when a person is lacking connection with others whereas loneliness is being alone and feeling sad about it. Older adults are more at risk of social isolation and loneliness due to living alone, losing family and friends, and dealing with chronic illnesses.

According to the CDC, there is convincing evidence that being socially isolated and feeling lonely can damage an older adult's health. Studies show that social isolation and loneliness can:

- Increase risk of premature death due to smoking, obesity and physical inactivity.
- Increase dementia by 50%.
- Cause higher rates of depression, anxiety and suicide.
- Increase heart disease by 29%.
- Increase risk of stroke by 32%.

Tips to prevent social isolation and loneliness

Loneliness is neither a permanent state nor "bad" in itself. Instead, look at it as a signal that some important needs are going unmet. Here are some ways you can help kick that uncomfortable feeling:

- Stay connected with people you love by texting and calling to maintain relationships.
- Visit local community centers to create new connections and friends.
- Keep a routine for waking up, sleeping and eating.
- Stay physically active by walking, participating in group exercises or working out with friends.
- Pursue a hobby that brings joy or take a class to learn new things.
- Share your feelings with people you trust.
- Adopt a pet.
- Talk to a professional. Remember, there is nothing wrong with asking for help. Read Page 4 for more information on virtual mental healthcare services.

No matter how bad you feel, loneliness will diminish or even disappear when you focus attention and energy on your needs and learn new ways to meet them. Don't wait for feelings of loneliness to go away before you get going — get going and the good feelings are likely to follow.

Sources: *Centers for Disease Control and Prevention; National Institute on Aging*

Updates to your 2024 retirement system prescription drug plan

Effective Jan. 1, 2024, your retirement system prescription drug plan is introducing the following changes:

- The 10% additional coinsurance no longer applies when purchasing a 31-day supply of maintenance medication at a retail pharmacy.
- 90-day supplies are now covered at a retail pharmacy.
- Specialty medication coverage is no longer exclusive to Optum Specialty. You pay 40% with a \$50 minimum/no maximum for specialty medications purchased at a non-preferred pharmacy.
- A specialty copay card solution has been implemented for coupon cards used for specialty medications. You receive credit toward your out-of-pocket maximum for the amount of a drug cost that you actually pay out of pocket.
- Members have an opportunity to use divvyDOSE pharmacy. See Page 8 for more details on divvyDOSE.



What you can do to prevent winter viruses

Don't let seasonal respiratory viruses get in the way of enjoying this winter. Last year, there was an epidemic of three respiratory illnesses at the same time – COVID-19, flu and respiratory syncytial virus (RSV). These viruses can infect anyone; however, they pose a higher risk of severe illness for older adults and people with chronic health conditions.

Incidences of RSV were particularly high last year, with a hospitalization rate about double the amount of a typical year.

Here are a few ways to protect yourself this winter season:

1. **Get vaccinated.** Getting vaccinated against these viruses can help protect you and your loved ones from getting sick. Talk to your primary care provider about which vaccines are best for you.
2. **Stay covered.** Dress for warmth by wearing layers, and investing in a hat, gloves and boots with solid traction.
3. **Wash your hands regularly.** Clean hands protect against many viruses.
4. **If you do not feel well, stay home.** Quickly isolating yourself can prevent the spread of viruses.

Your retirement system health plan covers many vaccines to keep you healthy. Some of the vaccines are covered by your prescription drug plan, administered by Optum Rx. Other vaccines are covered by your medical plan, administered by Blue Cross Blue Shield of Michigan. For a full list of vaccines covered by your retirement system health plan, visit www.optumrx.com/enroll/mpser, scroll to the *Forms* sections and click *2024 Vaccine Guide*.



Taking your medications just got easier

You now have the option to get your prescribed medications delivered monthly right to your door in presorted, customized packs from divvyDOSE. This full-service pharmacy has joined forces with Optum Rx and presorts your prescriptions by day, date and time.

Members taking seven or more medications, including prescribed inhalers and over-the-counter medications, are encouraged to sign up for divvyDOSE.

Sign up today to customize your medication routine.

- Ask your primary care provider to electronically send your prescribed medications or supplements to divvyDOSE.
- Call divvyDOSE at **1-844-266-5810** (TTY: **711**) from 8 a.m. to 6 p.m. Central time, Monday through Friday.
- Visit divvydose.com to get started.

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*
Gralise	Gabapentin	Postherpetic neuralgia	January 2024
Duavee	Conjugated Estrogens / Bazedoxifene	Vasomotor symptoms of menopause; Osteoporosis prevention	May 2024
Saxenda	Liraglutide	Chronic weight management	May 2024
Oxtellar XR	Oxcarbazepine	Partial seizures	September 2024
Sprycel	Dasatinib	Leukemia	September 2024
Vuity	Pilocarpine	Presbyopia	October 2024

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

Updates to your 2024 retirement system vision plan

Effective Jan. 1, 2024, the vision plan is being enhanced to a 12/12/12 benefit, which allows you to receive an eye exam, new lenses (or contact lenses) and frames every 12 months.

Clear vision for peace of mind

You might not realize it, but your vision can have an impact on your overall health. Approximately 196.5 million adults (over 76%) in the United States use some form of vision correction and **one in four adults who have vision loss also report anxiety or depression.**

How does vision loss impact your mental well-being?

- Impaired vision more than doubles the risk of falls in adults 65 and older, which can often result in serious injuries, decreased mobility and loss of independence.
- Vision loss has been linked to loneliness, social isolation, and feelings of worry, anxiety and fear.
- For patients with glaucoma, macular degeneration, and other health conditions who experience mild to acute vision loss, everyday activities like driving, using the computer or cooking can become difficult.

Seeing the signs

The signs of mental illness aren't always obvious. Subtle changes in mood or behavior are often attributed to aging, just like weaker muscles and unclear thinking.

Eyes are the window to better health

Healthy eyes can make a big difference when it comes to mental health. Here are a few ways your eyecare provider can help address your vision and mental health needs:

- **Peace of mind** — Comprehensive eye exams can identify most vision problems, and some medical conditions, even in their early stages. Untreated, chronic conditions can cost you thousands of dollars per year, while also affecting mental health due to medical costs and loss of independence.
- **More confidence** — The right pair of glasses will help you see clearly, while giving you more confidence in your ability to complete everyday activities.

Set your sights on care

Talk to your primary care provider and eye doctor if you are dealing with symptoms of vision loss, anxiety and/or depression. You and your healthcare team can make changes to improve your well-being.

Updates to your 2024 retirement system dental plan

Effective Jan. 1, 2024, your dental plan is introducing two benefit changes:

1. Occlusal guards, which are a clear appliance that is worn over the teeth to protect them from damage caused by grinding or clenching, are covered once every five years.
2. Posterior composite fillings, which are white fillings on the back teeth, are now a standard benefit under the dental plan.



Maintaining oral health as you age

As you age, your oral health and overall well-being changes. Some changes you might expect, like needing to stretch more or using reading glasses. Others are less known, such as evolving nutritional needs or medications that influence daily life.

Maintain your oral health by incorporating the tips below.

Fewer calories, more nutrients

Calorie needs vary by person and are based on factors like weight, activity level and other health

needs. As you age, you'll need fewer calories because of less muscle mass and a reduced metabolism. It's recommended to eat a nutrient-rich and low-sugar diet.

Weakened teeth and gums

With aging, your gums may recede, tooth enamel can wear down and you are more likely to experience dry mouth. These changes can make you more vulnerable to bacteria, cavities, gum disease and other oral health issues. Be sure to brush twice daily, floss once daily and visit your dentist regularly.

Side effects from medication

Older adults are most likely to take one or more prescription medications, which can cause adverse reactions. This can influence diet, appetite and oral health. It's important to watch out for medication side effects including:

- **Dry mouth** creates mouth bacteria leading to bad breath, tooth decay and oral health issues.
- **Disorientation** could lead you to miss a meal or forget to brush your teeth.

Additional nutritional aging needs:

- **Fiber** helps aid digestion, which slows down alongside your metabolism as you age. Also, it helps with issues like high cholesterol and high blood sugar.
- **Protein** helps combat age-related muscle loss. Add protein-rich foods such as beans, almonds or chicken to your meals.
- **Vitamin B12** supports your red blood cell count and is associated with a lower risk of gum disease. Lean beef, clams and trout are some of the best sources.
- **Vitamin D** helps your body absorb calcium, which keeps your bones and tooth enamel strong. Tuna and mackerel are typically good sources of Vitamin D, as are cheeses and egg yolks.

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: www.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

Jan. 25, 2024 • Feb. 23, 2024 • March 25, 2024

IMPORTANT INFORMATION
Michigan Public School Employees' Retirement System

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

PRESORTED
STANDARD
US POSTAGE
PAID
Blue Cross
Blue Shield
Of Michigan

Best of Health

Best of Health is published four times a year for retirees of the Michigan Public School Employees' Retirement System by: Blue Cross Blue Shield of Michigan
600 E. Lafayette Blvd. — MC 517J
Detroit, MI 48226

Editor: Marciá M. Alexander

©Copyright 2023 Blue Cross® Blue Shield® of Michigan.
Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

NOTICE: The information contained here is a summary of coverage and is not a contract. If statements in the description differ from the applicable group contracts, then the terms and conditions of those group contracts will prevail. The Michigan Public School Employees' Retirement Board and the Department of Technology, Management and Budget reserve the right to change the plan. For more detailed information about benefit provisions, contact the applicable plan administrator. Your routine hearing care benefit is brought to you through an arrangement between Blue Cross and TruHearing. TruHearing is an independent company that provides hearing services. TruHearing does not provide Blue Cross-branded products and services.

