

# Best of Health



NON-MEDICARE  
WINTER 2025/2026

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

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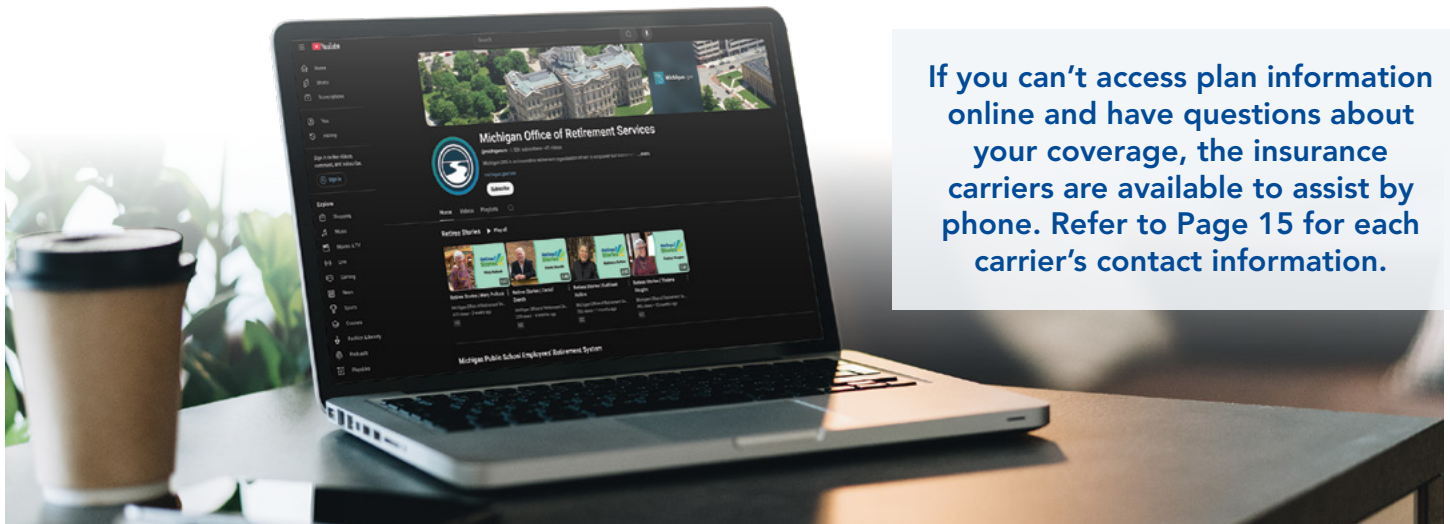
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## View healthcare plan information online

It's not too late to learn more about your 2026 retirement system healthcare plan. If you missed this year's online healthcare plan seminar or would like to reference the materials again, resources continue to be available online.

- To watch video presentations from each insurance carrier, visit the Michigan Office of Retirement Services' (ORS) YouTube channel at [youtube.com/@michiganors](https://youtube.com/@michiganors). Presentations are available in the Retirement Education playlist.
- To view coverage documents and other helpful plan resources, visit each insurance carrier's website dedicated to public school retirees. Refer to Page 15 for website information.



If you can't access plan information online and have questions about your coverage, the insurance carriers are available to assist by phone. Refer to Page 15 for each carrier's contact information.

## Keep your contact info current with 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 healthcare benefits.

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

1. Log in to MiLogin to access miAccount at [michigan.gov/orsmiaccount](https://michigan.gov/orsmiaccount).
2. Click *Update Address & Phone*.
3. Click *Edit*.

miAccount allows you to manage both your physical and mailing address. Your physical address is where you reside for most of the year. Your mailing address is where you'd like to receive your mail. For example, if you temporarily reside outside Michigan during the cold winter months, you can update your mailing address to reflect your temporary residence and leave your physical address in Michigan.





## Updates to your 2026 retirement system medical plan

Starting Jan. 1, 2026, your retirement system medical plan is introducing the following benefit changes:

- 1. Your emergency room copayment will be \$150 per visit.** Until your deductible and coinsurance maximum are met for the year, you'll pay the annual deductible and 10% coinsurance for emergency room visits. The copay is waived if you're admitted to the hospital within 72 hours.
- 2. The preventive services listed below will be covered at no additional cost to you in network.**
  - Abdominal aortic aneurysm screening.
  - Alcohol misuse screening.
  - Annual wellness visit.
  - Bone mass measurement.
  - Cardiovascular disease risk reduction visit.
  - Depression screening.
  - Diabetes screening.
  - Digital rectal exam.
  - Flexible sigmoidoscopy screening.
  - Hepatitis B screening.
  - HIV screening.
  - HPV screening when received with a Pap test.
  - Lung cancer screening with low dose computed tomography.
  - Obesity screening.
  - Sexually transmitted infection screenings and counseling.
  - Tobacco-use cessation counseling.

- 3. Refraction tests received with a medical exam will be covered by your retirement system medical plan.** When you receive the service from a PPO network provider, you'll pay the annual deductible and 10% coinsurance until your coinsurance maximum is met. This is different from a routine eye exam. Routine eye exams and routine refraction tests will continue to be covered by your retirement system vision plan.
- 4. Services at an out-of-network outpatient mental health and substance use disorder facility will be covered.** Until your deductible and coinsurance maximum are met for the year, you'll pay the annual deductible and 30% coinsurance for services. Once the annual coinsurance maximum is met, you'll pay a 20% coinsurance out-of-network fee per visit.

Your retirement system medical plan annual deductible and coinsurance maximum amounts will remain the same in 2026. 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.

### Did you miss the online retiree healthcare plan seminar?

Don't worry. The Blue Cross presentation and presentation materials are available 24/7 at [bcbsm.com/mpsers/for-members/webinars](https://bcbsm.com/mpsers/for-members/webinars).



## Celebrating a legacy of partnership and advocacy with MARSP

As we celebrate Blue Cross's 50 years of service to Michigan public school retirees, we also acknowledge the integral role Michigan Association of Retired School Personnel has played. MARSP is a non-partisan organization dedicated to advocating for the pension and healthcare benefits of Michigan's current and future public school retirees. Founded in 1951 by a small group of public school retirees in Detroit, MARSP now has more than 25,000 members and 50 local chapters. MARSP utilizes experience to provide essential support for members dealing with the complexities of healthcare and retirement.

### Advocacy in action

Royce Humm has served as executive director of MARSP since 2019. He shares that throughout its history, MARSP has remained committed to its core mission of advocating for the rights of public school retirees and improving the quality of life for retirees. MARSP uses data gathered from regularly surveying members to advance legislation and policy discussions.

"We want to make sure members reach out if they are having difficulties." MARSP Events Coordinator Erin Parker shared an important reminder that the organization helps members get the right resources for whatever they are facing.

MARSP also works with the Michigan Office of Retirement Services and the Department of Technology, Management and Budget through the strategic initiative planning process. The goal of this process is to improve health outcomes and keep coverage affordable for both retirees and the school districts.

By hosting webinars and local chapter meetings, and publishing the member newsletters, *Vanguard* and *Vision*, MARSP keeps members informed. Serving as an essential voice for retirees, MARSP diligently monitors legislative changes and the state's annual budget process, allowing members to make informed decisions.

### Building a connected community

Beyond the halls of the Capitol, MARSP fosters a strong, connected community. Through local chapter meetings and a variety of events, including the popular MARSP Travel Program, members can find enriching social experiences. The MARSP Travel Program offers members the opportunity to connect with each other, experience new cultures and places, and enjoy traveling together. Alaska, France, Ireland, Patagonia and Switzerland are some of the destinations planned for 2026.

*Continued on page 5.*





MARSP and Blue Cross have worked together to make sure our members have the best support during their healthcare journey. For instance, we collaborate to conduct informational meetings where retirees can learn about medical plan changes for the upcoming year, Blue Cross programs and resources. Members can also ask

medical plan questions. Blue Cross also provides information for MARSP's pre-retirement meetings and helps address member inquiries submitted to MARSP.

In 2026, MARSP will be celebrating a big milestone — its 75th anniversary. When asked about the milestone and the future, Royce Humm reaffirmed the organization's commitment, "MARSP will continue listening to members, strengthening relationships, advocating and supporting Michigan's current and future public school retirees."

To learn more about MARSP's work or membership, visit [marsp.org](https://marsp.org).

## How to protect yourself from the flu

Health experts have reported an uptick in flu cases in Michigan this year. Here are a few important reminders to help you avoid becoming infected with the flu:

- 1. Get vaccinated:** The annual flu shot is the most effective way to protect yourself against the flu and other serious complications.
- 2. Wash your hands regularly.** Clean hands protect against many infections, including the flu and COVID-19. Keeping your hands clean is an easy way to keep yourself and your loved ones healthy.
- 3. Avoid touching your eyes, nose and mouth.** Germs are most likely to enter your body through the eyes, nose and mouth. Although we cannot control everything we inhale, we can reduce the risk of infection by keeping our hands away from our faces.
- 4. If you do not feel well, stay home.** If you are experiencing any symptoms of the flu or COVID-19, spending any amount of time around others puts them at risk of infection. Quickly isolating yourself can prevent the spread of the flu and COVID-19 and save lives.

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## MEA-Retired: Advocating for members and serving the community

*Barb Schram, MEA-Retired president and Anna Theune, president, Aspiring Educators of Michigan.*

Michigan Education Association-Retired president Barb Schram is new to leading the organization. However, she's not new to advocating for public school retirees. Schram has served in many roles with MEA-Retired, focusing her activism on retiree pensions, health benefits and other issues related to public education.

Established in the 1980s as the retiree branch of the Michigan Education Association, MEA-Retired has more than 40,000 members, including retirees and public school employees. There are 35 local chapters, which allow members to participate in their own neighborhoods. They're active in lobbying, conducting outreach to lawmakers and raising awareness on important issues and legislation.

"Members care deeply about what is going on in their communities. Members are highly involved all over the state — both active teachers and retired teachers," Schram says.

### Mentorship and community connections

MEA-Retired is proud of the strong connections retired members maintain with schools and members working in education. Many members volunteer in classrooms. Some even serve on school boards as elected officials.

Through its strong mentorship program, MEA-Retired pairs newer teachers with retirees. Participants meet regularly on video call or in person, giving the newer educators a sounding board and insight from seasoned educators. The program also connects mentors with students at various universities who are preparing to go into teaching.

### Keeping members informed

MEA-Retired has many avenues to keep members informed. There are quarterly meetings with the Michigan Office of Retirement Services. MEA-Retired's staff liaison works with ORS on behalf of active and retired members. To keep members informed about medical plan changes and new programs, Blue Cross delivers presentations at MEA-Retired chapter meetings.

Members also get important information through MEA-Retired publications *Michigan Retirement Report* (four times per year) and *The Tribune* (monthly).

### Looking to the future

"Networking is big to keep members involved and engaged," Schram says. She explained that MEA-Retired looks for ways to meet members' desire for information and social interaction. Chapter presidents are finding different ways to conduct meetings to expand membership and present novel topics that members will find enlightening. Future MEA-Retired programs will include sessions on beekeeping and artificial intelligence, along with opportunities to stretch and strengthen with chair yoga.

Reflecting on her first few months as president, Schram says the experience has been great and the forecast for MEA-Retired is favorable. "I see the future as being bright with engaged members who want to be a part of a growing organization."

To learn more about MEA-Retired and membership, visit [mea-retired.org](http://mea-retired.org).





## Be prepared: Know the difference between an annual physical exam and an annual wellness visit

Starting Jan. 1, 2026, you'll have access to both an annual routine physical exam and an annual wellness visit to stay on top of your health. To make the most of these preventive services, it's important to know the difference between them.

Here's what you can expect at each appointment.

### Annual routine physical exam

- An annual routine physical exam is covered once per calendar year at no cost to you when you use a network provider. Standard, routine labs done in conjunction with the physical exam are also covered at no additional cost to you when performed in network.
- Your provider will perform an age- and gender-appropriate physical hands-on exam. During this visit, your provider will also:
  - Check vital signs and measurements to assess your overall general health.
  - Recommend necessary screenings, tests and vaccinations.
  - Discuss your well-being and allow you to ask questions.

### Annual wellness visit

- An annual wellness visit is covered once per calendar year at no cost to you when you use a network provider.
- During this visit, your provider will:
  - Review your medical and family history.
  - Review your current providers and prescriptions.
  - Develop or update a personalized prevention plan based on your current health and risk factors.

Ask your primary care provider which service is right for you. Remember, if a sign or symptom of illness is discovered during either service, all further testing and exams are considered diagnostic procedures and diagnostic out-of-pocket costs will apply.

### Be prepared before your visit.

To make the most of your visit, prepare ahead of time. A great way to do this is by writing down all your concerns and questions before your appointment. Think about any changes in your health, no matter how small they may seem. Are there activities you're finding more challenging? Have you noticed any changes in your mood or sleep patterns? Jot these down.

### Need health advice before your appointment? Ask now.

You don't have to wait for your next doctor's appointment to get your questions answered. The Blue Cross Coordinated Care<sup>SM</sup> Advocate program allows you to get help and answers with just about anything related to your healthcare at no additional cost to you. Call **1-800-422-9146** (TTY: **711**) from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.



## Prepare for 2026 by understanding your annual documents

You can use the resources below to better understand your retirement system medical plan costs, covered benefits and available programs to help you 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 of your coverage and out-of-pocket costs.

### Vaccine Guide

A guide that outlines your medical and prescription drug plan vaccine coverage and out-of-pocket costs.

### Your Member Benefit Guide

A handbook that provides details of what the retirement system covers, how your plan works, how much you pay and in-depth information on benefit services and procedures.

Review these documents by visiting [bcbsm.com/mpsers](https://bcbsm.com/mpsers) and clicking *Blue Preferred® PPO* under the *Medical Plans* tab.



## Best steps to reduce heart disease risk

Heart disease is the leading cause of death in the United States for both men and women. According to the Centers for Disease Control and Prevention, one person dies from cardiovascular disease every 33 seconds in the United States.

The biggest risk factors for heart disease can usually be controlled through a healthy lifestyle; however, some risk factors for heart disease can't be controlled. Individuals who have a family history of heart disease are at higher risk of developing it themselves. Additionally, the risk of heart disease increases with age. Healthy habits and lifestyle changes can control risk factors for heart disease.

### Five healthy habits to adopt.



**1 Maintain a nutritious diet.** A balanced diet rich in fruits, vegetables, whole grains, lean proteins and healthy fats can reduce inflammation and support mental and cardiovascular health. Limit consumption of alcohol and highly processed foods, as well as foods with added sugar, sodium and trans-fat.



**2 Stay active.** Regular physical activity helps to lower risks for diabetes, stroke and osteoporosis, and can improve balance, mood and cognitive function. Not only can it improve heart health, but it's a natural mood booster. Talk with a healthcare provider before beginning any new exercise routine.



**3 Avoid or stop smoking.** Smoking tobacco increases the risk of developing narrow arteries, which restrict blood flow. Research shows that those who stop smoking greatly reduce their risk of developing heart disease.

**4 Maintain a healthy weight.** Excess weight adds stress to the body and can contribute to high cholesterol and high blood pressure, all of which increase the risk of developing heart disease.

**5 Manage chronic conditions.** Chronic conditions such as diabetes, high blood pressure and high cholesterol can increase one's risk of developing heart disease. Keeping these conditions under control is essential for overall health. Keep up with doctor appointments, including any recommended screening tests that help to identify risk factors such as blood glucose or cholesterol tests.

Talk with a health professional to determine your risks of heart disease and develop a prevention plan.

Source: *Centers for Disease Control and Prevention*

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## Why Optum Rx may be calling: Supporting your health, every step of the way

Optum Rx is committed to helping you manage your health and prescriptions with confidence. As part of this commitment, from time to time you may receive a call from Optum Rx to provide important information and support related to your medications and prescription coverage.

### What kind of calls might you receive?

- **Refill reminders and shipment updates:** If you use Optum® Home Delivery Pharmacy, you may get a call when it's time to refill your maintenance medications, when your prescriptions have shipped or if there's a delay.
- **Specialty medication support:** For those using specialty medications, you'll receive calls when your medication is due for a refill, ensuring you never miss a dose.
- **Medication management and adherence:** Optum Rx may reach out as part of a clinical program that connects you with a pharmacist for one-on-one consultations. These calls help you understand your medications, answer your questions, and ensure you're taking the most clinically efficacious, cost-effective treatments as directed by your doctor.

### Why is this important?

Picking up an Optum Rx call means you're taking charge of your health. These calls can prevent missed doses, provide expert advice and help resolve issues before they become bigger problems. Whether it's a reminder, a shipment update, or a chance to speak with a pharmacist, we're here to make sure you have everything you need.

So next time you see Optum Rx calling, answer with confidence — your health, your medications and your peace of mind are our priority.







## Stay safe and protect yourself from prescription scams and fraud

Your health and peace of mind are important. Unfortunately, scammers know that prescription drugs are essential for many older adults — and they may try to take advantage. Staying alert and informed can help you avoid costly mistakes and keep your medications secure.

Prescription scams can take many forms. You might get a phone call, email or even a text message claiming to be from your pharmacy or insurance provider. Scammers may offer “discounted” drugs, ask for your personal information or pressure you to pay for medications you don’t need. Some even create fake websites that look like legitimate pharmacies.

### Tips for staying safe.

- **Never share your personal or financial information** (like your Optum Rx member ID or credit card) with anyone who contacts you unexpectedly.
- **Verify the caller or sender.** If you receive a call about your prescriptions that seems suspicious, hang up and call your pharmacy or insurance provider directly using the number on your member ID card.
- **Use trusted sources.** Only order medications from licensed pharmacies, such as Optum Home Delivery or your local pharmacy.
- **Watch for red flags** such as offers that sound too good to be true, requests for payment by gift card or wire transfer, or pressure to act quickly.

Optum Rx will never ask for sensitive information over the phone unless you’ve initiated the call. If you’re ever unsure, reach out to your pharmacy or Optum Rx Customer Service for help.



## Decoding your prescription label

Your prescription label is more than just a sticker on your medication bottle. It's your guide to safe and effective use. Understanding what's on your label can help you avoid mistakes, stay healthy and get the most from your prescriptions.

### Parts of your prescription label

- **Patient name:** Always check that the medication is prescribed for you.
- **Medication name and strength:** This tells you what you're taking and how strong it is. Double-check if you take multiple medications.
- **Instructions:** Look for directions like "Take one tablet by mouth twice daily." Follow these exactly to ensure your medication works as intended.
- **Prescribing doctor:** If you have questions, knowing who prescribed your medication can help you get answers.
- **Pharmacy information:** Includes the pharmacy's name, address and phone number — useful if you need a refill or have concerns.
- **Prescription number:** Important for refills; just give this number to your pharmacy.
- **Expiration date:** Don't use medication past this date — it may not be effective or safe.
- **Warnings and side effects:** Labels often include important cautions, such as "Do not take with alcohol" or "May cause drowsiness."

### Tips you can use.

- If you have trouble with small print, ask your pharmacist to provide a label with larger text.
- Store your medication in its original container until use or placement into a pill organizer.
- Before you leave the pharmacy, take a moment to read your prescription label while you're still at the pharmacy counter. If anything is unclear, ask your pharmacist right away. Clearing up questions before you leave helps prevent confusion and ensures you're confident about your medication.

## 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*
Edurant	Rilpivirine	HIV	October 2025
Nucynta	Tapentadol	Pain	November 2025
Tradjenta	Linagliptin	Type 2 Diabetes	November 2025
Gattex	Teduglutide	Short bowel syndrome	December 2025
Isentress	Raltegravir	HIV	December 2025

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



## Vision wellness: A guide to understanding cataracts

A cataract, which lies behind the iris and pupil, is clouding of the eye’s natural lens. As proteins of the lens start to degrade and clump together (often over time), light is scattered or blocked, causing vision to become blurry, hazy or less colorful. Cataracts are one of the most common reasons for vision loss globally, especially in older age.

Several risk factors increase the chance of developing cataracts.

Risk factor	How it contributes
Aging	Natural wear and tear on lens proteins. Most cataracts are age related.
UV light exposure	Ultraviolet rays damage lens proteins over time.
Smoking and alcohol	Oxidative stress from smoking and heavy drinking contributes to lens damage.
Diabetes and high blood sugar	Elevated glucose promotes chemical changes in the lens, contributing to opacities.
Poor nutrition/low antioxidants	Antioxidants help protect against oxidative stress; lack of them accelerates damage.
Eye injury/surgery history	Trauma or surgery can increase cataract risk.
Genetic predisposition	Some people are more susceptible. Also, it interacts with environmental exposures.

Maintaining vision wellness includes habits and lifestyle choices that can delay the onset or progression of cataracts, enhance general eye health or reduce risk.

### Evidence based strategies you can use to maintain your vision wellness.

- **Regular eye exams.** Catch cataracts and other eye conditions early; monitor lens clarity, contrast sensitivity, etc.
- **Protect your eyes from UV exposure.** Wear sunglasses that block 100% UVA/UVB and use hats in bright sunlight.
- **Eat a healthy diet rich in antioxidants.** Vitamins C, E and compounds like lutein and zeaxanthin help protect the lens from oxidative stress.
- **Avoid smoking and limit alcohol.** Reducing these risk factors decreases oxidative damage.
- **Manage chronic conditions, especially diabetes and hypertension.** Good blood sugar control can slow progression.
- **Maintain healthy weight and general wellness.** Good sleep, hydration and avoiding overexposure to toxins and pollutants help support eye health.

## Dental plan changes effective Jan. 1, 2026

Your dental coverage is expanding to better meet your needs:

- **Esthetic restorations:** Porcelain and porcelain fused-to-metal restorations will now be covered on back teeth.
- **Special Health Care Needs benefit:** Any member with a qualifying condition will receive additional cleanings, visits and treatment modifications.
- **Evidence-based benefits:** Extra cleanings and fluoride treatments will be available for members with specific at-risk health conditions.
- **Periodontal support:** Members with documented periodontal disease will be eligible for two additional cleanings per year.
- **Overdenture coverage:** Overdentures will be covered, including services for any remaining teeth when overdentures are used.



### Winter smile protection and dental tips

Michigan winters bring dry air and chilly winds that can affect your oral health. Here's how to protect your smile:

- **Cover up.** Use a scarf or mask to shield your mouth from cold air, especially if you experience sensitivity.
- **Stay hydrated.** Dry air and indoor heating can cause dry mouth. Drink water regularly to keep your mouth moist and reduce cavity risk.
- **Brush gently.** Use a soft-bristled toothbrush and fluoride toothpaste to care for sensitive gums.
- **Don't skip checkups.** Regular dental visits are key — even in winter. Take advantage of your retirement system dental benefits.
- **Watch your diet.** Limit sugary comfort foods and rinse after indulging. Brush twice daily.
- **Protect your lips.** Use lip balm to prevent cracking and reduce the risk of infection.



## 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](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 5 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 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](http://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](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. 23, 2026 • Feb. 25, 2026 • March 25, 2026

IMPORTANT INFORMATION  
Michigan Public School Employees' Retirement System

Blue Cross Blue Shield of Michigan  
600 E. Lafayette Blvd., MC 517J  
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## Best of Health

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