

# Best of Health



MEDICARE  
FALL 2020

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

## INSIDE

**2** IMPORTANT INFORMATION  
Updates

**6** PRESCRIPTION COVERAGE  
OptumRx®

**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

## A message from the Michigan Office of Retirement Services

During these uncertain times, one thing that remains clear is our commitment to providing you with a high-quality healthcare plan that provides the services you need to live a longer, healthier life. We are equally committed to ensuring your plan is sustainable in the long run and affordable to you, the retiree, and to the schools that fund it. You can do your part by taking care of your health and taking advantage of programs offered through your plan.

We provide educational materials to help you understand how your plan works and all it has to offer. We encourage you to review these materials. Understanding your plan can help you get the most value from it and maintain or improve your overall health.

Every year we work with our insurance carriers to create presentations, benefit guides and flyers to educate you about the plan. The carriers typically participate in in-person meetings to help distribute this information. This year, in response to COVID-19 and social distancing guidelines, these educational materials will be available exclusively online.

If you cannot access plan information online and have questions about your coverage, our insurance carriers are available to assist you. Please refer to page 11 for each carriers' contact information.

## Join us online for the Fall 2020 Retiree Education Seminar

View the seminar content anytime from **Oct. 13, 2020 through Dec. 15, 2020** by following the steps below.

How to access the seminar online	
1.	Using your computer or tablet, navigate in your web browser to: <b>www.MPSERSHealthSeminars.com</b>
2.	While in the virtual lobby, view the <b>Welcome Message</b> and <b>Site Navigation Tips</b> videos to understand all that is available to you.
3.	Visit the <b>Auditorium</b> to view presentations by representatives of: <ul style="list-style-type: none"><li>• Blue Cross® Blue Shield® of Michigan</li><li>• Delta Dental®</li><li>• EyeMed</li><li>• OptumRx®</li></ul>
4.	Visit the <b>Learning Center</b> : Use the Learning Center to download highlights of your coverage and helpful resources available from each insurance carrier.

## October is Breast Cancer Awareness month: Keeping yourself and your loved ones informed

Being educated about breast cancer can literally save your life or the life of someone you love. Screening mammograms are breast X-rays that can find breast cancer early before it causes symptoms. Finding breast cancer early, when it's small and hasn't spread, will ensure you have the best chance for a successful outcome.

Your Medicare Advantage plan covers screening mammograms every 12 months for women age 40 and older at 100% of the Blue Cross approved amount. **If a diagnostic test is performed, your coinsurance is 10% of Blue Cross' approved amount.** Refer to your *Evidence of Coverage* for additional coverage information about breast cancer screenings. Early detection is key to a better outcome. Protect your health by having regular mammograms.

Source: American Cancer Society; American College of Obstetrics and Gynecologists

## Kick that lonely feeling

Loneliness is a tricky emotion to understand. Loneliness isn't necessarily the same as being alone. We may be alone for long periods without feeling lonely. On the other hand, we may feel lonely in a familiar setting without really understanding why. Tricky. If you think feelings of loneliness are negatively impacting your quality of life, remember help is available.

Your retirement system medical plan covers behavioral health services. For up-to-date cost share information, call Blue Cross Customer Service at **1-800-422-9146** from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday. TTY users call 711. Talk to your doctor or behavioral health professional about treatment options. To locate a behavioral health professional, use the *Find a Doctor* tool on the Blue Cross mobile app or at [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers).

### Behavioral health resources

**myStrength** — Provides personalized digital and mobile resources focused on stress management and the co-occurrence of depression, anxiety, substance abuse disorder, chronic pain and insomnia. To get started with myStrength, go to [bh.mystrength.com/bcbsmcd19](http://bh.mystrength.com/bcbsmcd19) and create a myStrength account at no cost through Dec. 31, 2020.

### National Alliance on Mental Illness (NAMI) —

Dedicated to building better lives for the millions of Americans affected by mental illness. The NAMI HelpLine can be reached at **1-800-950-NAMI** from 10 a.m. to 6 p.m. Monday through Friday. For more information, visit [www.nami.org](http://www.nami.org).

## Do you know your numbers?

An annual physical exam is the best way to check your overall health and prevent future issues. During the exam your primary care physician will check your vitals and order standard, routine lab tests. Your results will tell you if you are well within the healthy range or if you're heading toward or already have a serious medical condition.

### Blood pressure

The first blood pressure number is the pressure in your blood vessels when your heart beats. The second blood pressure number is the pressure in your blood vessels when your heart rests between beats. A blood pressure reading of less than 120/80 mmHg is within the normal range. A high blood pressure reading is 130/80 mmHg or higher. Among other things, high blood pressure can lead to heart disease, heart attack, kidney disease and stroke.

### Weight & height measurements

Your doctor will use your height and weight to figure out your body mass index, or BMI. For most adults, an ideal BMI is in the 18.5 to 24.9 range. If your BMI is below 18.5, you're in the underweight range. If it's between 25 and 29.9, you're overweight. A BMI over 30 indicates obesity. People who have obesity are at increased risk for many serious diseases and health conditions, including high blood pressure, diabetes, heart disease and stroke.

### Blood sugar

High blood sugar can increase your risk for diabetes, heart disease and kidney disease. The typical blood sugar target range before a meal is 80 to 130 mg/dl and two hours after the start of a meal is less than 180 mg/dl. Your blood sugar targets may be different depending on your age, any additional health problems you have, and other factors.

### Cholesterol

High cholesterol can increase your risk of heart attack and stroke. Total cholesterol levels less than 200 mg/dL are considered desirable for adults. A reading between 200 and 239 mg/dL is considered borderline high and a reading of 240 mg/dL and above is considered high.

The doctor is only part of the team. You are the other part. Talk with your doctor to determine your healthy ranges and the best course of action for you as your personal health, medications, habits and family history can play a part in your overall health.

Sources: *American Heart Association, Centers for Disease Control and Prevention, National Institutes of Health, U.S. Department of Health and Human Services, U.S. Preventive Services Task Force and WebMD®*

## Get your flu shot

Guard yourself against the flu by getting a flu shot. The flu shot is covered once per calendar year, in the fall or winter, at no cost to you. Outside of your doctor's office, you can get your annual flu vaccine at one of more than 60,000 participating pharmacies across the U.S. when you show your Blue Cross member ID card. Here's how you find a participating pharmacy wherever you are:

- Go to [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers): Select *Medicare PPO* from the *Medical Plans* tab at the top. Then click the *Find a Pharmacy* link in the Medicare Pharmacy Directory box.
- Use the Blue Cross mobile app: Go to *Express Scripts*, open the main menu and select *Find a Pharmacy*.

After receiving the flu shot, write down the date and let your doctor know at your next appointment so he or she can keep your immunization chart up to date — and you healthy.

## Take steps to prevent falls

Falling isn't just a matter of bruised pride — it's a serious medical problem. Falls are often caused by arthritis pain in the hips, knees or ankles.

Osteoarthritis occurs when cartilage, the tissue that cushions the ends of the bones within the joints, breaks down and wears away. Osteoarthritis is most common in the knees, hips and hands. In some cases, all the cartilage may wear away, leaving bones that rub against each other. If you're worried about your risk of falling or about a loved one's risk, here are some tips from the Centers for Disease Control and Prevention to keep in mind:

- Make sure walkways are free of clutter and remove small rugs that can cause you to slip.
- Improve the lighting around stairs, fix steps that could pose a fall hazard, install railings or grab bars as necessary, and wear supportive low-heeled shoes.
- Have your eyes and hearing tested. Even small changes in sight and hearing may cause you to fall.
- Ask your doctor or pharmacist to review all your medicines; some may cause dizziness or drowsiness.

Falling unexpectedly is sometimes a sign of a new health issue, such as a heart problem, foot disorder, or even early infection. Telling your doctor about the fall could lead to earlier diagnosis and treatment.

Sources: *Centers for Disease Control and Prevention, National Institute on Aging, National Institute of Arthritis and Musculoskeletal and Skin Diseases, and WebMD®*



## Changes to your prescription benefits for 2021

Your prescription benefit for specialty drugs (Tier 4) will be updated effective Jan. 1, 2021. The chart below describes your plan for the upcoming year. OptumRx is always working to provide savings and competitive pricing on medications. Since your cost share for preferred drugs is less than non-preferred drugs, be sure to ask your physician to prescribe preferred medications. And, to keep your costs down should you need specialty drugs, always use the OptumRx Specialty Pharmacy.

Covered Prescription Drugs	Retail Network Pharmacy 31-day supply	Retail Network & Home Delivery Pharmacy 90-day supply	Preferred Specialty Pharmacy (OptumRx Specialty) 31-day supply	Non-Preferred Specialty Pharmacy 31-day supply
<b>Generic Traditional Drugs (Tier 1)</b>	20% coinsurance \$15 minimum / \$45 maximum	20% coinsurance \$37.50 minimum / \$112.50 maximum	N/A	N/A
<b>Preferred Brand Traditional Drugs (Tier 2)</b>	20% coinsurance \$15 minimum / \$45 maximum	20% coinsurance \$37.50 minimum / \$112.50 maximum	N/A	N/A
<b>Non-Preferred Traditional Brand Drugs (Tier 3)</b>	40% coinsurance \$15 minimum / <b>no maximum*</b>	40% coinsurance \$37.50 minimum / <b>no maximum**</b>	N/A	N/A
<b>Generic and Preferred Specialty Drugs † (Tier 4)</b>	40% coinsurance \$50 minimum / <b>no maximum*</b> Must use OptumRx Specialty to receive reduced cost share	N/A	20% coinsurance \$50 minimum / \$100 maximum	40% coinsurance \$50 minimum / <b>no maximum*</b>
<b>Non-Preferred Specialty Drugs † (Tier 4)</b>	40% coinsurance \$50 minimum / <b>no maximum*</b>	N/A	40% coinsurance \$50 minimum / <b>no maximum*</b>	40% coinsurance \$50 minimum / <b>no maximum*</b>

† Specialty Drugs are limited to a 30-day maximum supply.

\* Only 20% coinsurance up to a \$45 maximum is credited to the annual coinsurance maximum.

\*\* Only 20% coinsurance up to a \$112.50 maximum is credited to the annual coinsurance maximum.

### Annual Coinsurance Maximum (\$1,750 cumulative across all tiers)

- **For drugs subject to a 20% coinsurance:** When your applicable coinsurance amounts (as noted above and subject to plan limits) total \$1,750, your coinsurance will be waived, and you will pay \$0 for these drugs for the remainder of the calendar year.
- **For drugs subject to a 40% coinsurance:** Only 20% coinsurance (subject to plan minimum and maximum limits noted above) will be applied to your annual coinsurance maximum. When your applicable coinsurance amounts total \$1,750, your cost share will be reduced by 20% (subject to plan minimum and maximum limits).

### Maintenance Medications at Retail Pharmacies

Maintenance medications are drugs that you take on a regular basis for a chronic or long-term medical condition. Beginning from your effective date of coverage, you are allowed to fill the same maintenance medication (up to a 31-day supply) at a retail pharmacy three times before an additional 10% coinsurance is applied upon the fourth fill, regardless of the day supply for each of those three fills. This means, once you have received three fills (up to a 31-day supply), you will be charged an additional 10% coinsurance for any subsequent fill that is less than a 90-day supply. It is important to note that this benefit design is not based on a calendar year and the number of retail fills for the same maintenance medication will carry over into following years. To avoid the additional 10% coinsurance, you may either fill a 90-day supply of maintenance medications at an in-network retail pharmacy or fill your 90-day or less supply through mail-order.



## 2021 Formulary Updates

Effective Jan. 1, 2021, several updates are being made to your retirement system prescription drug formulary. The updates include Tier changes to some medications and, some medications will require prior authorization, step therapy or quantity limits. These updates are made from time to time to ensure a robust, clinically appropriate and cost-effective formulary. The key updates are listed in the table below. Take the time to review your *Evidence of Coverage* and annual formulary coverage materials.

2021 Formulary Changes	Medication Name
Prior authorization	Adcetris, Elzonris, Gamifant, Clovique, Avastin solution, Chenodal, DHE solution/Migranal, Vascepa, Triklo, Omega 3 Acid Ethyl Esters
Step Therapy	Bydureon
Quantity Limit	Methergine, Nayzilam solution
Moving to Non-Formulary	Ajovy, Pradaxa, QVAR Redihaler
Moving to Tier 3	Fiasp, Humulin/Humalog, Asmanex
Moving to Tier 2	Breo Ellipta, Trelegy, Trulicity, Linzess

## 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 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*
Pomalyst	Pomalidomide	Multiple myeloma	August 2020
BiDil	Hydralazine; Isosorbide Dinitrate	Heart failure	September 2020
Korlym	Mifepristone	Cushing's Syndrome	December 2020
Tirosint	Levothyroxine	Hypothyroidism	December 2020

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



# You've got your face mask. Now what about eye protection?

It wasn't that long ago face masks were reserved for hospitals or Halloween. Now they're mainstream and they might be here to stay for a while.

## Why the mask, you ask?

According to EyeMed medical director Dr. Joe Wende, "Experts believe the coronavirus is primarily transmitted in respiratory droplets created by a sneeze or cough of an infected person. Those droplets may linger in the air and subsequently be inhaled into the nose or mouth of an uninfected person, thus spreading the disease. While the virus has been detected in the tears of some infected persons, scientists aren't entirely sure whether airborne droplets entering the eye are a likely means of transmission." Masks, along with social distancing help stop the spread when droplets are expelled or inhaled from the mouth. But what about the eyes?

Although glasses may provide some protection from the coronavirus, the protection is limited to the shielded area of the eye. The virus can still reach your eyes from the exposed sides, top and bottom of your glasses. Dr. Wende recommends choosing styles that fit closely to the face and protect the exposed sides of the glasses, like wrap-style sunglasses.

No matter the eyewear, you'll definitely want to take the advice of the Centers for Disease Control and Prevention: **Do whatever you can to avoid touching your face with unwashed hands. In addition, cleaning your glasses thoroughly and often is a must.**

## What if I get hand sanitizer in my eye?

Rinse the eye with clean, lukewarm water, preferably for at least 10 minutes. While you do, keep the other eye tightly closed to avoid cross contamination. Afterwards, your eye might still be red or irritated. You should be as good as new within a few hours. If not, consult an optometrist or ophthalmologist.

Get rid of germs without damaging the lenses.

1. Wash and dry your hands thoroughly, including the underside of your fingernails.
2. Rinse your glasses under lukewarm water (not hot as that can damage certain lens coatings) or use a microfiber cloth and lens cleaner (make sure your cleaner can be used on glasses with anti-reflective coatings).
3. Add a drop of dish soap.
4. Gently cleanse the glasses, focusing on both lenses, the nose bridge and/or pads, hinges and earpieces.
5. Dry with a clean cotton cloth or cool air.



## Steps toward a healthier smile

Until a vaccine or treatment for the coronavirus is widely available, we all need to take extra steps to stay healthy. Because overall health is connected to oral health, that means some steps start with your smile.

Most importantly, don't cancel on your dentist if you feel well and are comfortable going. Routine appointments help to remove built-up plaque that can lead to cavities, and they can prevent many oral health problems or identify them earlier when they are more treatable.

Dentists have always practiced strict infection control procedures, and they have adopted even more strict measures to keep patients and their staff safe. If you're hesitant to go because of the coronavirus, be sure you call your dentist to talk it through – ask questions and learn what they're doing to keep you and their staff safe.

But your dentist isn't the only one who can keep your smile healthy. Steps you take at home, including what you eat and drink, are important for better oral health.

- Brush your teeth twice a day for two minutes each time. If you wear dentures, brush them with a soft toothbrush or denture cleaning brush using a prepared denture powder or paste, hand soap or baking soda.
- Floss daily.
- Replace your toothbrush after you've been sick, or every three to four months. A toothbrush doesn't work as well with worn bristles.
- Pay attention to medication side effects – some can cause dry mouth. If this happens, talk to your dentist about ways to help.
- Eat a balanced diet. Nutrition-rich foods are better for your oral and overall health!
- Limit sugary drinks and foods. Brush your teeth well after enjoying them.
- Don't hesitate to call your dentist. Whether you have a simple question, or if you need to call their emergency line, your dental team is ready to help you.



We know seniors are more at risk for coronavirus, so today and every day, make sure you're doing simple things to reduce the spread of germs around you. For example, wiping door handles, phones, remotes and common objects at home, and rescheduling appointments when you feel unwell.

Learn more about returning to the dentist in the pandemic online at [www.deltadentalmi.com/returntodentist](http://www.deltadentalmi.com/returntodentist).

## 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 health care 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  
MPERS-Medicare Plus Group PPO  
Customer Service Inquiry Department  
P.O. Box 441790  
600 E. Lafayette Blvd.  
Detroit, MI 48226-1790

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.

### 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](http://deltadentalmi.com/mpsers)

### OptumRx

For questions about pharmacy claims, ID cards, or participating providers, contact OptumRx Prescription Plan at:

Call: 1-855-577-6517  
Customer service representatives are available 24 hours a day, seven days a week.

Website: [optumrx.com](http://optumrx.com)

### 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 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](http://eyemed.com/mpsers)

### Michigan Public School Employees' Retirement System

For information about your pension account and health insurance enrollment and eligibility, contact the 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: Office of Retirement Services  
P.O. Box 30171  
Lansing, MI 48909-7671

## Upcoming Pension Payment Dates

October 23, 2020 • November 25, 2020 • December 18, 2020

**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 2020 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.

