

# Best of Health



NON-MEDICARE  
SPRING 2020

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

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## Coming Soon: 2020 Verification of Coverage Survey

The 2020 Verification of Coverage survey will be mailed to all retirees in May. You must complete this form for yourself and anyone else covered by your retirement system health plan. You must respond to the survey, even if you don't have other coverage. **If you don't respond to the survey, your retirement system medical plan and prescription drug coverage will be canceled.**

The Verification of Coverage survey asks you to identify any other health coverage you or your dependents might have in addition to your retirement system coverage. The information is used to coordinate your coverage with your other plans. This coordination ensures that you're using all your coverage in the right combination and that each of your health plans share your health care costs appropriately.

### Questions about the Verification of Coverage survey?

Check out the Verification of Coverage survey webcast at [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers). To view the webcast, click on the *For Members* tab, then click *Webinars*.



## Get help applying for Social Security Disability Benefits

SSDC Services Corporation (SSDC) can assist you in finding out whether you or your spouse may qualify for Social Security Disability Insurance (SSDI) benefits, and if so, assist with applying for SSDI. Going through Social Security Administration's disability process could take from a few weeks to several years. Using SSDC services at the very beginning can help you receive your SSDI benefits in less time and can increase your monthly income, provide additional health care insurance for you and your dependents, and may increase your Social Security retirement benefits later. With SSDC, you don't have to go through the process alone.

### What is SSDC?

SSDC Services Corporation is an organization that has partnered with Blue Cross since 2004 to assist members and dependents through Social Security's process for applying for disability benefits and Medicare. SSDC mails a survey and calls members who may qualify for SSDI benefits.

### What should I do if I am contacted by SSDC?

Once contacted by SSDC, you should provide the requested information and follow the instructions you're given for returning the information to SSDC. If applicable, SSDC will initiate or appeal SSDI claims on your behalf, provide assistance with claims submitted and give you status updates throughout the entire process.

### What if I am not a candidate for Social Security benefits?

In some cases, members are identified as possible candidates for Social Security Disability benefits although they are not currently eligible. Members who may have experienced a short-term illness, for example, may be contacted by SSDC only to learn that they do not qualify for benefits. If this is true for you, provide the information to SSDC so they can update their records. It is important that you take the time to complete and return the survey to acknowledge that this benefit is available to you even if it may not apply to your situation at this time.

If you would like to learn more about SSDC or find out if you or your dependent may qualify for disability insurance, contact SSDC at [www.ssdcservices.com](http://www.ssdcservices.com) or call **1-877-768-3018, ext. 222** from 9 a.m. to 6 p.m. Eastern time, Monday through Friday.

## What you need to know about prior authorization

If you've ever been to the doctor and needed certain health care services, your doctor may have told you that prior authorization is needed before you receive medical services. You may have been confused as to what it all means or why it's needed.

Prior authorization is a process that requires your doctor to obtain approval from Blue Cross before a medical or surgical procedure. The prior authorization process ensures health care services are appropriate, timely and effective. Blue Cross uses evidenced-based guidelines to make sure that you get high quality care while avoiding services that would be unsafe given certain conditions, and even reducing unnecessary costs. Getting approval first is important because if the health service isn't approved, it may cost you more or may not be covered at all. Don't worry, you're not responsible for submitting a prior authorization request.

The process begins with your provider submitting a request to Blue Cross before your treatment begins. Blue Cross uses the latest scientific evidence to review the request for medical need and appropriateness of the treatment that your provider is seeking. You and your doctor will receive a letter from Blue Cross indicating the approval or denial of the request.

Your member account includes a record of all prior authorizations. Use the Blue Cross mobile app or log in at [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers) to:

- Make sure your prior authorization is approved
- See when your prior authorization expires
- Have proof of your approvals, wherever you are

If you're using the app, once you log in:

1. Tap *My Coverage*.
2. Select *Referrals and Authorizations*.

Or choose to go to your member account at [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers) and log in:

1. Click the *Doctors & Hospitals*.
2. Select *Referrals and Authorizations*.

Prior authorization is a collaborative process and ensures you receive the right care, at the right time, at the right cost. If you have questions about the prior authorization process or your benefits 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 should call **711**.

## Give up tobacco products for good

Quitting tobacco products can be difficult. That's why Blue Cross offers a free program that can make sure your health goal doesn't go up in smoke.

The Tobacco Coaching program, powered by WebMD®, provides members with the support and resources needed to establish and embrace a tobacco-free life. The 12-week program includes over-the-phone coaching for quitting all types of nicotine products, including electronic cigarettes and vaping devices. And, it's offered at no extra cost to you.

When you start the program, you'll receive:

- Five calls from a specially trained health coach over a 12-week period
- Unlimited calls to a health coach
- Online resources

About seven months after the program ends, your health coach will contact you to check on your progress. Health coaches are available seven days a week, so you can schedule calls at a time that's convenient for you. Call **1-855-326-5102** to schedule your first Tobacco Coaching session. All hours are Eastern time:

- Monday through Thursday 9 a.m. to 11:30 p.m.
- Friday 9 a.m. to 8 p.m.
- Saturday 9:30 a.m. to 6 p.m.
- Sunday 1 p.m. to 11:30 p.m.



*WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan by providing health and wellness services.*



## Breaking down the facts about nutritional trends

Feeling healthy and consuming nutritious foods go hand in hand. However, navigating healthy food trends and understanding what's best for you can be difficult. Some trending and prominent diets include plant-based diets, Paleolithic (paleo), ketogenic (keto) and intermittent fasting. Knowing the facts about these trends can help you make more informed food choices. Use the facts below to develop a long-term approach to healthy eating.

	What is it?	What can you eat?	What are the health benefits?
<b>Plant-based</b>	A plant-based diet is mainly natural, with very minimal or no animal products and no processed food.	<ul style="list-style-type: none"> <li>• Beans and legumes</li> <li>• Fruits</li> <li>• Nuts and seeds</li> <li>• Vegetables</li> <li>• Whole grains</li> </ul>	<ul style="list-style-type: none"> <li>• Lowers blood pressure and reduces stress</li> <li>• Lowers cholesterol</li> <li>• Lowers rates of cancer and risk of heart disease</li> </ul>
<b>Paleo</b>	The paleo diet, or caveman diet recommends eating as paleolithic hunter-gatherers.	<ul style="list-style-type: none"> <li>• Eggs</li> <li>• Fruits</li> <li>• Healthier oils, including olive oil and coconut oil</li> <li>• Lean meats and fish</li> <li>• Non-starchy vegetables</li> <li>• Nuts and seeds</li> </ul>	<ul style="list-style-type: none"> <li>• Increases energy</li> <li>• Increases iron</li> <li>• Increases muscle mass and decreases body fat</li> <li>• Reduces inflammation and toxins</li> </ul>
<b>Keto</b>	Keto diets are high fat, low-carb diets meant to induce ketosis in the body. Ketosis is when your body burns stored fat for energy instead of blood sugar.	<ul style="list-style-type: none"> <li>• Berries</li> <li>• Cheese</li> <li>• Eggs</li> <li>• Low-carb vegetables</li> <li>• Meat and poultry</li> <li>• Nuts and seeds</li> <li>• Seafood</li> </ul>	<ul style="list-style-type: none"> <li>• Aids in weight loss</li> <li>• Helps control seizures in people with epilepsy</li> <li>• Lowers blood pressure</li> <li>• Reduces anxiety and depression</li> </ul>
<b>Intermittent fasting</b>	There are different versions of intermittent fasting diets, but all versions require you to eat normally some days of the week and limit your food intake the remainder of the week.	<ul style="list-style-type: none"> <li>• No food limitations, but to lose weight and get the nutrients you need, you should stick to healthy foods and limit processed foods.</li> </ul>	<ul style="list-style-type: none"> <li>• Short-term weight loss</li> </ul>

Nutritional trends and science are constantly evolving and typically come and go like fashion trends. The best thing to do is develop long-term healthy eating habits to ensure you maintain an optimal relationship with food and your health. Before beginning any food program, it is important to consult a physician about your current state of health and any problems that could arise.

Sources: *Journal of the American College of Cardiology, Medical News Today, National Institutes of Health and WebMD®*

## Real Appeal® — A new weight loss program

Great news! As part of the non-Medicare benefit you have access to Real Appeal, an online weight loss program proven to help you achieve real, lifelong results — and live a healthier, happier life.

### Make the Change You've Always Wanted, for Free\*

Real Appeal is available to you and eligible family members at no additional cost as part of your Michigan Public School Employees' Retirement System prescription drug plan.

- **Small steps. Lasting change.**  
Set achievable nutrition, exercise, and weight loss goals, then track your progress from your daily dashboard.
- **Support and guidance. Committed to you.**  
Stay focused on your goals with online group sessions led by coaches and a caring community of members.
- **Tools and resources. Delivered to your door.**  
You'll receive a Success Kit with weight and food scales, exercise tools, food guides and more.

There's nothing to lose but the weight. With dedicated support and guidance every step of the way – see how Real Appeal can make a difference for you.

Sign up now at [mpsers.realappeal.com](https://mpsers.realappeal.com) — and be sure to have your OptumRx ID handy when enrolling. For questions you may call the Real Appeal Answer Center at **1-844-924-REAL (7325)** or refer to the website above.

**Lose weight and feel great.**  
Sign up now at [mpsers.realappeal.com](https://mpsers.realappeal.com)



\*Real Appeal is available to only qualifying non-Medicare members, which includes retirees, spouses and dependents over 18 years of age.

## Understanding your formulary and prior authorization

One aspect of your health plan's formulary includes medications that may require your doctor to request prior authorization (PA) approval before you can get coverage for the prescription. PA is a review process used to determine if the intended medication is appropriate, safe and the most cost-effective therapy being used. OptumRx's prior authorization program ensures you receive the most appropriate medications while reducing waste, error and unnecessary prescription drug use and cost.

### How do I know if my medication requires prior authorization?

Before you go to the pharmacy, be sure to check your formulary to find out if the medication you're taking requires a PA. Look for the initials "PA" next to the medication name. You can review a copy of your formulary or use the drug pricing tool on the mobile application or at [www.optumrx.com](http://www.optumrx.com). Or your provider may use your electronic medical record to run a test claim through Pre-Check My Script and know upfront if a PA is needed and submit immediately, if necessary.

### How does the PA process work?

If your doctor prescribes a medication that requires a PA, you, your pharmacist or doctor can begin the process by calling OptumRx at the number on the back of your member ID card. OptumRx works with your doctor's office to get the information necessary for a PA review. Your doctor can also submit the PA request electronically.

- If coverage of the drug is approved, you may continue to fill your prescription using your pharmacy benefit.
- If coverage of the drug is not approved, you may still get the medication, but you must pay the full cost. Consult with your doctor for other possible treatment options.

If you have questions about the PA process or your plan benefits, call the toll-free phone number on your OptumRx member ID card.

## 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*
Noxafil	Posaconazole	Fungal infection	January 2020
Somatuline Depot	Lanreotide	Acromegaly, Carcinoid Syndrome, and Neuroendocrine tumor (Gastroenteropancreatic)	March 2020
Ciprodex	Ciprofloxacin; Dexamethasone	Ear infection	June 2020
Dexilant	Dexlansoprazole	Acid Reflux	June 2020

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

## Avoiding sticker shock at the eye doctor: Six benefit guidelines

You might consider yourself a savvy shopper at the supermarket or electronics store, but what about when it comes to your vision benefit?

The rise in health care expenses is requiring the traditional patient to become a savvy consumer, yet many people know little about how their vision benefits work — let alone how the costs break down. By not knowing, you might be passing up the kinds of treatments and eyewear that could make daily life a whole lot brighter. Knowing these six easy guidelines will help you make better vision decisions:

### 1. Become familiar with key terms.

Two important terms to be aware of are copayment (copay) and lens add-ons (or lens options). A copay is a fixed amount you pay for a product or service when visiting an in-network provider. For example, the current in-network exam copay is \$10 and the standard lens copay is \$25. Lens add-ons are special options such as scratch or anti-reflective coating that you may choose to add to your lenses for an additional cost. Always discuss lens add-ons with your provider so you know what out-of-pocket costs to expect.

### 2. Know your allowance.

An allowance is the predetermined amount of dollars EyeMed applies toward eyeglass frames or other purchases. Your retirement system vision plan currently features a frame allowance of \$120. That means you have \$120 to put towards your frame purchase and you will be responsible for any amount over \$120.

### 3. Save more by seeing an in-network provider.

An in-network provider agrees to provide their services to you at reduced rates. Typically, your costs will be lower if you choose an in-network doctor. To locate an in-network eye doctor, visit [www.eyemed.com/mpsers](http://www.eyemed.com/mpsers) or call **1-866-248-2028** from 7:30 a.m. to 11 p.m. Eastern time, Monday through Saturday, and 11 a.m. to 8 p.m. on Sunday.

### 4. Can I get my eye exam and eyewear at separate locations? Yes!

You can get your eye exam at one location (e.g., independent provider) and shop retail locations for eyewear. It's simple – just ask your provider for a copy of your prescription after your exam. Then, visit the retail location of your choice, which may have more eyewear options and lower prices.

### 5. Know your benefit coverage.

Your retirement system vision plan covers an eye exam and glasses or contact lenses every 24 months. You'll always want to check your benefits and eligibility prior to visiting a provider.

### 6. Access special offers on vision products and services.

EyeMed and some providers extend promotional offers to use in conjunction with your retirement system vision benefits. You can view a full list of discounts on your member portal at [www.eyemed.com/mpsers](http://www.eyemed.com/mpsers).

Following these guidelines will help you make financially wise eye care choices. And if in doubt, ask your eye doctor. You'll see that understanding your vision benefit might be easier than understanding your latest mobile plan.



## Spoil your guests, not their health

We know grandparents like to spoil their grandkids – it's all part of the fun! But there are ways to have fun with your grandchildren, grandnieces or nephews, or even neighbor children without spoiling their oral health.

### Smart snacks

Chocolates and chips are ok in moderation, but there are lots of great snack alternatives that can help with children's (and adults') oral health. Here are some great options:

- **Water**—The best choice for a healthy smile! Juice and other drinks often have added sugar, which can contribute to cavities. Additionally, fluoridated water makes your teeth more resistant to cavities.
- **Dairy**—Snacks like cheese or yogurt are low in sugar and are filled with protein and calcium to help strengthen teeth.
- **Fruits and veggies**—Important for any diet, these are also high in water and fiber, which help balance the sugars they contain and help clean your teeth.

### Make memories

Leave the TV off and try some of these fun ways to pass the time with your friends and family. From toddlers to teens, these activities will have everyone smiling.

- Solve puzzles
- Play cards or board games
- Have a tea party
- Interview each other
- Draw a family tree and discuss your family history
- Go on a walk
- Take turns reading from a book
- Sing and dance
- Color or paint pictures



Source: American Dental Association

**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

Call: 1-800-345-8756

Customer service representatives available Monday through Friday, 8:30 a.m. to 8 p.m. Eastern time. Automated service seven days a week, 24 hours a day.

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: 1-866-288-5209

Customer service representatives are available 24 hours a day, seven days a week.

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

### BriovaRx

For questions about specialty medications, contact Specialty Pharmacy BriovaRx at:

Call: 1-855-4BRIOVA (1-855-427-4682)

Weekdays, 8:30 a.m. to 10 p.m. Eastern time

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

### EyeMed Vision Care

For questions about your vision benefits services, 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

April 24, 2020 • May 22, 2020 • June 25, 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

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