

# Best of Health



NON-MEDICARE  
SUMMER 2020

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

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## 2020 Verification of Coverage Survey

The 2020 Verification of Coverage survey was 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 by **July 15, 2020**, even if you don't have other coverage. **If you don't respond, your retirement system medical plan and prescription drug coverage will be canceled.**

The Verification of Coverage survey asks you to identify any other medical and prescription coverage you or your dependents 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 the cost of your health care appropriately.

\*Members who retired Jan. 1, 2020 or later were not included in the survey mailing.



## Update your information on miAccount

The Michigan Office of Retirement Services is the central hub for each of the insurance carriers that provide your coverage. That's why it's important to keep your information up to date with the retirement system, whether you have a new phone number or a new address.

Log in to miAccount at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount) to:

- Update your contact information
- Add or remove a dependent
- Apply for a different insurance carrier

For help logging in to miAccount, watch the tutorial on the log in page at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount).

If a family member is enrolled in Medicare, you must also keep your address up to date with the Social Security Administration. To do so, go to [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) or call **1-800-772-1213**, Monday through Friday from 7 a.m. to 7 p.m. TTY users should call **1-800-325-0778**.

## What you need to know about the new Michigan no-fault auto insurance law

Until July 1, 2020, Michigan law required you to have auto insurance that included unlimited personal injury protection (PIP) medical coverage to pay for your expenses if you were injured in an auto accident.

For auto insurance policies issued or renewed after July 1, 2020, Michigan residents will no longer be required to purchase unlimited PIP as part of their Michigan auto insurance coverage. As part of the new law, you'll be able to choose the level of PIP coverage.

Keep in mind that PIP coverage pays for more than medical expenses, including attendant care, housing modifications and lost wages. These items are not covered by your retirement system medical plan.

Three of the available PIP options require you and any spouse and resident family members have qualified health coverage. Qualified health coverage means either coverage under both Medicare Parts A and B, or medical and accident coverage that does not exclude or limit coverage for injuries related to auto accidents and has an annual individual deductible of \$6,000 or less. Your auto insurance agent or carrier can help you select the right coverage options for your budget.

As of June 30, 2020, according to our information, your retirement system medical plan meets the requirements to be considered qualified health coverage under the Michigan no-fault law. This is because the plan does not exclude or limit coverage for injuries related to auto accidents and your annual individual deductible is below \$6,000. Your auto insurance carrier may ask you to provide proof of qualified health coverage requirements, including all individuals covered under the plan. To request a proof of qualified health coverage letter, contact Blue Cross' Customer Service department at **1-800-422-9146** from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday. TTY users should call 711.



**The new auto no-fault law is a change with auto insurance not your retirement system medical plan.**

For more information contact your auto insurance agent, auto insurance carrier or the Michigan Department of Insurance and Financial Services (DIFS) at [www.michigan.gov/autoinsurance](http://www.michigan.gov/autoinsurance).

## Are your health care choices costing you?



Health care terminology and costs can be confusing. Having the basic knowledge of medical resources is crucial to your physical, mental, emotional and financial well-being. According to the Centers for Disease Control and Prevention, “health proficiency is the degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions.”

Blue Cross is committed to strengthening your health literacy skills to make sense of health information, services and how to get the most value from your retirement system medical plan. Understanding your coverage is easy by using your *Resource Guide*. Check it out at [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers), select the *Medical Plans* tab then choose *Non-Medicare PPO*.

The average patient forgets 40% to 80% of the critical information shared during a doctor visit immediately after leaving the appointment. Being in a medical setting can be stressful, making it harder to focus and retain important health knowledge. In order to improve your own health knowledge and feel more in control, educate yourself with these quick tips:

1. Learn your retirement system medical costs and know where to go for health care services.
2. Pay attention to what the doctor is saying and be sure to ask questions throughout your visit. Ask open-ended questions to better understand written materials, including prescription labels.
3. Take notes on your phone or in a notepad as you meet with your doctor and discuss any health concerns. Bring another person with you to your appointments to act as another set of ears. Make sure you feel informed as you leave the office.
4. Repeat information back to your doctor or nurse. Try repeating the directions in your own words.
5. Use your resources when you have additional questions. You can talk to a registered nurse at no additional cost, day or night, and get medical advice. Call **1-800-775-BLUE (2583)** and listen to the prompts to speak to a nurse. TTY users should call **711**.

When it comes to your care, education is key. Health literacy empowers you with a clear understanding of your options and how they’ll affect your bottom line. Don’t be afraid to research and ask questions about your care or where to go for it.

Sources: *Centers for Disease Control and Prevention, Journal of the Royal Society of Medicine*

# Get care for your body and mind from your couch



Contact your primary care physician to see if his or her office provides online visits.

Do you remember when doctors used to make house calls? If so, you're familiar with the concept behind online visits. Blue Cross Online Visits<sup>SM</sup> allows you to talk to a U.S board-certified doctor by smartphone, webcam or secure messaging. Online visits can be used to diagnose minor illnesses, such as sinus and respiratory infections, colds and flu, and ear infections, or talk through difficult challenges, such as anxiety, depression or grief.

You'll need to create an account. There are three ways you can register for an account: mobile, web and phone. You'll be asked to fill in some basic information, including your Blue Cross member ID number. If you already have an account, simply log in. Once that's complete, you're ready for an online visit.

- Download the BCBSM Online Visits<sup>SM</sup> app.
- Visit [www.bcbsmonlinevisits.com](http://www.bcbsmonlinevisits.com).
- Call **1-844-606-1608**. TTY users dial **711**.

- 01** Launch the app or website and log in to your account.
- 02** Choose a visit type: *Medical, Therapy or Psychiatry*.
- 03** Pick a doctor or begin a scheduled visit. You can choose the first available doctor, select a doctor from the list or find a specific doctor. If a doctor is seeing another patient, you can enter the waiting room until they become available.
- 04** Click the green *Get Started* button. Since each visit is unique, you'll be asked for some more information, such as if the visit is for you or someone else, and your phone number.
- 05** Provide your medical history. To streamline your visit, you can fill out your medical history, current medications or add your vitals, such as blood pressure, temperature and weight.
- 06** Verify your insurance and payment options.
- 07** Meet with the doctor online.
- 08** Send a visit summary to your primary care physician or other health care provider at the end of your online visit.

The process for therapy and psychiatry visits is similar, except these visits are available by appointment only. Select *therapy* or *psychiatry* on the homepage. Once you've chosen the therapist or psychiatrist who is right for you, you can begin scheduling an appointment.

With Blue Cross Online Visits, the good old days are back, but with a twist.

## Six ways to boost your immune system

There are trillions and trillions of viruses in the world. While we are familiar with some, many go unnoticed or undetected by the human body. This means boosting your immune system is an important step to keeping you, your family and friends healthy and safe. Here are six immunity boosting steps to add to your to-do list now.

- 1. Keep your immunizations up to date.** Staying immunized familiarizes your body with different diseases and sicknesses.
- 2. Break bad habits.** Smoking tobacco or drinking alcohol often can seriously affect your health. Drinking alcohol excessively damages the immune system and can increase susceptibility to lung infections.
- 3. Put a rainbow on your plate.** Stock up on seasonal produce to fuel your immune system with the nutrients it needs to fight off infections. A study published by the American Journal of Clinical Nutrition found that eating a diet rich in fruits and vegetables can lead to reduced risk for chronic disease, which ultimately leads to an improved immune system.
- 4. Get plenty of rest.** Your sleeping pattern directly contributes to a stable immune system. During sleep, your immune system releases proteins called cytokines, some of which help promote sleep. Sleep deprivation may decrease production of these protective cytokines. Additionally, infection-fighting antibodies and cells are reduced during periods when you don't get enough sleep.
- 5. Exercise can keep your immune system young.** Exercise improves the overall function of our immune system by increasing the production of lymphocytes in the body, also known as "killer cells," that seek and destroy invading disease cells. Exercising consistently can flush the bacteria out of your lungs and airways, promote good blood circulation, and slow down the release of stress-related hormones.
- 6. Proactively avoid infection.** Researchers at Harvard Health say the best way to avoid getting sick is by taking precautionary steps to avoid being infected. This includes washing your hands frequently throughout the day, washing produce, cooking raw meats thoroughly and never consuming anything past its expiration date.

The more you do to boost your immune system, the easier it will be to fight off harmful bacteria. If you watch the way you treat your body, it will watch out for you.

*Portions of the article above were reprinted with permission from AHealthierMichigan.org.*



## Understanding your maintenance drug costs

Maintenance medications are drugs you may take on a regular basis to treat conditions such as high cholesterol, high blood pressure or diabetes. Starting with a 30-day supply helps you save money and avoids waste while you work with your doctor to see what medication dosage and strength will work best for you. Once you know what works, switching to a 90-day supply is the most cost-effective way to get your medications. If you choose not to switch to a 90-day supply, an extra 10 percent coinsurance will apply to your cost share for the fourth fill and beyond.

For example, if your generic maintenance medication price is \$100 for a 30-day supply, you would pay 20 percent, which is \$20. But, if you decided not to switch to a 90-day supply at your fourth fill, your cost would increase by 10 percent and, in this example, going forward you would pay \$22 (\$20 plus extra \$2). The same medication would cost \$66 for three, 30-day fills compared to \$60 for a 90-day supply.

### 2020 Member Cost Share

	30-day fill	90-Day Fill through Home Delivery
Generics and Preferred Brands	20%* including a per drug \$15 Min / \$45 Max	20% including a per drug \$37.50 Min / \$112.50 Max
Non-Preferred Drugs	40%* including a per drug \$15 Min / No Max	40% including a per drug \$37.50 Min / No Max

*\*The additional 10 percent coinsurance starts with the fourth fill of a maintenance medication.*

Avoid waste and save money on your prescriptions by getting a 90-day supply of maintenance medications — **only after you know the drug works well for you.**

**Forget the diet, live the lifestyle. Get started today at [mpsers.realappeal.com](https://mpsers.realappeal.com).**

No matter your reasons for wanting to lose weight, Real Appeal® can help you reach your goals through small, achievable steps that result in lasting change. Real Appeal is a program on Rally Coach™ available at no cost, as part of the non-Medicare benefit.

## What role does OptumRx have in setting drug prices?

None. OptumRx does not set retail prescription drug prices. Through contracts made with pharmacies, OptumRx works to provide savings and competitive pricing. Your retirement system determines which treatments are approved as a benefit, what your copayments or coinsurance will be and the annual out-of-pocket maximum.

Drug manufacturers set the drug's wholesale price. Each pharmacy then sets its own retail price, which is why the drug price can be different at each pharmacy. Sometimes where you live can affect what you pay. For example, pharmacies with nationwide stores may choose to offer different prescription drug prices in various regions, states or cities.

Sometimes, pharmacies will lower the cost of prescription drugs to get people in their stores to buy other items. This could make one pharmacy less expensive than another on any given day. Also, the pharmacy decides what it will charge you based on its agreements with OptumRx as an in-network or out-of-network pharmacy, which determines if there will be savings for you.

## 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*
Atripla	Efavirenz / Emtricitabine / Tenofovir	HIV	September 2020
Truvada	Emtricitabine / Tenofovir	HIV	September 2020
Tykerb	Lapatinib	Breast Cancer	September 2020
Dulera	Formoterol Fumarate / Mometasone Furoate	Asthma	November 2020
Toviaz	Fesoterodine	Overactive bladder	December 2020

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



## Clean acts lead to clear sight

If you had to put your finger on the leading causes of eye ailments from which millions of Americans suffer every day, would you need to sleep on it? A lot of avoidable eye conditions are caused by microorganisms found in dirt or contaminated water getting into our eyes. And often, two simple hygiene practices will defend against these painful conditions: handwashing and sleep. Yet these activities are so integrated into our daily rituals we tend to turn a blind eye to how we practice them.

### Handwashing and vision health

Infections and other eye problems aren't a sign you're unclean; they simply indicate some germs snuck in. Many eye infections are contagious and can be contracted after unwittingly touching an object and then rubbing your eye.

Here's **when** you should wash up:

- Before and after preparing food.
- Before and after treating wounds or caring for a sick person.
- Before removing or inserting contact lenses.
- After touching an animal or animal waste (including litter boxes).
- After using the bathroom or changing a diaper.
- After blowing your nose, sneezing or coughing.

Now you're ready for bed. Or are you?

### Sleep hygiene and vision health

Do you know the amount of sleep you get, and the quality, can also affect how well your eyes work? How you prepare for bed will ensure a good night's sleep as well.

Remember these three steps:

1. Wash your hands.
2. If you wear contact lenses, remove them. Sleeping in contacts could deprive the corneas of oxygen, encouraging bacteria to grow. Also, when removing contacts, be sure to place them in a clean case with fresh solution. Topped-off solution is no longer sterile.
3. Wash your face and remove makeup. Makeup can clog the glands around the eyes.

These small steps may take a few moments, but they will save you a lot of potential discomfort the next day. If you experience any eye discomfort, call your eye doctor and make an appointment. Don't sleep on it — good hygiene and wellness begin at home, but care should be left to the professionals.



## Does gum disease increase your risk of heart disease?

Gum disease is common in older adults. In fact, two out of three adults age 65 and older have it.<sup>1</sup> And while it's treatable, individuals with gum disease should pay special attention to how it may affect their overall health.

When bacteria in the mouth grows into plaque, it can cause inflammation and bleeding in the gums (gum disease).<sup>2</sup> If left untreated, the plaque can spread below the gum line and allow bacteria to enter the bloodstream. Because of the inflammation and spread of bacteria into the bloodstream, it's believed that there is an increased risk of systemic diseases, including heart disease.<sup>3</sup>

Gum disease can also worsen existing heart conditions. Those at risk for infective endocarditis (an infection of the heart's inner lining) may need antibiotics before dental procedures.<sup>2</sup> If you have heart disease and gum disease, it's important to communicate any medical needs or concerns to both your dentist and cardiologist, and tell your dentist which medications you're taking as they can also affect your oral health.

But, there is good news! You can lower your risk of gum disease with good oral health habits. Brush twice a day, floss daily and visit your dentist for regular checkups.

Talk to your dentist if you notice any of these signs of gum disease:

- Gums that bleed easily
- Red, swollen, tender gums
- Gums that have pulled away from the teeth
- Persistent bad breath or a bad taste in the mouth
- Permanent teeth that are loose or separating
- Any change in the way the teeth fit together when biting
- Any change in the fit of partial dentures

1. Centers for Disease Control, "Oral Health for Older Americans," web.

2. American Academy of Periodontology, "Gum Disease and Heart Disease," web.

3. Van Dyke TE, Van Winkelhoff AJ: "Infection and inflammatory mechanisms," *Journal of Periodontology* 84, S1-S7 (2013).



## 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/mpers](http://bcbsm.com/mpers)

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

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

### 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

July 24, 2020 • August 25, 2020 • September 25, 2020

**IMPORTANT INFORMATION**  
**Michigan Public School Employees' Retirement System**

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