

# Best of Health



MEDICARE  
SPRING 2021

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

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## Coming Soon: Verification of Coverage Survey

The 2021 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 any 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 determine your eligibility in the retirement system's health plan.

### Questions about the Verification of Coverage survey?

Watch 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*.



## COVID-19 Vaccine: What do I need to know?

Since the beginning of the pandemic, Blue Cross Blue Shield of Michigan has helped you navigate through some difficult challenges. As news of federally authorized vaccines brings hope, you may be asking, "When will a vaccine be available to me?"

Blue Cross remains committed to preparing for the vaccines while helping you understand vaccine availability, your coverage and more.

### What can you tell me about a COVID-19 vaccine?

The COVID-19 vaccines have been approved by the Food and Drug Administration. The process used to approve the COVID-19 vaccines is the same proven process that was used to create safe and effective vaccines for the flu, polio, measles, whooping cough and more. For information on the safety of the COVID-19 vaccine visit [www.cdc.gov/coronavirus/2019-ncov/](http://www.cdc.gov/coronavirus/2019-ncov/).

### When will a COVID-19 vaccine be available?

The Michigan Department of Health and Human Services says the vaccine will be distributed in phases throughout the state with guidance from the Centers for Disease Control and Prevention. Governor Whitmer's goal is to have 70% of adults vaccinated as soon as possible. Visit the State of Michigan website [www.michigan.gov/coronavirus](http://www.michigan.gov/coronavirus) to learn more about the rollout. Members who live outside Michigan should refer to their state's health department for more information.

Information related to vaccines will continue to develop and change. For daily updates on COVID-19 news and information, visit [www.cdc.gov/coronavirus/2019-ncov/](http://www.cdc.gov/coronavirus/2019-ncov/).



### Thank you for getting your flu shot.

You took a very important step to stay healthy this winter. Getting your annual flu shot protects you, your family and friends.

*The article above was reprinted (and edited) with permission from MIBluesPerspectives.com.*

## Prioritize your health for 2021: Calendars fill quickly, schedule your preventive services early

You get one body and you want to keep it moving and functioning. Getting older shouldn't mean you stop. Preventive screenings and tests can help your doctor find problems early, before they cause bigger problems.

Having an annual physical will help maintain your health and detect health concerns early. Your retirement system medical plan helps you stay healthy by providing more than 25 preventive care services at no cost to you. Ask your doctor which preventive services are right for you.

Additionally, Blue Cross offers preventive services and screenings in your home or locally to keep your health on track. In-home health assessments get you better in tune with your health needs. Your participation won't affect your medical plan coverage or any care you're getting from your doctor. And there's no cost for the in-home visit.

Visits last about an hour, and you can expect to:

- Meet one-on-one with a doctor or nurse practitioner in the privacy of your home.
- Have your vital signs checked and get screenings for common health issues.
- Discuss your health history and any concerns.
- Review your medicines.

If you have a family member who helps manage your health, he or she is welcome to attend. After the visit, you'll get a written report of everything addressed, along with advice on any other care you may need to talk about with your doctor.

If you're uncertain about health care calls you've received, call Blue Cross Customer Service at **1-800-422-9146** Monday through Friday from 8:30 a.m. to 5 p.m. Eastern time. TTY users should call **711**.

### Now available: Boosting your health care knowledge webinar

Get essential information to help you master health care basics and understand your out-of-pocket costs. The webinar also covers online tools to find care, how to track your claims and get answers to your health care questions. Visit [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers) and click *Webinars* under the *For Members* tab.

## Hearing care that works with you

When it comes to hearing, the ability to tailor your medical care to your life is critical. And that starts even before the hearing exam. With COVID-19, that flexibility has become even more important. To help ensure access to hearing care during the ongoing pandemic, some states have begun allowing teleaudiology options for the initial exam.

More than 95% of patients using teleaudiology options say their provider was professional, knowledgeable, and able to answer their questions and concerns.<sup>1</sup> Here's what the teleaudiology process looks like:

- Step 1** — Call TruHearing at **1-855-205-6305** to go over your routine hearing care options.
- Step 2** — Take the online hearing screening at [www.truhearing.com/mpsers](http://www.truhearing.com/mpsers).
- Step 3** — Print your online hearing screening results. Have your provider review your hearing results and discuss with you their recommendations for hearing aids, if appropriate.
- Step 4** — Select and purchase hearing aids. Your provider will program and mail them to your doorstep.
- Step 5** — Watch tutorial videos to learn more about your hearing aids.
- Step 6** — Call your provider to schedule a teleaudiology visit through a video call app.
- Step 7** — Participate in a provider-led video call to fine-tune and adjust your hearing aid and discuss features.

Hearing health is important to your overall well-being and having flexibility in treating it is important to us. Your retirement system medical plan covers hearing aids for a copayment of \$499 per aid for the TruHearing Advanced styles and \$799 per aid for the TruHearing Premium styles.

Whether you'd prefer to receive your treatment in person, online, or a mix of the two — there's no need to wait to start experiencing the improved quality of life that wearing hearing aids can bring. Call TruHearing at **1-855-205-6305** Monday through Friday from 8 a.m. to 8 p.m. to learn more about your available options and schedule an appointment with a TruHearing provider in your area. TTY users call **711**.



### Experiencing hearing loss? Get a hearing test.

Take a free online hearing screening at [www.truhearing.com/mpsers](http://www.truhearing.com/mpsers) or call TruHearing at **1-855-205-6305** Monday through Friday from 8 a.m. to 8 p.m. to schedule a hearing exam with a provider in your area. TTY users call **711**.

<sup>1</sup>TruHearing NPS Survey May – June 9, 2020

States with fully remote hearing care available are: AK, AL, AZ, CA, CO, CT, HI, IN, LA, MI, MO, MS, MT, NE, NM, NY, OH, OK, OR, PA, RI, SD, TN, UT, VT, and WV. TruHearing is an independent company that provides hearing services. TruHearing does not provide Blue Cross branded products and services.

## New: Blue Cross behavioral and mental health website

To help with life's challenges, especially now, Blue Cross is pleased to announce that they've launched a new, behavioral and mental health dedicated website, [www.bcbsm.com/mentalhealth](http://www.bcbsm.com/mentalhealth).

It includes information about a variety of options for behavioral and mental health support online, in person or over the phone. In addition to your options for care, the new site provides information on why getting help is important, how to find providers near you, well-being support services, crisis assistance and additional resources to support your journey.

Life has looked a little different lately and — at times — hasn't been easy for some. We want you to know that feeling uneasy right now is normal, and you have support with your retirement system medical plan.

## Help your mind and body without spending a dime

Exercise doesn't have to be hard, take a long time, cost a lot or require you to leave your home. Staying active can keep you fit and help you feel better overall. "The connection between your brain and your body is a two-way street and that means movement can change your brain, too," says Dr. Srin Pillay, Harvard Medical School.

By mixing up your fitness routine, you can make your workouts more fun and stave off boredom with the same old exercises. Of course, before you start any new workout regimen, you should discuss it with your doctor. If you're considering new ways to get moving, here are a few great activities that can help you stay in shape and have a little fun in the process:

- Free online workout apps and videos.
- Fitness apps, such as MapMyWalk, can help you determine the best exercises for you.
- Put on some music and have a virtual dance party.
- Try chair aerobics, chair yoga or gentle stretching.



## Remember to check your medication expiration dates

It can be easy to lose track of the products we have in our homes if we don't use them often. Spring cleaning is a great way to clear the clutter from the past year, and a way to keep track of your medications. Making sure your over-the-counter (OTC) and prescription medications are not expired is an important part of keeping track of your health.

Medications might be less effective if they have expired. This could prevent them from treating your illness. Having expired medications in the house could also result in them falling into the wrong hands. Getting rid of expired medications is one more way you can support your health and wellness. Call OptumRx at **1-855-577-6517**; TTY **711**, 24 hours a day, seven days a week for tips on how to dispose of your expired medications.

## Medication information at your fingertips

Like many these days, you may manage your finances and entertainment choices with your mobile device. Now you can do the same for your prescription medications. The OptumRx app provides an easy and secure way to help you manage your pharmacy benefits.

With the app you can:

- Refill or renew home delivery prescriptions
- Transfer a retail prescription to home delivery
- See your prescription claims history or order status
- Locate a pharmacy







### Save time, money and improve your health

Use your smartphone to order home delivery prescriptions from OptumRx. By ordering through the home delivery app, you make fewer trips to the pharmacy and avoid waiting in line to pick up your medication.

## Get your medication delivered to the safety of your home

There are 4 easy ways to place a home delivery order:

-  **By e-prescribe.** Your doctor can send an electronic prescription to OptumRx. Prescriptions for controlled substances, such as opioids, can only be ordered by e-prescribe.
-  **Go online.** Visit [www.optumrx.com](http://www.optumrx.com) for step-by-step instructions on how to transfer your prescriptions online.
-  **By mobile app.** Use the OptumRx app, which you can download from the Apple® App Store® or Google Play™.
-  **By phone.** Call the toll-free number on your member ID card.

OptumRx® home delivery is a convenient, cost-effective and safe option for medications you take regularly. Medications will be delivered to your door. Pharmacists are available by phone 24 hours a day, 7 days a week to answer questions. You can also set up reminders to help remember when to take your medication and refill your prescriptions.

## 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*
Amitiza	Lubiprostone	Chronic constipation	January 2021
Neupro	Rotigotine	Parkinson's disease	March 2021
Intelence	Etravirine	HIV	June 2021
Perforomist	Formoterol Fumarate	COPD	June 2021

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



## Your vision and the rundown on 'digital detox'



It may not involve food or drink, but the latest detoxification trend sweeping the globe does involve something most of us consume in excess — and it hits us square in the eyes.

It's called *digital detox*, and some may think of it as the ultimate luxury. More people, seeking to reclaim a life balance, are taking a break from digital devices for reasons that range from distraction-free family time to improved eye health.

Nearly half of U.S. smartphone owners have tried to limit their use, according to a 2017 survey by Deloitte. Many go to physical lengths to do so — some are heading to camps that offer digital detox packages<sup>1</sup> or are taking nature retreats with detox-friendly atmospheres.<sup>2</sup>

Try as we might, certain circumstances could prevent a complete power-down. But that does not mean we can't adapt our habits and avoid the potential effects of digital overexposure.

Experts recommend trying these tips:

- Take frequent breaks: Every 20 minutes, look at something 20 feet away for at least 20 seconds.
- Reduce overhead light to cut down on glare.
- Double check your posture to make sure there's enough space between you and your computer, and that eyes are gazing slightly downward.
- Increase text sizes to add contrast.
- Stay hydrated: Drink water, break out your humidifier or use artificial tears to help when eyes feel dry (we blink 1/2 to 1/3 less while using digital devices<sup>3</sup>).

There are some lenses on the market that may help, too, like anti-reflective lenses or those featuring magnification.

Talk with your eye doctor if you're concerned about your digital habits. He or she can guide you in selecting both functional and fashionable options to relieve symptoms of digital eye strain.

<sup>1</sup>"Canada Has A Digital Detox Camp For People Who Are Addicted To Their Phones," by Michelle Cadieux, MTL Blog, July 13, 2018

<sup>2</sup>Adirondacks Offer Digital Detox Through Time in the Great Outdoors," by Rosemary Feitelberg, WWD, July 19, 2018

<sup>3</sup>Light and Eye Damage," by Gregory W. Good, O.D., Ph.D., American Optometric Association, December 2014

## New: All-new member site is now live

Delta Dental's new member portal is the easy-to-use website that replaces the Consumer Toolkit® as a one-stop resource for all your personal dental benefits information. With the member portal, you can:

- See which members are covered on your plan
- Find an in-network dentist
- See common procedures
- Access your online member ID card
- View the status of all claims
- View and print your explanation of benefits (EOB) statement

The Member Portal is available 24/7. You'll find additional information and tutorial videos at [www.deltadentalmi.com/MPSERS](http://www.deltadentalmi.com/MPSERS).

## Finding the right dentist for you

Everyone's smile is different — this means we all have different needs when it comes to our oral health.

Finding a dentist that understands your individual needs can go a long way in supporting a healthy smile. When you have a dental team you are comfortable with, you're more likely to use your benefits and receive important cleanings, exams and necessary procedures.

Remember that while your dental plan gives you the freedom to see any dentist you wish — Delta Dental PPO™, Delta Dental Premier® or nonparticipating — your cost will likely be lowest when you see a PPO dentist.

You can use the *Find a Dentist* tool on Delta Dental's website to find participating dentists in your area or call Delta Dental's customer service team to request a listing. Once you have a list of potential in-network dentists, you may want to visit their websites or look for them on social media to learn more. Your friends and family are also a great resource for dentist recommendations.

A good dentist is one who:

- Has a good technique with patients
- Asks questions
- Communicates treatment plans clearly
- Provides a clear understanding of your procedure costs and out-of-pocket costs

Be cautious of a dentist who:

- Uses large or tacky advertisements
- Has a "we can do it all" attitude
- Plans treatments by what your benefits cover and not your health needs
- Focuses on doing procedures instead of achieving and maintaining optimal oral health

Visit [www.deltadentalmi.com/MPSERS](http://www.deltadentalmi.com/MPSERS) or call **1-800-345-8756** for more information.

## 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  
MPSERS-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.

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 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

April 23, 2021 • May 25, 2021 • June 25, 2021

**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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**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.

