

Best of Health



NON-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 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?

Watch the *Verification of Coverage Survey* webcast at 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/.

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 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/.



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.

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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.¹ 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.
- 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 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**.

¹TruHearing 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.

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. Srini 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.



Overwhelmed and stressed: How to cope if you're living with your adult children

Watching your kids graduate from college or get married and start a family is a sign that life as an empty nester has begun. But wait. Who's that coming to the door with suitcases? You guessed right, it's your adult children.

The term "boomerang kids" refers to adult children who, after having lived on their own for a time, return to live with their parents. Boomerang kids are redefining the definition of the American household. Adult children moving back home is not uncommon. A Pew Research Center study in 2020 found that 52% of 18- to 29-year-olds were living with their parents, surpassing a previous peak set during the Great Depression. While the COVID-19 pandemic contributed to this increase in young adults moving back home, multigenerational households are on the rise overall.

If you're living in a multigenerational household, you may be feeling anxious about it. Use the following tips to help you navigate and maintain harmony.

- Look for ways to reduce and better manage your stress. Make time for stress relieving activities like a relaxing ritual, watching a funny movie or working on a creative project.
- Open the lines of communication. Don't avoid uncomfortable conversations.
- Set clear boundaries and rules. Don't give up things you enjoy to accommodate your adult children. For example, you don't have to cook for them.
- Set goals as a family for an exit strategy. Have the family set financial milestones to support a moveout date or other important money goals. Don't neglect your financial priorities to help your children.
- Know where to go for help. When you're feeling stressed or need to talk through a tough situation, call a friend, neighbor or counselor. You are not alone and your retirement system medical plan has options for care.

Your retirement system medical plan offers access to a broad range of health and well-being resources to help keep you healthy. Understanding your coverage is easy by using your *Resource Guide*. Check it out at bcbsm.com/mpsers and select *Non-Medicare PPO* from the *Medical Plans* tab.

Sources: AARP, Pew Research Center, USA Today and WebMD®

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 **1-866-288-5209**; 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 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 packages¹ or are taking nature retreats with detox-friendly atmospheres.²

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 devices³).

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.

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

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

³Light 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.

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 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
Attention: MPSERS
232 S. Capitol Avenue
Lansing, MI 48933-1504

Website: 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

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

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

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

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

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

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

For address and enrollment changes:

Website: 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
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Detroit, MI 48226-2998

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