

Best of Health



NON-MEDICARE
SUMMER 2021

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

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2021 Verification of Coverage Survey

The 2021 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, 2021**, 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 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, 2021 or later were not included in the survey mailing.

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*.

Coming Soon...Virtual Fall 2021 Retiree Education Seminar

Starting in October, educational materials will be available online to help you learn more about your 2022 retirement system health benefits. Further details will be provided this fall.



Protect yourself and avoid scams

Scammers use text messages to promote fear and steal money or personal information from the person receiving the text message.

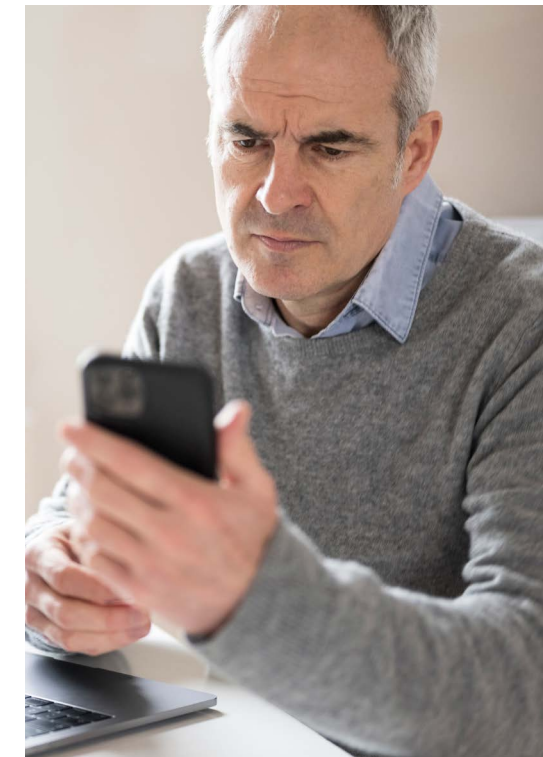
You might have heard of phishing attacks, which are emails that include unknown links used to obtain personal information or data. *Smishing* is a new form of phishing that places a link in a text message to install a dangerous code on your phone or launch a phony webpage to collect personal or financial information for use in other scams.

According to the Federal Communications Commission, text message scams promote "special offers" or cures, or warn about the need for a medication or test.

Ways to avoid scams

- Do not click on links in texts or give out your personal information to unknown sources.
- Do not respond to calls from unknown numbers, or any other numbers from familiar area codes. Scammers use software to make it appear the text is from a trusted or local source.
- Do not reply to unknown text messages, even if the message says you can "text STOP" to avoid more messages. This tells the con artist your number is active.
- Never give out your Social Security, bank account or credit card number.

Sources: AARP, Federal Communications Commission, Federal Trade Commission, US Department of Health and Human Services and WebMD®



If you believe you have been the victim of fraud, immediately report it to:

FBI Hotline: **1-800-255-5324** or visit ic3.gov

Blue Cross Fraud Hotline: **1-800-482-3787 (TTY: 711)**

Prioritize your health for 2021: Calendars fill quickly, schedule your annual routine physical

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.

Your primary care provider (PCP) serves as your main contact for better health. He or she will give you shots, lab tests, prescriptions and lifestyle advice, as well as help manage conditions like diabetes and high blood pressure.

Having an annual routine physical will help maintain your health and detect health concerns early. Your retirement system medical plan helps you stay healthy by providing an annual routine physical and standard, routine lab tests done in conjunction with your physical at no cost to you in the Blue Cross PPO network.

Schedule your annual routine physical the same week as your birthday to help you remember to schedule one.



Staying sharp and boosting your brain health

Your brain controls who you are - how you think, feel and act. As you age, it's common to want to remain as sharp and "with it" as you were in your younger years. While some older adults may be concerned about keeping their minds young, everyone should be thinking about brain health. According to the Alzheimer's Association, certain lifestyle choices, such as physical activity and diet, may help support brain health and prevent Alzheimer's.

Here are a few tips to keep your mind sharp:

- **Eat healthy brain-boosting foods.** Foods packed with antioxidants, Omega-3 oils, Vitamin K and Vitamin E will give your brain fuel to keep itself protected and healthy. Add blueberries to your morning oatmeal or have grilled salmon for lunch.
- **Get moving.** DVDs, online videos and smartphone apps offer an extensive range of cardio options — from seated and standing aerobics to dancing or high-intensity interval training.
- **Take care of your physical health.** Since you're thinking about a change in your exercise routine, now is the time to talk with your primary care provider. Your doctor can offer safety tips and personalized advice based on your health and abilities.
- **Keep your mind active.** Learn a new hobby or skill. Play games. Playing different types of puzzles — a crossword today, Sudoku tomorrow — is better than doing the same type of puzzle repeatedly.

Whether you want to hone your memory, manage stress and anxiety or simply eat brain-healthy food, incorporating these brain-boosting activities will help keep your mind sharp, agile and creative well into your golden years.



Sources: A Healthier Michigan, Alzheimer's Association, Geriatric Psychiatry and The National Institute on Aging

Ready to get started? Here's a Sudoku puzzle to kick off your brain training.

Fill the grid so that every row, column and box contain the digits 1 to 9, without repeating. See answers on the back cover.

			5	1		8		2
					3	7		
6	5							9
		1	3		8			
9	8	4		7		1	5	3
			4		1	6		
2							8	4
		6	9					
3		5		8	2			

Getting to know your vaccine coverage

Over the past year, there's been a lot of talk about vaccines. But getting to the facts can sometimes be difficult. Here's some information for you about vaccines.

How do I know whether I need a vaccine?

Talk with your primary care provider. Doctors have the latest information from credible sources, such as the Centers for Disease Control and Prevention. Regularly scheduling an annual routine physical with your PCP can help you stay current on your vaccinations.

What vaccines are covered by my retirement system medical plan?

The vaccines listed below are covered under the medical plan, administered by Blue Cross, and others are covered under the prescription drug plan administered by OptumRx®. See the *Which vaccines are covered by my prescription drug plan* on page 7 for additional information.

- COVID-19 vaccine**
 This will give you the best protection against COVID-19. You won't have to pay anything to get the vaccine. Blue Cross is covering the cost to administer it, so you have an opportunity to get vaccinated. Visit www.mibluesperspectives.com to stay up to date on the latest coronavirus news and guidelines.
- Hepatitis B shot**
 Covered in full for people at medium or high risk for Hepatitis B — based on medical necessity. Check with your PCP to see if you're at medium or high risk for Hepatitis B.
- Flu shot**
 Covered in full once per calendar year, in the fall or winter.
- Pneumococcal shot (pneumonia vaccine)**
 The number of shots covered in full, per lifetime, will depend on the vaccine used and the time between doses. Talk with your PCP to see if you need one or both doses of the pneumonia vaccine.

Where can I get vaccinated?

To avoid the cost of an office visit, consider getting your vaccine at a participating pharmacy. You can find a list of Michigan pharmacies contracted as medical immunization providers by going to www.bcbsm.com/mpsers, selecting the *Non-Medicare PPO* tab and then clicking on *Immunizing Pharmacies* or by calling Blue Cross' Customer Service at **1-800-422-9146**.

Note: Immunizations needed for travel, vaccines (including preventive vaccines) and other services received at retail health clinics, such as CVS MinuteClinics or Walgreens Healthcare Clinics, are not covered by your retirement system medical plan.



Which vaccines are covered by my prescription drug plan

The vaccines listed below are covered by your retirement system's prescription drug plan when you meet the eligibility requirements, and the vaccine is administered at an in-network pharmacy.

Vaccine Category	Vaccine Brand Names	Copay/Tier
Hepatitis A	Havrix, Twinrix*, Vaqta	Tier 2
Hepatitis B*	Comvax, Engerix-B, Recombivax HB, Twinrix	Tier 2
Shingles	Shingrix, Varivax, Zostavax	Tier 2
Tetanus*	Adacel, Boostrix, Daptacel, Infanrix, Kinrix, Quadracel, Tdvax, Tenivac	Tier 2

*Combination product that contains other vaccines.

Questions about vaccination coverage? We've got answers.

Call OptumRx at **1-866-288-5209 (TTY: 711)** 24 hours a day, seven days a week.

Save money by getting a 90-day supply

Maintenance medications are drugs you may take on a regular basis to treat conditions such as high cholesterol, high blood pressure or diabetes. Starting out at 30-day supplies 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 90-day fills is a more cost-effective way to get your medications. If you choose not to switch to a 90-day supply for the fourth fill and beyond, an extra 10% coinsurance will apply to your cost share.

Your 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% coinsurance starts with the fourth fill on a maintenance medication.

Note: This does not apply to specialty medications.

Plan for your medication needs when traveling

As some begin to feel comfortable traveling, remember to plan for your medication needs while away from home. Of all the items you will pack, your medication(s) is vital. If you plan to travel in the near future, here are some things to consider before your next trip:

- Make sure to have enough medication on hand for your entire trip. If possible, refill your medication(s) before you leave.
- A pharmacy along the way can assist you in transferring your prescription for a local fill if traveling less than 90 days.
- To find a pharmacy while on vacation, use the OptumRx network pharmacy search tool at optumrx.com or call OptumRx Customer Service using the number on your member ID card for help.
- Airports make exceptions for medically necessary liquids, medications and creams more than 3.4 ounces or 100 milliliters in your carry-on baggage. Refer to Transportation Security Administration (TSA) security screening requirements at www.tsa.gov/travel/special-procedures.
- If you must pack your medication in your checked luggage, make sure to keep a small amount with you in your carry on, in case your luggage gets lost.
- Don't forget to bring/pack your member ID card.
- Have the phone number of your doctor or pharmacist with you in case you have any questions about your medication. You can also call OptumRx customer service at the number on your member ID card for help.
- Carefully pack medications that may be temperature sensitive in a travel cooler or insulated medication travel bag. You can also call OptumRx for advice on proper packaging.

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 (or 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.

Lose weight with Real Appeal

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 to you at no additional cost as part of your retirement system prescription drug plan.

Get started today at mpsers.realappeal.com

Brand name	Generic name	Indication/Use	Generic availability *
Northera	Droxidopa	Orthostatic hypotention	February 2021
Glucagon	Glucagon	Hypoglycemia	March 2021
Velphoro	Iron sucrose	Anemia	June 2021
Sutent	Sunitinib	Cancer	August 2021
Bystolic	Nebivolol	Hypertension	September 2021

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

Connecting the dots between eye exams and health conditions

Did you know that the eye is the only place on the body with an unobstructed view of blood vessels? This is more than a fun fact, it can be critical to your overall health. With regular comprehensive eye exams, eye doctors can detect the early, and often subtle, signs of several high-risk health conditions.

Eye exams spot the signs

With a clear view of your eye, eye doctors can search for early signs of diabetes, hypertension, high cholesterol or serious eye diseases. Telltale hints of these diseases can be subtle early on, and early detection improves chances of a positive outcome.

Yet two out of three people don't know that an eye doctor can detect these chronic health conditions. That's why it's important to receive regular eye exams - they are a tool for preventing and managing health issues.

If a chronic condition is found, eye doctors can refer you to medical specialists, continue tracking and treating any eye-related issues, and in some cases, perform necessary eye surgery. By understanding your condition, you can seek treatment earlier and possibly improve your health and reduce your out-of-pocket costs.

To detect chronic health conditions, it's important to know the difference between an eye exam and a vision screening.

What is an eye exam?

A comprehensive eye exam is performed by a licensed optometrist or ophthalmologist with the equipment and training to identify and diagnose potential health problems or diseases. It's the only way to ensure that any vision problems and other potential health issues may be detected. Routine eye exams are covered by your retirement system vision plan. If you have a medical condition of the eye, that care may be covered by your retirement system medical plan.

How is an eye exam different from a vision screening?

A vision screening is a simple test for acuity, distance vision and possibly eye coordination. But it can't diagnose what's going on and can be unreliable. Most of all, a screening can't be relied on to detect health issues.

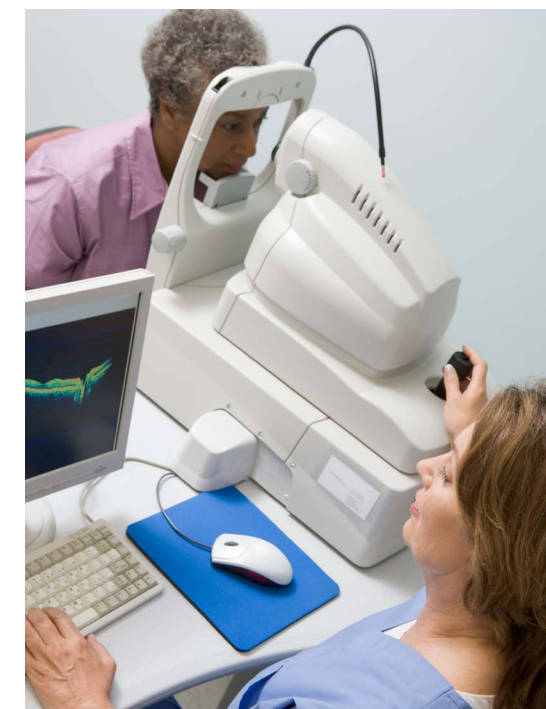
As preventive care, a regular eye exam is just as important as routine physicals and dental checkups. And sometimes it's the only way to uncover serious diseases that may not show any early symptoms. That's why regular eye exams are so important.

Eye doctors have spotted these conditions before other health care providers:

High cholesterol 65%

Hypertension 30%

Diabetes 20%



Smiles in the sun

Summer has arrived! Your neighborhood likely sounds a little more active these days, with birds chirping, lawn mowers running and kids active at play.

Many parents turn to grandparents, friends or neighbors for help caring for children during the summer months when school is out.

When it comes to snacks or meals, people of all ages can make smile-smart choices to help keep their teeth strong and healthy.



- **Water** – Staying hydrated is especially important in the summer when it's warmer and people are often outside in the sun. Juice, other fruit drinks and pop can have added sugar, which can contribute to cavities. If your home has fluoridated water, that can make teeth more resistant to cavities.



- **Dairy** – Foods like cheese or yogurt are great because they're low in sugar and filled with protein and calcium to strengthen teeth.



- **Fruits and veggies** – With so many in-season for the summer, there's a great rainbow variety to choose from. These foods are high in water and fiber, which can help balance the sugars they contain and help to clean teeth.

If you're looking for fun ideas for the children in your life this summer, try a few from the list below:

- **Go on a nature walk.** – Whether it's around the block, to a nearby park or a nature preserve, there's a lot to see and hear when you stop and look around. Search for wildlife or special plants to learn about what lives in your neighborhood.
- **Dive into a book.** – The library is filled with great book options. Take turns picking out a book to read or read some all-time favorites together.
- **Get out the sidewalk chalk.** – Help younger kids with numbers in a game of hopscotch or write the alphabet and have a letter search. Encourage bigger kids to show off their artistic talents with pictures or inspirational messages.
- **Have a sweet snack.** – Summer wouldn't feel the same without warm-weather favorites such as ice cream, popsicles or snow cones. Have fun trying different flavors and remember to drink water after treats to help remove the sugar from your teeth.

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

July 23, 2021 • August 25, 2021 • September 24, 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.

Sudoku answers

From Page 4

4	3	7	5	1	9	8	6	2
1	9	2	8	6	3	7	4	5
6	5	8	7	2	4	3	1	9
5	6	1	3	9	8	4	2	7
9	8	4	2	7	6	1	5	3
7	2	3	4	5	1	6	9	8
2	1	9	6	3	7	5	8	4
8	7	6	9	4	5	2	3	1
3	4	5	1	8	2	9	7	6

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