

# Best of Health



MEDICARE  
WINTER 2020/2021

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

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## Update your mailing information with miAccount

If you temporarily reside outside Michigan during the cold winter months, please make sure to update your mailing address with Michigan Office of Retirement Services (ORS). Keeping your mailing address up to date helps ORS and your insurance carriers send you the information you need about your retirement system health coverage.

miAccount allows you to manage both your physical and mailing address. Your physical address is where you reside for most of the year. Your mailing address is the location you'd like to receive your mail. For example, you do not need to update your physical address in Michigan if you are temporarily residing in Florida for a few months of the year. Just update your mailing address to reflect your temporary residence in Florida and leave your physical address as Michigan.



To update your mailing address information, follow these steps:

- Log in to miAccount at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount).
- Click *Update Address & Phone*.
- Click *Edit*.

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

## View benefit presentations online

This year's retiree education seminars were held virtually for the first time due to the ongoing pandemic. If you missed them, there's no need to worry. You can view the seminar presentations online to help you understand your 2021 retirement system plan benefits. Go to [www.michigan.gov/ors](http://www.michigan.gov/ors) and click on the *YouTube* button to view the annual updates to your retirement system health care plan.

## Ring in the new year with a new way to make resolutions

The most common New Year's resolutions deal with health. Unfortunately, 80% fail within the first six weeks. Why?

Experts suggest the problem lies in the approach. A person may have a large-scale objective with an unrealistic expectation. For example, abruptly cutting sugar from one's diet instead of slowly limiting one's intake over time. Instead of focusing on restriction, focus on consistency. That will keep you on the right path.

Let the Blue Cross Health & Well-Being Digital Health Assistant programs, powered by WebMD®, help guide you toward your health goals — whatever they may be — one step at a time.

Here's how to get started:

1. Log in to your member account at [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers) or the Blue Cross mobile app. If you're a first-time user, you must register.
2. Click or tap on the *Health & Well-Being* tab then *WebMD Health Services*. The first time you enter the Blue Cross Health & Well-Being site to use WebMD tools, you'll need to register.
3. Click or tap *Resources* in the left navigation box or at the bottom of the app, then click on the *Health Assessment* card.

*WebMD is an independent company that provides health and well-being information for Blue Cross Blue Shield of Michigan members. Portions of the article above were reprinted with permission from AHealthierMichigan.org.*



## Diabetes affects you from head to toe

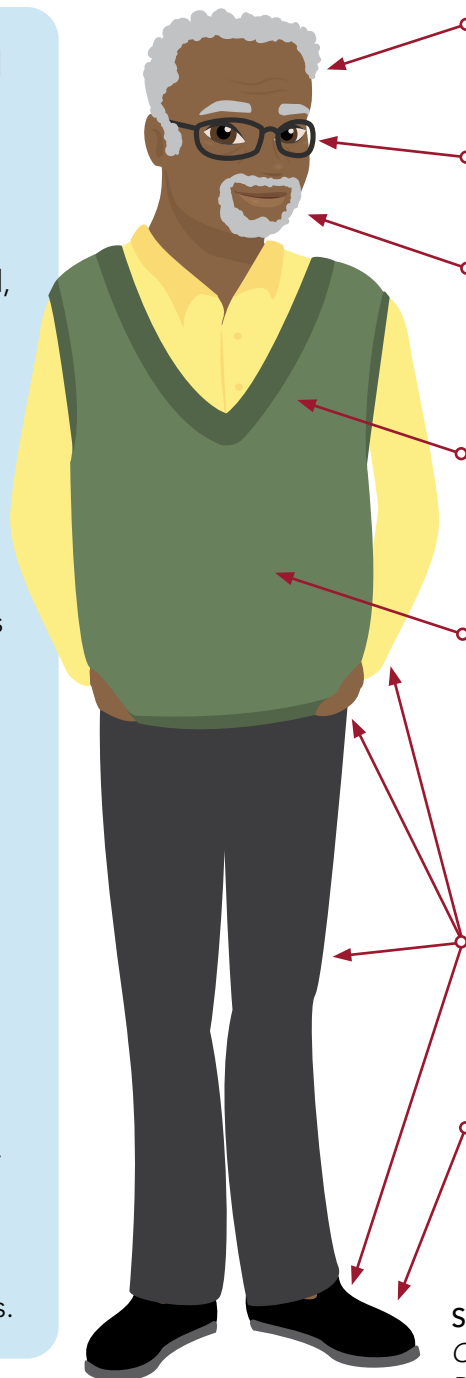
Diabetes occurs when your body doesn't process sugar correctly and blood sugar levels remain persistently high. Early on, people with diabetes frequently note they are urinating all the time, are thirsty and have an increased appetite. Over time, though, diabetes does much more and can affect your entire body and lead to serious health problems. Managing diabetes isn't easy, but it's important to reduce complications that result from high blood sugar. It may not seem like it, but it's easier to manage diabetes than to live with the complications from uncontrolled diabetes.

### TAKE CONTROL OF HIGH BLOOD SUGAR

- Follow a healthy diet
- Eat less sugar
- Exercise regularly
- Take medications as directed, even when you feel good
- Lose weight

### GET THESE CRUCIAL TESTS:

- **A1c.** This blood test shows your average blood sugar control for the past three months. You should have this test two to four times a year.
- **Eye exams.** Visit an eye care professional regularly to get checked for diabetic retinal eye disease.
- **Urine screening.** Have a yearly urine screening to detect kidney disease.
- **Cholesterol.** Diabetes can increase bad cholesterol, so ask your doctor if you should take a cholesterol-lowering medication.
- **Foot exams.** Make sure your doctor carefully examines your feet at least once a year to check for cuts, sores and infections related to diabetes.



**BRAIN.** Diabetes damages blood vessels in the brain, increasing the risk of stroke and dementia.

**EYES.** Diabetes is a leading cause of blindness in the United States.

**MOUTH.** Diabetes can cause gum and tooth problems including gingivitis, gum disease, dry mouth and oral burning.

**HEART.** Diabetes greatly increases the risk of heart disease and stroke.

**KIDNEYS.** Diabetes is the leading cause of kidney disease, kidney failure and transplant in the United States and the leading reason people with diabetes may need dialysis, which uses a machine to filter the blood.

**NERVES.** Diabetes damages nerves, causing pain, burning, tingling or numbness in your hands, arms, feet and legs.

**FEET.** Diabetes can cause sores, ulcers, swelling and gangrene involving the feet and legs, which may lead to amputations.

Sources: American Diabetes Association; Centers for Disease Control and Prevention; National Institutes of Health

## Easy ways to keep your home and devices clean

Viruses can survive on surfaces for a long time. Cleaning removes dirt, but it doesn't kill germs. To kill germs, you must use a disinfectant on surfaces you've already cleaned. Follow these tips to prevent the spread of germs.

**Wash your hands often.** Wash your hands with soap and water for at least 20 seconds. Germs can quickly get into the body through your eyes, nose and mouth.

**Grab your gloves.** Before you begin the cleaning process, put on a pair of disposable gloves. Disposable gloves not only protect your skin against the cleaning products, they prevent the spread of germs to clean surfaces. Before cleaning a new area, take the gloves off, put them in the trash, wash your hands and put on a fresh pair.

**Clean and disinfect surfaces.** After using soap and water, use disinfectant wipes or household bleach on surfaces. **Before you apply any cleanser, check the manufacturer's instructions to make sure it's safe to use on your household surfaces.** You can also use a ready-made solution that has at least 70% alcohol. Carefully follow the directions and know how long you should leave the area wet before wiping it dry or letting the disinfectant evaporate.

**Swipe away the germs.** Your cellphone might be the dirtiest thing you touch all day, so keeping it clean is important. Power down and unplug the device before cleaning. Use a lint-free cloth and avoid getting any liquid in the charging and headset ports.

**Don't shake, mix and mingle clean household items.** You might be tempted to give your jacket a little jiggle or shake when coming inside your home, but don't. When dirty clothes are riled up, viral particles can get tossed into the air. Just follow the washing instructions and wash heavier items separately to preserve finer fabrics.

Sources: Centers for Disease Control and Prevention, Federal Communications Commission, U.S. Department of Health and Human Services, U.S. Preventive Services Task Force and WebMD®



## Adult immunizations: What's covered by my medical plan?

Along with small children, seniors are also vulnerable to diseases. Older adults may have suppressed or weaker immune systems caused by previously contracted diseases and the ongoing use of certain medications. Regularly scheduling annual appointments with a primary care provider can help you stay up to date on your vaccinations, which keep you healthy all year. But, do you know what vaccines are covered under your retirement system medical plan?

Your retirement system health plan covers many vaccines to keep you in the best of health. Members often ask if some of the most common vaccines are covered by Blue Cross or OptumRx. Your retirement system medical plan covers the following vaccines in full:

- Flu vaccine (covered once per year, in the fall or winter)
- Hepatitis B vaccines (covered for people at high or medium risk)
- Pneumococcal vaccines (number of shots covered, per lifetime, will depend on vaccine used and time between doses)

Talk with your doctor about which vaccines are right for you. Not all vaccines are covered, so you should find out their cost and determine what is covered by reviewing the medical plan's Benefit Guide, the prescription plan's Drug List, each plan's *Evidence of Coverage* documents or calling the Customer Service number on the back of your member ID card. This will help you understand what costs you may be responsible for before you receive services. To learn more about additional immunizations covered under the pharmacy benefit, refer to *Vaccines covered by your retirement system prescription drug plan* on page 7.


Sources: *Centers for Disease Control and Prevention*


## Get your flu shot


Both the flu and COVID-19 continue to spread making it more important than ever to protect yourself and others.

Your retirement system medical plan covers the flu vaccine once per year. It's available at many participating pharmacies, or you can schedule a visit with your primary care physician. To avoid the cost of an office visit, get vaccines covered by the medical plan when you have your annual routine physical or by going to a pharmacy that can bill Blue Cross as a medical claim (not a pharmacy claim). If that's not convenient, ask your doctor if he or she charges for an office visit when you only need a shot.

### Ready for your flu vaccine? Find a participating pharmacy:

 Visit [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers): Select *Medicare PPO* from the *Medical Plans* tab at the top. Then click the *Find a Pharmacy* link in the Medicare Pharmacy Directory box.

 Use the Blue Cross mobile app: Go to *Express Scripts*, open the main menu and select *Find a Pharmacy*.

 Call Customer Service using the phone number on the back of your member ID card.

You'll have some out-of-pocket cost if you go to a pharmacy that can't bill Blue Cross as a medical claim. In that situation you'll have to pay the full cost up front and then submit a reimbursement form to Blue Cross for payment of what's covered. Keep up the fight this flu season by getting your annual flu shot.

## Vaccines covered by your retirement system prescription drug plan

The below vaccines are covered through OptumRx when administered at a 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.

\*\*Requires prior authorization to determine medical versus prescription drug coverage.

Questions about vaccination coverage or how to find a network pharmacy? Call OptumRx at **1-866-288-5209**; TTY **711**, 24 hours a day, seven days a week.

## New in 2021, specialty drugs will have a separate tier

Preferred specialty drugs will have a coinsurance of 20% with a \$50 minimum copay up to a \$100-dollar maximum copay per 30-day supply. All nonpreferred specialty medications will have a 40% coinsurance with a \$50 minimum copay and **no maximum** per 30-day supply.

Please note that OptumRx Specialty Pharmacy is the preferred specialty vendor and member cost share may be impacted if your specialty medication is not filled at an OptumRx Specialty Pharmacy.

Refer to your prescription benefit plan documents for more information.

OptumRx has partnered with Walgreens Drug Stores and you are now able to fill a 90-day supply of maintenance medications at your local Walgreens.

## Your benefit and plan documents are available electronically

You are eligible to get your benefit and plan information, claims summary, billing and payments, pharmacy care information and tax documents electronically through your member account at [www.optumrx.com](http://www.optumrx.com). If you choose to do this, you will get an email each month when your claims summary is available to view online, or anytime during the year other items are available.

### How do I choose to receive this information electronically?

Just follow these steps:

1. Login to your online member account at [www.optumrx.com](http://www.optumrx.com).
2. Click on *My profile* tab.
3. Select *Communication preferences*.
4. Update your option to *Paperless*.

## 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*
Chantix	Varenicline	Smoking cessation	December 2020
Epiduo Forte	Adapalene; Benzoyl peroxide	Acne	December 2020
MoviPrep	Polyethylene Glycol; Electrolytes; Ascorbic acid	Bowel prep	December 2020
Restasis	Cyclosporine	Dry eye	December 2020
Saphris	Asenapine	Bipolar; Schizophrenia	December 2020

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



## Managing your vision while managing your diabetes

If you're one of the more than 29 million Americans with diabetes, you know how important it is to take good care of yourself — monitoring your blood sugar, watching your diet, taking your medication, exercising. But if you haven't yet added a regular eye exam to your routine, you should.

Diabetics are at greater risk for eye problems. In fact, diabetes is the leading cause of blindness in adults ages 20-74. However, proper eye care can lead to the early detection and early treatment of vision-related complications, including:

**Glaucoma** — If you have diabetes, you are 40 percent more likely to develop glaucoma, according to the American Diabetes Association. Glaucoma occurs when increased fluid pressure in the eyes damages the nerve fibers in the optic nerve. While glaucoma can lead to irreversible vision loss, its progression can be slowed if it is detected and treated early.

**Cataracts** — A cataract clouds the eye's lens, which blocks the passage of light. The condition is typically associated with aging, but the American Diabetes Association says diabetics are 60 percent more likely to develop cataracts. Regular eye exams can help identify and lead to the treatment of cataracts before they affect your quality of life.

**Diabetic Retinopathy** — The leading cause of blindness among adults, retinopathy is the most common eye complication in diabetic patients, affecting more than 4.4 million Americans age 40 and older. Because its initial symptoms are very slight or even unnoticeable, diabetic retinopathy often goes undiagnosed. However, it can be detected during a comprehensive eye exam. Once detected, it can be treated by laser surgery.

Routine comprehensive eye exams should be an important part of your diabetic care. These exams can help detect changes in your vision early on, enabling prompt referral and treatment that can lessen the risk of vision loss. In addition, be sure to see your eye care provider if you notice any of the following changes to your vision:

- Blurry, double or cloudy vision
- Pain or pressure in one or both eyes
- Trouble with peripheral vision
- Floating or flashing lights
- Dark spots

Living with diabetes means looking out for your health. When you take care of yourself, you can look forward to better disease management and minimizing vision complications.

## Benefit from your benefits

A healthy smile goes a long way.

As we get older and our health needs change, everyday care of our teeth and gums becomes more important. In addition to at-home brushing and flossing, regular dental appointments can help catch problems earlier when treatment may be more affordable.

This year get the most out of your dental benefits with these tips.

- 1. Go PPO.** Your dental plan gives you the freedom to see any dentist you wish — Delta Dental PPO™, Delta Dental Premier® or nonparticipating. However, your cost will likely be lowest when you see a PPO dentist.
- 2. Find a dentist who makes you comfortable.** Your dentist is part of your long-term health care plan. Having a dentist you're comfortable with makes it more likely you will take advantage of regular cleanings and exams, and less likely to ignore a dental concern.
- 3. Understand your costs.** Make sure you have reviewed your benefit coverage, understand coordination of benefits and ask for any necessary pre-treatment estimates.
- 4. Never stop learning.** Oral health and overall health are connected. Everything from the food you eat, medications you take and health conditions you may have can all affect your oral health.

Visit [www.deltadentalmi.com/MPSEERS](http://www.deltadentalmi.com/MPSEERS) or call **1-800-345-8756** to learn more about your Delta Dental benefits.



## 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.

### 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

January 25, 2021 • February 25, 2021 • March 25, 2021

IMPORTANT INFORMATION  
Michigan Public School Employees' Retirement System

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