

# Best of Health



MEDICARE  
WINTER 2019/2020

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 address 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

If this year's retiree education seminars were not held near you, there's no need to worry. You can view the seminar presentations online to help you understand your 2020 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.



## 2020 Medical plan change reminder

Your retirement system medical coverage, administered by Blue Cross Blue Shield of Michigan, has a few updates effective Jan. 1, 2020.

Online visits (e-visit)	Coverage added. You pay 10 percent coinsurance per visit and the annual deductible applies.
Outpatient lifetime maximum for outpatient services not covered by Original Medicare	Increased from \$1 million to \$2.5 million per member
Private duty nursing	In-home skilled private duty nursing care is no longer covered. <b>Note:</b> Coverage continues for members receiving private duty nursing care on Dec. 31, 2019 until their treatment period ends.

If you have questions about your retirement system medical coverage, call 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**.

### Retiree education seminars

You can view the Blue Cross 2020 benefit presentation and new how-to webinars online. Visit [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers), click on the *For Members* tab and select *Webinars*.





## Convenient online care for body and mind using online visits

With online visits, doctors, therapists and psychiatrists come to your home through the internet, mobile app or phone. Online doctors are available without an appointment, throughout the U.S., when you can't get into your primary care doctor's office. You can see an online doctor anytime.

### How to get started

There are three ways you can use online visits.



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**.

### Here's how you can see a doctor or therapist using the BCBSM Online Visits<sup>SM</sup> app or the [www.bcbsmonlinevisits.com](http://www.bcbsmonlinevisits.com) website.

1. Launch the Online Visits app or website and log in to your account.
2. Choose a service: medical, therapy or psychiatry.
3. Pick a doctor for a specific date and time or begin scheduled visit.
4. Meet with the doctor online.
5. Send a visit summary to your primary care doctor or other health care provider at the end of your online visit. This is an important step to make sure your primary care doctor coordinates your care and knows about any treatment plans the online doctor or psychiatrist prescribes for you.

Your primary care doctor is still your best option for treatment. If you can't get in to see your doctor, it's good to know you can get 24/7 online health care for minor illnesses.



# What you need to know about Medicare Advantage

Learning Medicare lingo is an important step in understanding how Medicare works. You may have questions about Medicare and Medicare Advantage or you may have wondered about the difference between the two. Here is a simple guide to navigating Medicare.

## What is Medicare?

Medicare is a federal health insurance program for people who are 65 or older, or those younger than 65 who are receiving Social Security disability benefits. Medicare has different parts that help pay for different medical care costs. Part A helps pay for hospital care, skilled nursing facility care and hospice care. Part B helps pay for medical costs like doctor visits and behavioral health care. Parts A and B are called Original Medicare. **When you are eligible for Medicare, you must have both Parts A and B to remain eligible for your retirement system's health coverage.**

## What is Medicare Advantage?

Your retirement system medical plan combines all the benefits of Original Medicare (Parts A and B) with the additional benefits and services the retirement system covers to form a single medical plan called Medicare Advantage. Your Blue Cross Medicare Advantage PPO plan has an out-of-pocket maximum. That means once you spend a certain amount of money on medical care each year, your retirement system pays 100% of the cost of covered services. Original Medicare doesn't have this maximum.

## How does my plan work?

Your retirement system health plan is made up of four separate parts — medical, prescription, dental and vision. Blue Cross Blue Shield of Michigan administers your medical benefits. OptumRx® administers your prescription drug benefits. Delta Dental administers your dental benefits and EyeMed Vision Care administers your vision benefits. Since the plans are administered separately, each carrier can only answer questions about the coverage they provide and cannot answer questions about the other plans. While the carriers administer the plans and are available to answer questions about your coverage, your retirement system determines the services that are covered for the entire health plan and what portion of the costs will be shared with you.

OptumRx, Delta Dental and EyeMed are independent companies that do not provide Blue Cross and Blue Shield of Michigan products or services. Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

## New online form helps fight opioid misuse

One of the latest efforts to combat opioid addiction is a new form that allows patients to document they do not want to receive opioids. When included in a patient's medical record, the non-opioid directive form instructs medical professionals to neither prescribe nor administer opioids.

The goal of the non-opioid directive is to prevent more people from becoming addicted to prescription pain medication and assist those recovering from substance use disorders. In addition, the form helps to ensure alternatives are considered for pain management. The directive does not apply in emergency situations, to those in hospice care or those currently receiving treatment for addiction.

The new form is part of efforts to address the growing opioid crisis in Michigan and throughout the country. While opioid prescriptions in the state have declined by 25% since 2013, the number of opioid overdoses has more than tripled in the same time period.



To fight the opioid epidemic, Blue Cross Blue Shield of Michigan has partnered with the Michigan Department of Health and Human Services and several other community organizations with the goal of reducing opioid and prescription drug abuse through prevention, treatment and sustained recovery. Initiatives such as the non-opioid directive form can have an impact for members both in and outside of Michigan.

### How to add the non-opioid directive to your medical record

- Go to [www.bcbsm.com](http://www.bcbsm.com). Log in or register to create a new account.
- Click the *Forms* tab.
- Select the *Non-opioid directive form* listed under the *Managing My Account* section.
- Print and fill out the form.
- Give the completed form to your doctor to keep in your file.

No internet access? Call Blue Cross Customer Service at 1-800-422-9146 to have a form mailed to you. TTY users call 711.

*Portions of the article above were reprinted with permission from MiBluesperspectives.com*

## Your 2020 prescription benefit update

Beginning Jan. 1, 2020, your prescription drug copay minimums and maximums will be updated to \$15 min./\$45 max. for 30-day supplies and \$37.50 min./\$112.50 max. for 90-day supplies. Prescription drug copay maximums do not apply to non-preferred medications. In addition, the prescription drug coinsurance maximum resets on Jan. 1, 2020 and will be \$1,750 for the 2020 plan year. If you have questions, call OptumRx at 1-855-577-6517, 24 hours a day seven days a week. TTY users should call 711.

### Is your prior authorization approval expiring for your medication?

If you're on a medication that requires prior authorization, please check to see if your authorization expires Dec. 31, 2019. Call the number on the back of your OptumRx ID card to verify the expiration date. Then you can request renewal of the prior authorization.

## Discover the convenience of OptumRx home delivery

Join millions of people who can better control the medications they take regularly by using OptumRx home delivery. Not only is home delivery safe and reliable, it also offers the following advantages:

- ✓ **Cost savings.** You may pay less for your medication with a three-month supply through OptumRx.
- ✓ **Convenience.** Get free standard shipping on medications delivered to your mailbox. OptumRx can ship to you anywhere in the U.S., including your vacation destination within the U.S.
- ✓ **24/7 access and reminders.** Speak to a pharmacist who can answer your questions at any time of any day. You can even set up text and email reminders to help you remember to take or refill your medications.\*

### Here's how to get all the benefits of home delivery

Be sure to have your member ID card and medication bottles on hand.



Visit [www.optumrx.com](http://www.optumrx.com) and follow the step-by-step instructions to sign up.



Call the number on the back of your member ID card.



Ask your doctor for a new prescription for up to a three-month supply, plus refills for up to one year. Download a new prescription order form from [www.optumrx.com](http://www.optumrx.com) and return to OptumRx.



Your doctor can send an electronic prescription to OptumRx.

Prescriptions should arrive within five business days after OptumRx receives the complete order. Need your medication right away? Ask your doctor for a one-month supply that can be filled right now at a participating retail pharmacy.

\*OptumRx provides this service at no cost. Standard message and data rates may apply.

## Get your OptumRx benefit information online

You are now able to get your benefit information electronically through the OptumRx member website. You can view:

- Benefit and plan information
- Explanation of benefits statement/claims summary
- Billing and payments
- Pharmacy care information
- Tax documents

By choosing to go paperless, you'll reduce paper clutter, get quicker notices on benefit and plan information, and find your documents in one secure location. If you choose to go paperless, you'll get an email each time documents are available to view online.

Here's how to sign up for electronic documents now:

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

After you sign up, you'll no longer receive paper copies. Remember, you can change your delivery method back to receiving paper copies in the mail at any time. To receive paper copies in the mail, follow steps one through three mentioned above. Then, uncheck the *Paperless* option and check the *Mail* option.

If you have additional questions, please call OptumRx at the phone number on your member ID card. Representatives are available 24 hours a day, seven days a week.

## 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*
Apriso	Mesalamine	Ulcerative colitis	September 2019
Byetta	Exenatide	Type 2 diabetes	December 2019
Durezol	Difluprednate	Eye pain/inflammation	December 2019
Daliresp	Roflumilast	COPD	January 2020
Zortress	Everolimus	Organ transplant rejection prophylaxis	March 2020

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



# Macular degeneration: detecting and preventing a leading cause of vision loss

Our eyes are cameras to the world, and for many of us the picture may be falling out of focus. Age-related macular degeneration (AMD) can be simply described as blurred vision. AMD is the deterioration of the central portion of the retina, called the macula, which focuses our vision and enables us to read, drive and generally see fine details.

It's also the leading cause of vision loss among people 50 and older, affecting more than 10 million Americans. If you think you may be among them, be glad to know that AMD can be easily detected and there are ways to reduce or slow its onset.

## Detecting AMD

Eighty-five to 90 percent of AMD cases are dry (or atrophic), indicating the thinning and drying out of the macula. The remaining 10 to 15 percent are called wet and occur when abnormal blood vessels grow under the retina and macula and may bleed or leak, causing the macula to shift.

If AMD goes undiagnosed, you can experience continued vision loss or low vision that could make everyday tasks such as writing, reading or shopping difficult, even with prescription lenses. Look out for the following AMD warning signs:

- Doorways appearing crooked or seeing wavy lines
- Objects appearing smaller or farther away
- More light needed to see up close
- Decreased color brightness
- Difficulty recognizing faces
- Vision haziness
- Blurry or blind spots in central vision

## Reducing the risks of AMD

While age-related macular degeneration is hard to avoid, several conditions contribute to the risk of it occurring. By understanding these characteristics, you can reduce your risk of developing AMD or slow its progression:

- Reduce your sun exposure and when in the sun wear sunglasses and a hat.
- Develop an exercise routine.
- Quit smoking.
- Eat a healthy diet.
- Keep your blood pressure under control.

If you notice any changes in your central vision or in your ability to see colors, make an immediate appointment for an eye exam. Because AMD exhibits few symptoms in its early stages, eye exams are the best way to improve the chances of getting an early diagnosis and keeping your world in focus. Your retirement system covers eye exams every 24 months.

## Alzheimer's and your oral health

As we age, it's even more important to maintain good oral health habits, including brushing, flossing and visiting the dentist to help keep mouth and body healthy. And if you are at risk for Alzheimer's disease, good oral health habits are especially important.

Alzheimer's is a degenerative disorder that results in memory loss and is the most common cause of dementia in adults 65 and older.

Studies have shown a possible association between Alzheimer's and gum disease.<sup>1</sup> Researchers analyzed brain tissue from Alzheimer's patients and found bacteria (*P. gingivalis*) and a toxic enzyme it produces in 96 percent of the cases. The same bacteria increased dental plaque found in Alzheimer's patients. Researchers found that the bacteria can travel from the mouth to the brain and can destroy brain cells. This suggests a connection between bacteria found in gum disease and the development of Alzheimer's.<sup>2,3</sup>

More research is needed on this connection. But studies do affirm the important role gum health plays in overall wellness, including how important it is to manage gum disease—especially in older adults and for people with a high risk for dementia.

Speak with your dentist if you or a loved one has an increased risk of Alzheimer's disease, and be sure to keep regularly scheduled dental appointments.

Sources:

<sup>1</sup> Watts A et al., "Inflammation as a potential mediator for the association between periodontal disease and Alzheimer's disease," *Neuropsychiatr Dis Treat*, (2008), 865-76.

<sup>2</sup> Sparks Stein P et al., "Serum antibodies to periodontal pathogens are a risk factor for Alzheimer's disease," *Alzheimer's & Dementia* no. 8, (2012).

<sup>3</sup> Abbayya K et al., "Association between periodontitis and Alzheimer's disease," *North American Journal of Medical Science*, (2015), 241-6.



## 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: 1-855-577-6517

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

January 24, 2020 • February 25, 2020 • March 25, 2020

**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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