BEST OF HEALTH

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

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IMPORTANT INFORMATION
Michigan Public School Employees' Retirement System

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.
• 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.

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 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.

<table>
<thead>
<tr>
<th>Coverage Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online visits (e-visit)</td>
<td>Coverage added. You pay 10 percent coinsurance per visit and the annual deductible applies.</td>
</tr>
</tbody>
</table>
| Hepatitis B vaccine           | Coverage added. You pay nothing when medically necessary.  
|                               | Check with your doctor to see if you should receive the vaccine.  
|                               | **Note**: Your medical plan does not cover services provided at retail health clinics, such as CVS MinuteClinic or Walgreens Healthcare Clinic, including vaccines and immunizations needed for travel. |
| Pneumonia vaccine             | Coverage added. You pay nothing when medically necessary.  
|                               | Check with your doctor to see if you should receive the vaccine. |
| Outpatient services lifetime maximum | Increased from $1 million to $2.5 million per member |
| Private duty nursing          | In-home skilled private duty nursing care is no longer covered.  
|                               | **Note**: 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, click on the For Members tab and select Webinars.
What you need to know about Medicare

Learning Medicare lingo is an important step in understanding how Medicare works. If you or a family member will soon be eligible for Medicare, this information will help you understand the different parts of Medicare and what they do.

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.

What is Medicare Advantage?
Your retirement system’s medical plan for members eligible for Medicare is a Medicare Advantage plan. The Medicare Advantage 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.

When you become eligible for Medicare, due to age or disability, you must have both Parts A and B to be eligible for your retirement system’s plan.

How do I enroll in Medicare Parts A and B?
If you already receive Social Security, you’ll be automatically enrolled in Medicare Parts A and B. If you need to enroll, you can apply online at www.ssa.gov/medicareonly, visit your local Social Security office in person or call the Social Security Administration at 1-800-772-1213 from 7 a.m. to 7 p.m. Monday through Friday. TTY users should call 1-800-325-0778.

What happens after I enroll in Medicare Parts A and B?
As soon as you receive your Medicare card, provide your Medicare number and effective dates for Parts A and B to ORS. You will be enrolled in the retirement system’s Medicare Advantage plan. Do not enroll in another plan or your retirement system coverage may be cancelled.* Prior to your effective date in the retirement system’s Medicare Advantage plan, you’ll receive your Blue Cross welcome kit and member ID card.

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.


Here’s how you can see a doctor or therapist using the BCBSM Online Visits™ app or the 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.
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

2. Click the Forms tab.
3. Select the Non-opioid directive form listed under the Managing My Account section.
4. Print and fill out the form.
5. 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.

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.

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.

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.

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

<table>
<thead>
<tr>
<th>Brand name</th>
<th>Generic name</th>
<th>Indication/Use</th>
<th>Generic availability*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apriso</td>
<td>Mesalamine</td>
<td>Ulcerative colitis</td>
<td>September 2019</td>
</tr>
<tr>
<td>Byetta</td>
<td>Exenatide</td>
<td>Type 2 diabetes</td>
<td>December 2019</td>
</tr>
<tr>
<td>Durezol</td>
<td>Difluprednate</td>
<td>Eye pain/inflammation</td>
<td>December 2019</td>
</tr>
<tr>
<td>Daliresp</td>
<td>Roflumilast</td>
<td>COPD</td>
<td>January 2020</td>
</tr>
<tr>
<td>Zortress</td>
<td>Everolimus</td>
<td>Organ transplant rejection prophylaxis</td>
<td>March 2020</td>
</tr>
</tbody>
</table>

*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.¹ 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.²,³

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:
² Sparks Stein P et al., “Serum antibodies to periodontal pathogens are a risk factor for Alzheimer’s disease,” Alzheimer’s & Dementia no. 8, (2012).
Best of Health

Best of Health is published four times a year for retirees of the Michigan Public School Employees’ Retirement System by: Blue Cross Blue Shield of Michigan 600 E. Lafayette Blvd. — MC 517J Detroit, MI 48226

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