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

INSIDE

2 IMPORTANT INFORMATION Updates

7 PRESCRIPTION COVERAGE OptumRx®

10 DENTAL COVERAGE Delta Dental

MEDICAL COVERAGE Blue Cross® Blue Shield® of Michigan

VISION COVERAGE EyeMed

GENERAL INFORMATION How to reach us

NON-MEDICARE SPRING 2019
IMPORTANT INFORMATION
Michigan Public School Employees' Retirement System

Coming Soon:
2019 Verification of Coverage Survey

The 2019 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?**
Check out the Verification of Coverage survey webcast at [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers). To view the webcast, click on the For Members tab, then click Webinars.

Will you or a family member be eligible for Medicare soon?

Medicare has removed Social Security numbers from Medicare cards and issued new cards to help guard against identity theft.

New Medicare cards show an 11-digit Medicare number that is unique to individuals. Medicare recently finished mailing new Medicare cards to all U.S. states and territories. If you have a family member on Medicare who hasn’t received their new card, they should:

1. Check the house for any old or unopened mail,
2. Sign in to [www.mymedicare.gov](http://www.mymedicare.gov) to get their new identification number and print their official card, or
3. Call **1-800-MEDICARE (1-800-633-4227)** to request a new card. TTY users can call **1-877-486-2048**. If your family member didn’t receive their new card in the mail, there may be something that needs to be corrected, like your mailing address. Be sure to keep your address updated with both Social Security and the Office of Retirement Services (ORS).

If you have a family member who enrolled in Medicare Part A and Part B before April 2018, Medicare will provide their new Medicare number to Blue Cross Blue Shield of Michigan, OptumRx and ORS. No further action is needed.

If you or a family member become eligible for Medicare Part A and Part B after April 2018, ORS will mail you instructions on how to update your insurance enrollment with the new Medicare number(s). You must give ORS the Medicare number(s) for you and your family members as soon as new Medicare cards are received. ORS will send your Medicare number(s) to Blue Cross and OptumRx and your insurance rate will be lowered to the Medicare plan rate.
New hearing aid models in 2019

Millions of people of all ages improve their lives every day by using hearing aids. In 2019 your retirement system medical plan covers an updated selection of high-quality, cost-effective hearing aids—TruHearing Advanced 19 and TruHearing Premium 19 hearing aids. The new models include:

- Smartphone-compatibility, allowing you to stream audio directly to your ears
- Own Voice Processing (OVP™), which makes your own voice more natural and less distracting
- Rechargeable option that conveniently charges overnight and lasts all day (available in Premium RIC model only)

Your benefit covers hearing aids for one or both ears every three years for a low copay of $499 per aid for the TruHearing Advanced 19 or $799 per aid for the TruHearing Premium 19. As part of the program, a TruHearing provider will work with you to determine the best type and style of hearing aid to address your lifestyle and unique hearing needs.

Your hearing aid benefit also includes:

- Initial hearing exam with a TruHearing provider ($45 initial exam copay)
- Three follow-up visits with the provider for fitting and adjustments
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 45-day risk free trial
- 48 batteries per hearing aid with non-rechargeable models

If you are experiencing hearing loss, we hope you’ll take advantage of your benefit. To schedule a hearing exam with a provider in your area, call TruHearing at 1-855-205-6305 Monday through Friday from 8 a.m. to 8 p.m. TTY users should call 711.

Your routine hearing care benefit is brought to you through an arrangement between Blue Cross Blue Shield of Michigan and TruHearing. TruHearing is an independent company that provides hearing services.
Keep your health on track with preventive care

You may think about seeing your doctor only when something goes wrong, but having a yearly routine physical exam helps maintain your health and detect health concerns early. Your retirement system medical plan helps you stay healthy by providing preventive health care services including:

- **Flu vaccine** (once per calendar year, in the fall or winter)
- **Screening mammograms** (once per calendar year)
- **Screening colonoscopies** (generally once every 120 months; high risk every 24 months)
- **Annual physical exam and standard, routine lab tests** done with an annual physical exam

Ask your doctor which preventive services are right for you.

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.

New: Blue Cross launches Virtual Well-Being program

Giving attention to our overall well-being can sometimes fall to the bottom of our lists. We’re so busy focusing on other things that affect our lives. However, Blue Cross has just made it a bit easier with the first-of-its-kind Virtual Well-Being program.

Blue Cross Virtual Well-Being program can help you focus on your health, happiness and productivity, through a series of webinars. The program is open to you and family members covered by your retirement system medical plan. The webinars are quick 10- to 15-minute sessions every Thursday at noon Eastern time. Each session is hosted by a virtual well-being coordinator who will explain and provide resources on topics such as wellness versus well-being, emotional health, exercise, nutrition and many more.

Virtual Well-Being program highlights:

- Watch webinars on your computer, tablet or mobile phone.
- Download materials you can save or share.
- Submit inquiries to the Virtual Well-Being mailbox.
- Access archived webinars, so you’ll never miss a session.

Learn more, register or watch past webinars at [www.mibluesperspectives.com/virtual-webinars/members/](http://www.mibluesperspectives.com/virtual-webinars/members/).

If you have questions about the Virtual Well-Being program or other questions about your medical plan, call Blue Cross’ Customer Service at **1-800-422-9146** Monday through Friday from 8:30 a.m. to 5 p.m. Eastern time. TTY users should call 711.
Use technology to stay fit

Technology can help you stay fit, plan meals or monitor diabetes and other health conditions. Physical activity trackers and voice assistants are two of the devices that more older adults are reaching for to stay healthy.

**Physical activity trackers.** Do you want to work off extra pounds picked up during the winter? Fitness trackers and other wearable devices help you increase physical activity, engage in friendly competition and improve fitness. The Blue Cross member discount program, Blue365®, has teamed up with Fitbit® to offer Blue Cross members an affordable way to get back on track. Get fit your way with physical activity trackers and smartwatches that work seamlessly with your lifestyle, your budget and your goals. Log in to your online member account at [www.bcbsm.com/mpsers](http://www.bcbsm.com/mpsers) and click *Member Discounts with Blue365*.

**Voice assistants.** Alexa, Cortana, Siri and Google Assistant are virtual assistants that talk to you in a conversational manner and are ready to help you with many tasks. If you have Alexa, Blue Cross MIBlue skill gives you instant health and wellness tips and information. You can ask your Alexa for quick exercises to strengthen your arms, a meditation session to relieve stress or healthy dinner recipes. To learn more about the MIBlue skill, watch the video demonstration on YouTube at [www.youtube.com/watch?v=6a6k26rt5Do](http://www.youtube.com/watch?v=6a6k26rt5Do).

Relax, have fun and start exploring new ways to stay healthy with the use of technology.
Keep your joints healthy

As we get older aches and pains begin to occur more often. These aches and pains are often attributed to our joints. A joint is the area where two or more bones meet. Cartilage covers our bones and acts as a cushion between the joints. During our lifetime, the cartilage wears away restricting movement and causing pain. Unfortunately, the body can’t rebuild cartilage that has been lost. However, there are steps you can take now to strengthen your joints and bones.

1. **Stay in motion.**
   Routine exercise increases blood flow throughout your body. The more you move, the less stiffness you’ll have. Try swimming or water aerobics to strengthen your muscles and give your joints a rest.

2. **Maintain a healthy weight.**
   Our joints bear our weight. Excess weight can place additional strain on the joints, in our spines, knees and hips. Every pound you lose takes four pounds of pressure off the joints.

3. **Eat a diet that includes omega-3 fatty acids and anti-inflammatory foods.**
   Turmeric, cranberries and salmon are extremely rich in omega-3 fatty acids and anti-inflammatory properties which reduce joint pain.

4. **Break the sugar habit.**
   Reducing your sugar intake and eating for optimal blood sugar is one of the most fundamental things you can do to reduce inflammation and pain.

5. **Take in some sun.**
   Vitamin D is well known for keeping your bones and teeth strong, but it also plays a role in preventing other health problems like bone fractures, heart disease and diabetes. Vitamin D can be obtained by getting sunlight, drinking milk or by taking a vitamin D supplement. Your exposure time should depend on how sensitive your skin is to sunlight.

Joint pain shouldn’t be ignored. If you’re experiencing any aches and pains, call the 24-hour nurse hotline at **1-800-775-2583** to speak with a registered nurse or talk to your doctor.

*Sources: WebMD® and AARP*
Simplify your pharmacy experience with new prescription programs

OptumRx is always working to simplify your pharmacy experience. We know you’re busy. So, OptumRx has introduced two new prescription programs, Enhanced prior authorizations and PreCheck MyScript.

**Enhanced prior authorizations**
This program contacts doctors in advance to extend prior authorizations (PA) set to expire. Reaching out to doctors early helps to avoid any break in coverage for a medication.

- OptumRx identifies approved PAs for prescriptions expiring in 30 days.
- Member and Rx information are verified to start doctor outreach.
- Doctor submits PA, leading to approval or denial.
- Members and doctors are notified of coverage determination outcome.

**PreCheck MyScript**
This new tool helps to simplify the prescriptions process. It allows doctors to view more accurate patient medication cost information within their electronic medical records (EMR) system. This makes it easy to compare drug prices and helps provide timely prescriptions, reduced administrative waste and better patient care.

- With a member’s EMR, the doctor selects a medication.
- Trial claim is run and sends an alert to the doctor if PA is required.
- Doctor confirms criteria and submits electronic PA, which is approved or denied within seconds.
- The member picks up the prescription and their health record is updated.
Managing your prescriptions is easy with digital tools

OptumRx knows you value managing your prescriptions on the go. And with the OptumRx App, handy tools are right at your fingertips:

**Prior authorization (PA) requests**
Certain drugs may need a PA, an approval process for determining if a medication meets the requirement for prescription benefit coverage. With the app, requesting a PA from your mobile device is easy. You can also track the PA once submitted.

**Text message reminders**
It’s important to follow your doctor’s orders when taking medication. Doing so helps ensure your medication is effective. OptumRx mobile text message reminders can help you keep track of your daily medication requirements. The alerts remind you when it’s time for your next dose of medication.

To access these features, download the OptumRx mobile app from the Apple® App Store® or Google Play™.

If you have questions about digital tools, or other questions about your prescription drug plan, call OptumRx at 1-866-288-5209.

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>Flovent HFA</td>
<td>Fluticasone Propionate HFA</td>
<td>Asthma</td>
<td>February 2019</td>
</tr>
<tr>
<td>Faslodex</td>
<td>Fulvestrant</td>
<td>Breast Cancer</td>
<td>March 2019</td>
</tr>
<tr>
<td>Exjade</td>
<td>Deferasirox</td>
<td>Iron Toxicity</td>
<td>April 2019</td>
</tr>
<tr>
<td>Flector 1.3% Patch</td>
<td>Diclofenac 1.3% Patch</td>
<td>Pain</td>
<td>April 2019</td>
</tr>
<tr>
<td>Vesicare</td>
<td>Solifenacin</td>
<td>Overactive Bladder</td>
<td>April 2019</td>
</tr>
<tr>
<td>Omnaris</td>
<td>Ciclesonide Nasal Spray</td>
<td>Allergic Rhinitis</td>
<td>June 2019</td>
</tr>
</tbody>
</table>

*Generic availability is subject to change based on FDA approval, manufacturer decision and any litigation.
Get relief from eye allergies

We often associate runny noses, congestion and sneezing with seasonal allergies. However, trees, grass and weeds can also be the cause of sore eyes – causing itchiness, tearing and swelling. As many as 50 million people in the United States suffer from seasonal allergies.

Allergies develop when your body’s immune system mistakes certain environmental substances (such as pollen and mold) as invaders – and then produces antibodies, triggering an allergic reaction. If your eyes are seeing red and you suspect allergies, here are a few steps to help prevent and relieve symptoms:

1. Check the weather. Tree, grass and ragweed pollens thrive during cool nights and warm days. It’s true that rain washes pollen away, but pollen counts can soar after rainfall.

2. When you do go outdoors, try wraparound sunglasses to help shield your eyes from pollen.

3. If you wear contact lenses, consider swapping them for eyeglasses or using disposable contacts. Longer-wearing contact lenses can gather and store airborne allergens.

4. Eye drops can relieve mild symptoms by washing allergens away. Check with your eye doctor to recommend a few options for eye drops.

Here are a few common allergy culprits by season.

**Spring**
Tree pollen is most prevalent in the spring, though it can begin as early as January depending on the region.

**Summer**
Grass pollen kicks up during late spring and summer for much of the country. In the Northwest, it ranges from March to November while in the Plains and Great Lakes/Midwest regions it heightens from May to July.

**Fall**
Ragweed, a common allergen, grows wild in most of the country, especially on the East Coast and in the Midwest. It releases pollen pretty much from August to November.

**Winter**
Some of the worst winter allergies have nothing to do with plants – dust mites, pet dander and mold may bother eyes in the winter when we spend more time huddled indoors.

The good news is that, while annoying, allergy symptoms seldom pose a threat to eyesight other than blurriness. Making an appointment with your eye doctor may help you find relief for red, itchy and swelling eyes.
Avoid surprises in dental care costs

It’s easier to budget for expenses that you’re expecting. That’s why Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay and the difference you will need to pay.

Ask your dentist to submit your proposed treatment plan to Delta Dental for a pre-treatment estimate. A pre-treatment estimate gives Delta Dental a chance to review the proposed treatment in accordance with your dental coverage. They can then determine what portion of the treatment will be covered under your plan, if you will exceed your maximum and what portion will be your financial responsibility.

Delta Dental will send your pre-treatment estimate notice to you and your dentist. We encourage you to review this notice together and discuss treatment options before deciding on treatment. A pre-treatment estimate gives you the opportunity to learn about your options—and it makes it easier for you to budget for your dental care.
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.

**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/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

**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

**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 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 25, 2019 • May 24, 2019 • June 25, 2019
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, Michigan 48226

Editor: Marciá M. Alexander

©Copyright 2018 Blue Cross® Blue Shield® of Michigan. Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

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 & Budget reserve the right to change the plan. For more detailed information about benefit provisions, contact the applicable plan administrator.