Information about the Michigan Public School Employees Retirement System health plan

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Reminder: Complete your Verification of Coverage survey

The deadline to complete your Verification of Coverage survey is July 15, 2016. If you haven’t completed your survey, you have four ways to reply:

1. Complete it online at mpsers.coverageupdatecenter.com.
2. Mail your completed survey using the pre-paid envelope that was included with it.
3. Fax the completed survey to us at 1-402-384-6310.
4. Call 1-888-231-0382, Monday through Friday, 8 a.m. to 6 p.m., Eastern time. TTY users call 1-800-735-2929.

You must respond by July 15, 2016, or your retirement system medical and prescription coverage will be cancelled.

Make mid-year resolutions SMART and healthy

If you made a New Year’s resolution that hasn’t turned out as planned, don’t worry. You’re not alone. In fact, according to Statistic Brain, only 14 percent of people over age 50 achieve their New Year’s resolutions each year. Even if your resolution didn’t last as long as you’d hoped, there’s still time to make the rest of the year SMART and healthy.

What is SMART?

SMART is a goal-setting technique that helps you achieve your goals by breaking them down into small, realistic steps. Using the SMART technique when setting goals helps clear the path to success. SMART is an acronym that stands for: Specific, Measurable, Attainable, Realistic and Time-based.

Specific: Don’t just say you want to exercise more. Instead, choose a specific activity or type of exercise you’d like to do more often, such as water aerobics or walking.

Measurable: Identify a specific way to measure your success. For example, your goal may be to attend an aerobics class two times a week or to walk for 30 minutes every other day.

Achievable: Ensure your measurable goal is an attainable goal. For example, if you’re recovering from surgery or an illness, your goal would be to steadily increase your walking duration from five minutes to 30 minutes every day.

Realistic: Your goal should challenge you, but remember to be realistic. If you recently purchased a bicycle but haven’t ridden one in many years, it may not be realistic to register yourself for a 50-mile bike ride the weekend after you make the purchase. Try riding a few miles every day for a few weeks to decide if biking is something you still enjoy.

Time-based: Goals should be associated with a specific time frame for the best chance of success. For example, if you want to lose 10 pounds, ask yourself when you want to lose it. Choosing a specific date or milestone such as July 1 or your granddaughter’s wedding will ignite your motivation to achieve your goal.
In this edition of Best of Health, we’re introducing a new Member Spotlight article. This feature will introduce readers to other Michigan Public School retirees. Member Spotlight articles will offer stories to inspire you to live a healthy lifestyle and make the most of your retirement through fun hobbies, travel and staying social.

A winning formula for retirement fun

Scheduling time to talk with Mary Louise Clarke for this article was a bit of a challenge. The former college nursing professor retired 11 years ago, but her calendar is full of both volunteer work and fun. Mary Louise was headed to play golf with her friends the day we interviewed her for this article. The day before, she was busy with a four-hour volunteer shift at a hospital near her home in Tucson, Arizona. During the hour we talked with her, she shared her secret to staying happy in retirement: It’s not just her busy schedule, but it’s the types of activities she does that make her life fun and fulfilled.

Mary Louise and her husband, Norman, split their time between Michigan and Arizona, where they live during the winter. “We come back to Michigan in May. We follow the sun, and we bring our sunscreen wherever we go,” she laughs.

Whether she’s visiting her family members who live in four different states or just taking fun trips, Mary Louise loves to travel. Last summer, she and Norman enjoyed the scenery of Michigan and Canada as they completed the Lake Huron Circle Tour, a road trip circling the borders of Lake Huron. A current hobby she shares with her grandchildren is visiting national parks across the country to see who can earn the most stamps for their National Parks Passport.

When they aren’t traveling across the country, Mary Louise and Norman stay active. Two of their favorite activities are hiking in the mountains and walking on the trails near their Tucson home. Several times a week, they also attend an organized senior fitness class, where they focus on a variety of exercises, including cardio, weights and resistance training. An avid golfer, Mary Louise also participates in golf leagues in Michigan and Arizona.

While exercise has helped her stay healthy and active, Mary Louise says that maintaining relationships with her friends and former colleagues has played a major role her in her health as well. Each summer, she looks forward to having lunch in Detroit with her former colleagues who also retired from teaching nursing.

“What I’ve found to be really important to our general well-being is our ability to stay in contact with our friends. Thanks to social media, phone calls, sending cards... all of that really pays off to stay connected. We consider our friends to be one of our most important assets,” Mary Louise says.
Relieve your eye allergies

High levels of pollen, mold, dust and other irritants can make your eyes miserable. These airborne allergens may be the primary culprit of watery, itchy eyes, but relief may be closer than you think.

If allergens are making you weepy, your eyes are telling you something. “Pay attention to your eyes,” explains Amy Treski, O.D., a VSP doctor at Optique Boutique in Lawrenceville, New Jersey. “Itching, redness and swelling of the eyes and eyelids are common allergy symptoms — itching being the most uncomfortable and swelling the most persistent symptom.”

For immediate relief on days when your allergies are mild, try these do-it-yourself remedies:

- **Keep the windows shut** in your car and home — especially in the early morning hours when pollination tends to occur.
- **Wear wrap-around glasses** or sunglasses to keep pollen out of your eyes.
- **Place a cold compress over your eyes** to soothe discomfort.
- **Use artificial tears** or lubricating eye drops to flush out any irritants.
- **Try an over-the-counter remedy** like allergy eye drops, oral antihistamines or other medication for mild allergies.

Did you know?

Contact lens wearers should wait at least 15 minutes after using any allergy eye drops before putting in lenses.

What to do for severe allergies

Prescription drops may be the answer if you suffer from allergies that have persistent, moderate to severe symptoms. Some prescription medications block the effect of allergens and quickly relieve itching to offer long-lasting relief.

Dr. Treski suggests visiting your VSP doctor if allergy symptoms are prolonged or get worse. Your doctor can determine if what you’re experiencing is caused by seasonal allergies or other irritants.
Find oral cancer symptoms early

As the sixth most common cancer in the U.S., oral cancer kills about one person every hour. However, if the disease is detected and treated early, the treatment costs are lower and the survival rates are higher. These are two of the many reasons why you should visit your dentist regularly.

Early detection is the best chance for beating this painful, disfiguring disease. In fact, between 80 and 90 percent of oral cancer patients will survive if diagnosed early.

In addition to regular dental checkups, you can perform oral cancer self-exams at home. Check your face, neck, lips, cheek, mouth, tongue and gums by starting in one area and following a pattern of observation. Contact your dentist immediately if you notice any of the following symptoms:

- Mouth sores that last longer than two weeks
- Swelling, growths or lumps anywhere in or near your mouth or neck
- White or red patches in your mouth or on your lips
- Repeated bleeding from the mouth or throat
- Difficulty swallowing or persistent hoarseness

If it isn’t diagnosed and treated in its early stages, oral cancer can spread, leading to chronic pain, loss of function, facial and oral disfigurement, and even death.

The risk of oral cancer increases as you age. Two-thirds of patients diagnosed with the disease are older than age 55. Other risk factors include smoking and alcohol use. But you can increase your chances of early detection and treatment by regularly visiting your dentist and discussing your risk factors.

Traveling this summer?

Follow these tips to stay on track with your medication therapy:

- Plan ahead by making sure you have enough of your medication before you leave for your trip.
- Use a pill sorter.
- Register online at [mycatamaranrx.com](http://mycatamaranrx.com) or use the OptumRx mobile app in case you need to find a pharmacy on the go.

Any medication that was available on the formulary in its brand-name form will continue on the formulary in its generic form, as shown below. Generics have the same active ingredient as brand-name medications, and usually cost less. This means you can save money by using the generic equivalents. Your pharmacist will automatically dispense the generic on new or refilled prescriptions for these medications.

<table>
<thead>
<tr>
<th>Brand name</th>
<th>Generic name</th>
<th>Indication/Use</th>
<th>Generic availability*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asacol® HD</td>
<td>Mesalamine</td>
<td>Ulcerative colitis</td>
<td>July 2016</td>
</tr>
<tr>
<td>Benicar®/BenicarHCT®</td>
<td>Olmesartan/ Olmesartan HCTZ</td>
<td>High blood pressure</td>
<td>October 2016</td>
</tr>
<tr>
<td>Seroquel XR®</td>
<td>Quetiapine Fumarate XR</td>
<td>Bipolar disorder; Schizophrenia; Major depression (adjunct therapy)</td>
<td>November 2016</td>
</tr>
<tr>
<td>Tamiflu®</td>
<td>Oseltamivir</td>
<td>Influenza Type A and B</td>
<td>August 2016</td>
</tr>
<tr>
<td>Zetia®</td>
<td>Ezetimibe</td>
<td>High cholesterol</td>
<td>December 2016</td>
</tr>
</tbody>
</table>

*Generic availability is subject to change based on approval from the U.S. Food and Drug Administration, manufacturer decision and any litigation.
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, durable medical equipment and supplies, or participating providers in Michigan:

- **Call:** 1-800-422-9146  
  TTY: 711  
  Weekdays, 8:30 a.m. to 5 p.m. EST

- **Write:** Blue Cross Blue Shield of Michigan – Attention: MPSERS  
  600 E. Lafayette Blvd., Dept. X521  
  Detroit, MI 48226-2998

- **Website:** [bcbsm.com/mpsers](http://bcbsm.com/mpsers)

**BlueVision**
For questions about vision benefits services, contact VSP.

- **Call:** 1-877-478-7558  
  Monday through Friday,  
  8 a.m. to 11 p.m. EST  
  Saturday, 10 a.m. to 11 p.m. EST  
  Sunday, 10 a.m. to 10 p.m. EST

  For vision ID cards, call Blue Cross Blue Shield of Michigan at 1-800-422-9146.  
  TTY: 711  
  Weekdays, 8:30 a.m. to 5 p.m. EST

- **Website:** [bcbsm.com/mpsers](http://bcbsm.com/mpsers) under Vision Plan

**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)

**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, 7 days a week.

- **Website:** [mycatamaranrx.com](http://mycatamaranrx.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., EST

- **Website:** [briovarx.com](http://briovarx.com)

**Delta Dental Plan of Michigan**

- **Call:** 1-800-345-8756  
  Customer service representatives available weekdays, 8:30 a.m. to 8 p.m. EST. Automated service seven days a week, 24 hours a day.

- **Website:** [deltadentalmi.com](http://deltadentalmi.com)

**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  
  Weekdays, 8:30 a.m. to 5 p.m., EST

- **Website:** [michigan.gov/orsschools](http://michigan.gov/orsschools)

For address and membership changes:

- **Website:** [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount)

**Upcoming Pension Payment Dates**
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

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