Best of Health

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NON-MEDICARE SUMMER 2018

Information about the Michigan Public School Employees’ Retirement System health plan
2018 Verification of Coverage Survey

The 2018 Verification of Coverage survey was 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 by **July 16, 2018**, even if you don’t have other coverage. **If you don’t respond, your retirement system medical plan and prescription drug coverage will be canceled.**

The Verification of Coverage survey asks you to identify any other medical and prescription 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 the cost of your health care appropriately.

*Members who retired Jan. 1, 2018 or later were not included in the survey.

Update your information on miAccount

The Office of Retirement Services is the central hub for each of the insurance carriers that provide your coverage. That’s why it’s important to keep your information up to date with the retirement system, whether you have a new phone number or a new address.

Log in to miAccount at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount) to:

- Update your contact information
- Add or remove a dependent
- Apply for a different insurance carrier

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

If you or a family member receive Social Security benefits or if a family member is enrolled in Medicare, you must also keep your address up to date with the Social Security Administration. To do so, go to [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) or call **1-800-772-1213**, Monday through Friday from 7 a.m. to 7 p.m. TTY users should call **1-800-325-0778**.
Hypertension 101

Hypertension is another term for high blood pressure. With every heartbeat, the body pushes blood through a network of vessels in the arteries, veins and capillaries. When the force of blood pushing against the walls of blood vessels is too strong, an individual may be diagnosed with high blood pressure.

Knowing your blood pressure numbers
Blood pressure is measured by two numbers. The top number represents an individual’s systolic blood pressure, or how much force is being exerted against the artery walls when the heart beats. The bottom number, or diastolic blood pressure, identifies how much force is exerted while the heart is resting between beats.

Understanding your blood pressure numbers
The American Heart Association (AHA) identifies blood pressure in five ranges:

<table>
<thead>
<tr>
<th>Blood pressure category</th>
<th>Systolic (top number)</th>
<th>Diastolic (bottom number)</th>
<th>Understanding your blood pressure numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Normal</td>
<td>less than 120</td>
<td>less than 80</td>
<td>This is the optimal range. Keep up the good work!</td>
</tr>
<tr>
<td>Elevated</td>
<td>120 – 129</td>
<td>less than 80</td>
<td>Try to incorporate daily exercise and healthy eating to reduce your chances of developing high blood pressure.</td>
</tr>
<tr>
<td>Hypertension stage 1</td>
<td>130 – 139</td>
<td>80 – 89</td>
<td>Healthy lifestyle changes should be considered to lower the risk of heart disease.</td>
</tr>
<tr>
<td>Hypertension stage 2</td>
<td>140 or higher</td>
<td>90 or higher</td>
<td>Your doctor may require you to take a combination of medication and adopt healthy lifestyle changes to manage blood pressure.</td>
</tr>
<tr>
<td>Hypertensive crisis</td>
<td>higher than 180</td>
<td>higher than 120</td>
<td>Immediate professional medical attention is required, as it may lead to organ damage, chest pain, shortness of breath, vision loss and other serious life-threatening symptoms.</td>
</tr>
</tbody>
</table>

Treating hypertension
Untreated hypertension can lead to varying health complications including stroke, kidney failure or heart attack. To lower and maintain healthy blood pressure levels, consider starting a healthy low sodium diet, limiting alcohol consumption and limiting your caffeine intake.

This article was originally published on A Healthier Michigan, a website sponsored by Blue Cross Blue Shield of Michigan. Used with permission.
Protect your hearing with healthy habits

Hearing loss is a natural part of aging, but it’s not inevitable. You can take steps now to help protect your hearing and delay or even prevent future hearing loss. Use the healthy habits below to decrease your risk of developing hearing loss.

**Routine exercise**
Cardio exercise elevates your heart rate and increases blood flow throughout your body resulting in positive effects on your hearing system.1 Aim to include about 30 minutes of cardio exercise into your daily routine. Brisk walking or jogging, dancing, swimming and biking are examples of cardio exercise. Remember to check with your doctor before beginning a new exercise program or diet.

**Healthy eating**
Along with exercise, eating healthy has been shown to slow hearing loss. Research has found that people who ate foods rich in vitamins and minerals, such as omega-3 fatty acids, beta-carotene and vitamin C, had a lower risk of hearing loss.2,3 Eating vitamin-rich foods like carrots, fish and dark chocolate can improve blood flow to your inner ear and help prevent hearing loss.

**Diabetes prevention and management**
Hearing loss is twice as common in people with diabetes as it is in those who don’t have diabetes.4 However, a study from Henry Ford Hospital showed that women ages 60 to 75 who controlled their diabetes maintained similar hearing ability to non-diabetic women in the same age group.5 Check out the Blue Cross webinar library to view Diabetes: Don’t Sugarcoat It to learn how to reduce your risk and how to manage the disease.

**Routine hearing care**
Healthy living won’t prevent all age-related hearing loss. If you or a family member are having trouble hearing, it’s a good idea to get a hearing exam. Early treatment is one of the best ways to reduce your risk of additional hearing loss.

For information about your routine hearing benefits, appointments or hearing aid support call TruHearing™ at 1-855-205-6305, Monday through Friday from 8 a.m. to 8 p.m. TTY users should call 711.

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Exercise can keep your immune system young

Did you know that exercise can help you turn back the clock on your immune system? Researchers at the University of Birmingham in the United Kingdom tested the muscles and immune systems of 125 male and female cyclists between the ages of 55 and 79. Lab tests for this group were compared to a group of adults in the same age range who didn’t exercise regularly. The study revealed that the individuals who exercised regularly had immune systems equal to those of much younger adults.

“Our immune systems decline by about two to three percent each year from our 20s, which is why we’re more susceptible to infections, such as the flu, as we age,” said Janet Lord, director of the Institute of Inflammation and Aging at the University of Birmingham. Exercise improves the overall function of our immune system by increasing the production of lymphocytes, called “killer cells,” in the body that seek and destroy invading disease cells.

The good news is that you can start exercising today or build on what you currently do to rev up your immune system. Start with activities such as water aerobics, power walking or riding a stationary bike. Routinely check in with your doctor as your workouts progress. Aging is a complex process, but making healthy lifestyle changes can extend our youth.

The guide to sun proof skin

The sun can do a lot of good, including improving overall health and promoting a feeling of happiness. However, too much sun is not good for your skin. Consider these sun safe skin care tips before heading outside.

1. **Use sunscreen.**
   Sunscreen protects your skin by absorbing and reflecting ultraviolet (UV) rays. The Centers for Disease Control and Prevention (CDC) recommends using a sunscreen with at least a sun protection factor (SPF) 15. Sunscreen should be reapplied at least every two hours and more frequently if you’re swimming or sweating.

2. **Wear protective clothing.**
   Your clothes protect your skin from the environment. Natural fabrics such as cotton are cooler than synthetic fibers. When you’re out in the sun, wear a hat, a lightweight long sleeve shirt and long pants to block UV rays.

3. **Limit your time in the sun.**
   Wearing sunscreen doesn’t mean that you can stay in the sun longer. Being out in the sunlight for long periods of time can leave skin vulnerable to wrinkles, age spots and even cancer. Whenever possible limit your time in the sun between the hours of 10 a.m. to 4 p.m., when UV rays are strongest.

4. **Check the labels on your medication.**
   Some over-the-counter and prescribed medications can make your skin more sensitive to light, which increases your risk for sunburn, heat rash and other skin irritations. Read medication labels and prescription inserts for sun or heat safety information.
Manage your medication on the web or mobile app with ease

With our busy lives today, we want to manage our finances and entertainment choices at the click of a mouse or mobile device. You can do the same for your prescription medications. The enhanced www.optumrx.com website and OptumRx® app provide a fast, easy and secure way to access the information you need to make the most of your pharmacy benefits.

These tools are user-friendly and provide easy access. You can quickly see information to help you better understand and manage your medications. Check out these features and tools:

**Log in to www.optumrx.com**
Open your virtual medicine cabinet to:
- See current prescription medications
- Refill and renew prescriptions
- Enroll in Hassle-Free Fill

Look up drug pricing to:
- Compare home delivery pricing and retail pharmacy pricing
- See the cost of filling a prescription at different pharmacies
- Compare pricing between a medication and generic alternatives or similar brand-name options

Review order status to:
- View recent medication requests and fills
- Check order/package tracking
- Find out which medication renewals/authorizations are needed

**Log in to the OptumRx® app**
Manage your prescriptions from your smartphone or tablet using the OptumRx® app. Download the mobile app from the Apple® App Store® or Google Play™ Store. When you use the app you can:
- Refill or renew home delivery prescriptions
- Transfer a retail prescription to home delivery
- See your prescription claims history or order status
- Locate a pharmacy
Traveling with prescription medications

Each new year brings the anticipation of a busy vacation travel season. Of all the items you pack for your travels, bringing any medication you take is vital. It’s important to think about your health needs before your trip. This is especially true for travelers who take medication regularly.

Some things to consider before your trip:

- Make sure to have enough medication on hand for your entire trip.
- Get any medication refills before you leave.
- Airports make exceptions for medically necessary liquids, medications and creams more than 3.4 ounces or 100 milliliters in your carry-on baggage. Refer to Transportation Security Administration (TSA) security screening requirements at www.tsa.gov/travel/special-procedures.
- If you need to pack your medication in your checked luggage, make sure to keep a small amount with you in your carry on, in case your luggage gets lost.
- Don’t forget to bring/pack your member ID card.
- Have the phone number of your doctor or pharmacist with you in case you have any questions about your medication. You can also call OptumRx® customer service at 1-866-288-5209.

To find a pharmacy while on vacation, use the OptumRx network pharmacy search tool at www.optumrx.com.

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 in its brand-name form will continue to be on the formulary 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>Namenda XR</td>
<td>Memantine</td>
<td>Alzheimer’s disease</td>
<td>Now Available</td>
</tr>
<tr>
<td>Pulmicort Flexhaler</td>
<td>Budesonide</td>
<td>Asthma</td>
<td>May 2018</td>
</tr>
<tr>
<td>Proair HFA</td>
<td>Albuterol sulfate</td>
<td>Asthma</td>
<td>June 2018</td>
</tr>
<tr>
<td>Restasis</td>
<td>Cyclosporine</td>
<td>Chronic dry eye</td>
<td>June 2018</td>
</tr>
<tr>
<td>Welchol</td>
<td>Colesevelam</td>
<td>High cholesterol</td>
<td>June 2018</td>
</tr>
<tr>
<td>Rapaflo</td>
<td>Silodosin</td>
<td>Benign prostatic hypertrophy</td>
<td>December 2018</td>
</tr>
<tr>
<td>Travatan Z</td>
<td>Travoprost</td>
<td>Glaucoma</td>
<td>December 2018</td>
</tr>
<tr>
<td>Zytiga</td>
<td>Abiraterone</td>
<td>Prostate cancer</td>
<td>December 2018</td>
</tr>
</tbody>
</table>

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

Eye care does not need to be a scary experience. From the day you enroll to the day you find your favorite frames, we’ll be part of it. Your retirement system vision plan covers eye exams and glasses or contact lenses every 24 months. This benefit frequency is enforced even when insurance carriers change. Your eligibility for services under EyeMed considers any vision services you received under the BlueVision℠ plan in the past 24 months. If you have questions about your vision plan, including your eligibility for services, call EyeMed at 1-866-248-2028 from 7:30 a.m. to 11 p.m. Eastern time, Monday through Saturday, and 11 a.m. to 8 p.m. on Sunday.

Managing your vision plan anywhere

The team at EyeMed strives to make your benefits easy to understand – and even easier to experience. Access the benefit details you need, when and where you need them, by using the resources below.

Log in to www.eyemed.com/mpsers
- View benefit details and eligibility status
- Download your member ID cards and EOBs
- Find an in-network eye doctor near you and driving directions
- Schedule an eye exam
- Check claim status
- Download out-of-network claim form
- Access special offers on vision products and services
- Find answers to common questions

Log in to the EyeMed app
- Download a digital copy of your member ID card
- View benefit details and eligibility status
- Find an in-network eye doctor near you and driving directions
- Set exam and contact lens reminders
- View and save prescription information
- Access special offers on vision products and services
- Find answers to common questions
Maximizing your dental benefit plan

Your retirement system dental plan is the Delta Dental PPO℠ (Standard) plan. You’re welcome to go to the dentist of your choice—a provider who participates in Delta Dental PPO, Delta Dental Premier® or a nonparticipating dentist—but your out-of-pocket costs may be lower when you use a Delta Dental PPO provider. Under your plan, all claims, regardless of the provider you choose, are paid at the Delta Dental PPO fee schedule.

Being treated by a Delta Dental PPO dentist will help you take full advantage of your dental benefits and may help you save the most money. That’s because our PPO dentists agree to accept the Delta Dental PPO fee schedule amount as full payment for services. You’re only responsible for your coinsurance. Your plan will also pay a higher percentage for some covered services if you go to a PPO dentist. PPO dentists agree to abide by Delta Dental’s unique set of processing policies, and they’ll file your claim forms, too, which makes Delta Dental PPO easy to use and hassle-free.

Your out-of-pocket costs may be higher if you see a dentist outside of our PPO network. If you choose to visit a Delta Dental Premier dentist, you may still save money, but payment to the dentist will be based on the Delta Dental PPO fee schedule, and you will be responsible for paying the remaining amount up to the Delta Dental Premier maximum approved fee, in addition to your coinsurance.

If you choose to visit a nonparticipating dentist, payment to the dentist will be based on the Delta Dental PPO fee schedule, and you’ll be responsible for paying the remaining amount up to the dentist’s submitted amount, in addition to your coinsurance.

To find PPO dentists near you, call Delta Dental’s Customer Service at 1-800-345-8756, 8:30 a.m. to 8 p.m. Eastern time, Monday through Friday. In addition, our Delta Dental Automated Service Inquiry (DASI) system is available 24/7 to provide you names of dentists near you. You can also access Delta Dental’s online dentist search tool and additional resources at www.deltadentalmi.com/MPSERS.

We encourage you to take advantage of your dental benefits and the Delta Dental PPO network to save money while maintaining and improving your oral health.
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: deltaladentalmi.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: 1-855-4BROVA (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**
July 25, 2018  •  August 24, 2018  •  September 25, 2018
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

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