

# Best of Health



NON-MEDICARE  
SUMMER 2019

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 **3**  
Blue Cross® Blue Shield® of Michigan

VISION COVERAGE **9**  
EyeMed

GENERAL INFORMATION **11**  
How to reach us

## 2019 Verification of Coverage Survey

The 2019 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 15, 2019**, 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 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, 2019 or later were not included in the survey mailing.

## Update your information on miAccount

The Michigan 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 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**.

# Growing your own groceries to improve your health

It's no wonder people love to garden. Growing your own fruits, vegetables and herbs can improve your health and save you money at the grocery store.

If you've never gardened before, you may not realize just how much you and your community will benefit.

- Gardeners are less likely to be overweight or obese.
- Gardening counts as a form of physical activity.
- Gardeners have more access to fresh fruits and vegetables, which are essential for maintaining a healthy diet.
- Urban gardens turn empty lots into beautiful pieces of land.
- Gardening is a way to get to know your neighbors better and feel more connected to your community.

If you live in a city or don't have a big yard, you might think you can't have a garden. That is not necessarily the case. Community gardens make it possible for people without lots of land to dig in the dirt and grow their own fresh produce to eat. In cities, community gardens are usually created out of vacant lots that are divided into plots for individuals and families to use. Typically, community gardeners share a shed, tools, water, compost, seeds and plants. A good place to start is the website for the American Community Gardening Association. The [Find a Garden](#) page lists gardens located near where you live.

*This article was originally published on A Healthier Michigan, a website sponsored by Blue Cross Blue Shield of Michigan. Used with permission.*

## Michigan Farmers Share Their Tips

Watch our *Eat the Rainbow* video series at [www.youtube.com/ahealthiermichigan](http://www.youtube.com/ahealthiermichigan)



## Register for your personalized Blue Cross online member account

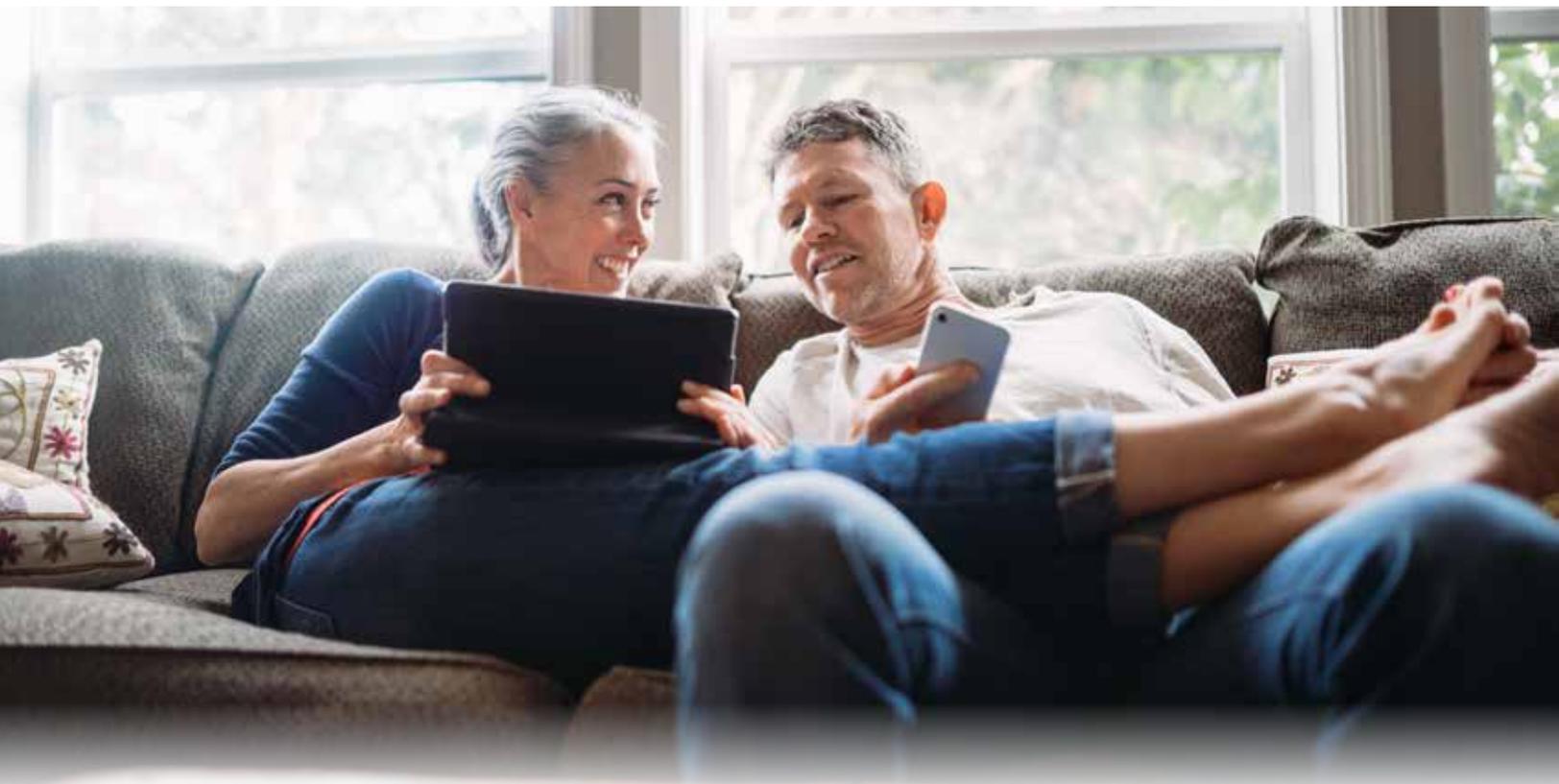
Whether at home or on the go, having a Blue Cross member account gives you access to your medical plan and how it works. Once registered, you'll have tools, information and support needed to manage your plan and get the most from your coverage.

An online account allows you to:

- See your out-of-pocket balance and deductible
- Check your claims and explanation of benefits statements
- Search for doctors and hospitals in network and review quality information
- Compare estimates for costs of many health care services and procedures

Signing up is simple. You'll need your Blue Cross member ID to get started. Then go to [www.bcbsm.com/register](http://www.bcbsm.com/register) to create your account. Or, text **REGISTER** to **222764**.\*

**Another plus:** You can go green by choosing the paperless option. You have the option to view your EOBs online and can choose to stop receiving them in the mail.



\*Message and data rates may apply. Visit [www.bcbsm.com](http://www.bcbsm.com) for our Terms and Conditions of Use and Privacy Practices.

# Not feeling well?

## Here's where to go for care

You have lots of health care treatment options – and you may have lots of questions about which ones to use and when. Use this table to help you find the right care for your needs.

	This option refers to...	Choose this option for...	Your in-network cost is...
<b>24-Hour Nurse Line</b> 1-800-775-2583	A 24/7 service that connects you with a registered nurse.	Answers to health questions and recommendations for at-home treatments for minor illness and injuries.  <b>Don't use for medical emergencies. For medical emergencies, call 911.</b>	\$0
<b>Primary care doctor, physician's assistant or nurse practitioner</b>	The individual you see first for most health issues.	Preventive care, diagnosis and long-term treatment of most conditions with a focus on you.	
<b>Specialist</b>	A doctor with expertise in a particular area of medicine, such as dermatology, oncology (cancer), cardiology (heart) or surgery.	Specialized diagnostic and treatment focusing only on a specific disease or organ system.	10% coinsurance and the annual deductible*
<b>Urgent care center</b>	A facility that provides care for conditions that need immediate attention but aren't life-threatening.	Conditions that aren't life-threatening but need more than home remedies. A good option after-hours, on weekends or whenever you can't get a quick appointment with your primary care doctor.	10% coinsurance and the annual deductible \$65 copay per visit for the remainder of the year once the annual coinsurance maximum is met
<b>Emergency room</b>	Part of a hospital that provides care for severe or life-threatening conditions.	Situations you believe to be life threatening such as heart attacks, strokes, broken bones and serious injuries.	10% coinsurance and the annual deductible \$120 copay per visit for the remainder of the year once the annual coinsurance maximum is met

\*For more information on covered preventive care services, refer to [Your 2019 Benefit Guide](#).

# Managing diabetes in the summer

During the hot, humid summer months, it's tempting to indulge in ice cream and other sweet summer treats. But don't let your cravings win, because they can lead to complications if you have diabetes.

It's important that people with Type 1 and Type 2 diabetes take extra precautions to keep cool during the hottest time of the year. Warm temperatures put additional strain on the body, which can lead to dehydration, low blood glucose levels, or an inability to produce and use insulin. Use this summer checklist to beat the heat and keep you safe.

- ✓ Pack a healthy snack to maintain your blood sugar levels.
- ✓ Check your blood sugar levels often.
- ✓ Drink plenty of water to stay hydrated.
- ✓ Check the local news regularly for weather and health safety updates.
- ✓ Swim safely. Always swim with a buddy and make sure he or she knows you have diabetes, or let the lifeguard know about your condition.
- ✓ Use sunscreen and wear protective clothing, including sandals or water shoes to protect your feet and avoid injury.
- ✓ Check on friends or neighbors with diabetes and have them do the same for you.
- ✓ Protect your diabetes medications and tools. Don't store insulin or oral diabetes medicine in direct sunlight or in a hot car.
- ✓ Pack an emergency supply kit you can quickly grab if you need to seek shelter away from home.



Sources: American Diabetes Association, Center for Disease Control and Prevention, Mayo Clinic and WebMD®

# 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
- Claims summary
- Billing and payments
- Pharmacy care information
- Tax documents

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

## Here's how to sign up for paperless documents now:

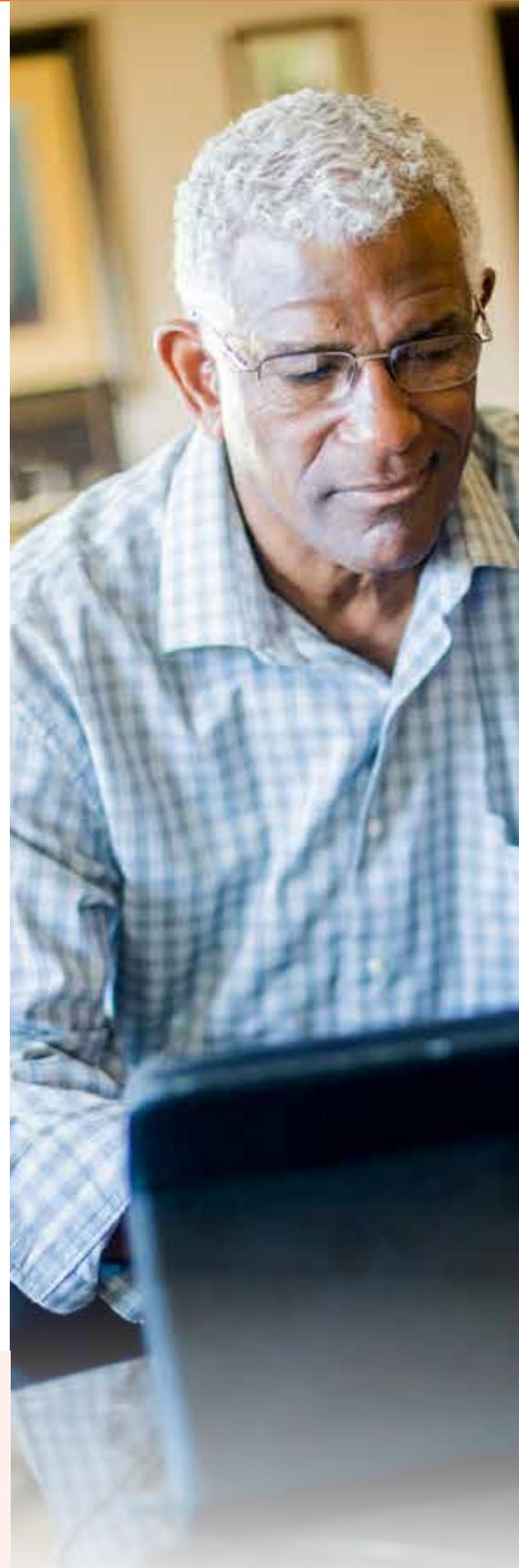
1. Log in to your member account at [www.optumrx.com](http://www.optumrx.com).
2. Click on the *My profile* tab.
3. Select *Communication preferences*.
4. Check the option *Paperless* to select paperless delivery of your EOB.

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.

## Is the shingles vaccination covered?

If eligible, OptumRx will cover your shingles shot when filled at a network pharmacy. If you have any questions, call OptumRx at **1-866-288-5209**, 24 hours a day seven days a week. TTY users should call **711**.



# Plan for your medication needs when traveling

It's time to start planning your travel adventures. For those taking medication regularly, it's important to plan for that, too. To be at ease about your prescriptions when you're away from home, review this list of helpful travel tips before you pack:

- Make sure to have enough medication on hand for your entire trip. If possible, refill your medication(s) before you leave.
- A pharmacy along the way can assist you in transferring your prescription for a local fill.
- To find a network pharmacy while on vacation, use the *Pharmacy locator* tool at [www.optumrx.com](http://www.optumrx.com) or call OptumRx at the number on your member ID card.
- 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](http://www.tsa.gov/travel/special-procedures).
- If you have 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 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 at the number on your member ID card.
- Carefully pack medications that may be temperature sensitive in a travel cooler or insulated medication travel bag. You can also call OptumRx for advice on proper packaging.

## 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*
Lyrica	Pregabalin	Neuropathic pain; Fibromyalgia; Seizures	July 2019
Thalomid	Thalidomide	Multiple Myeloma	August 2019
Delzicol	Mesalamine	Ulcerative Colitis	September 2019
Forteo	Teriparatide	Osteoporosis	September 2019

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

## Protect your eyes from the sun

Did you know it's just as important to protect your eyes from the sun's harmful rays as it is to shield your skin? The intense ultraviolet (UV) rays of the sun can damage sensitive cells in the eyes, eventually affecting vision. These problems may include cataracts, a clouding of the lens of the eye. Cataracts are a leading cause of reduced vision in the United States in people age 60 and older, according to the National Eye Institute.

### UV protection is not just for skin.

While sunglasses are definitely a good idea when it comes to eye protection, not all sunglasses are created equal. Choose sunglasses that limit transmission to no more than one percent UVB and one percent UVA rays. Sometimes the information on the glasses indicates 99 percent of the UV rays are blocked. That's OK.

### Other tips to protect your eyes from sun damage:

- Wrap-around sunglasses or lenses large enough to completely cover the eye and prevent as much light as possible from entering through the edges of the glasses are best.
- Darker lenses can be helpful, particularly if you're light sensitive.
- Gray lenses provide the least color distortion but don't offer any better protection than other colored lenses.

### Remember more sun protection is better.

More is better when it comes to protecting your eyes from the sun, according to eye experts. If you're planning to be out in the sun, you can protect your eyes with a combination of quality sunglasses, UV blocking contact lenses and a wide-brimmed hat. For more information, talk to your eye care professional today. Your eye care provider can help you choose the right eyewear to help you enjoy the great outdoors even more.



## Making the connection between diabetes and gum disease

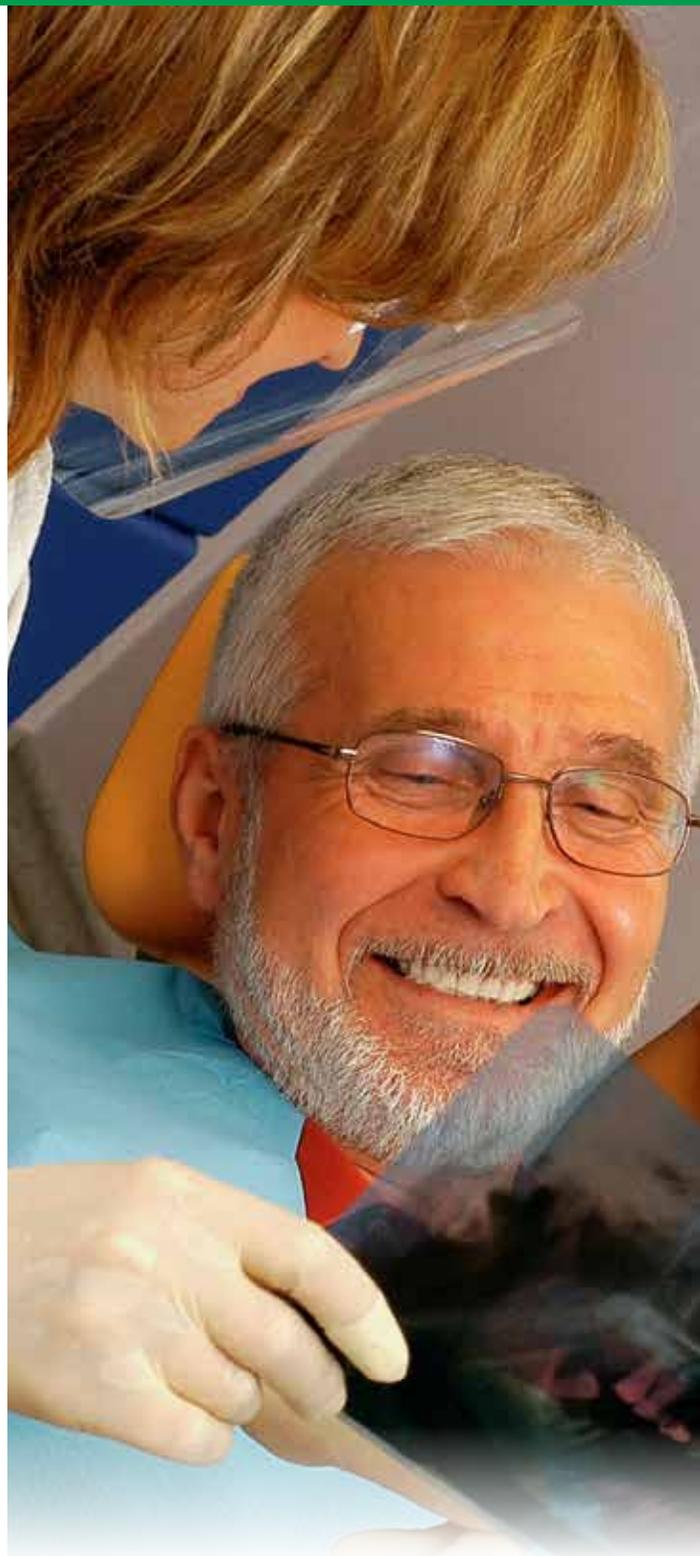
More than 30 million Americans have diabetes, and more than 84 million have prediabetes, a condition that increases the risk of developing Type 2 diabetes.<sup>1</sup>

If you're diabetic or prediabetic, pay extra attention to your oral health. Research has found a strong connection between gum disease and diabetes. People with diabetes not only are more likely to have gum disease but can have a more advanced stage of the condition than those without diabetes.<sup>2</sup>

Unlike gum disease, diabetes is not always preventable. Regular dental visits are necessary in helping people at risk for diabetes maintain good oral health. Proper oral hygiene and treatment of gum disease may even help people with diabetes achieve better blood sugar control.

The following tips can help people with diabetes better manage their oral and overall health:

- Schedule regular dental cleanings at a frequency recommended by your dentist to help eliminate the source of bacteria associated with periodontal disease.
- Tell your dentist you have diabetes and remind him or her of the status of your condition at each visit.
- Share your physician's contact information with your dentist and vice versa so they can discuss proper treatment should an issue arise.
- Practice good oral health habits, such as brushing and flossing regularly and using a daily mouthwash.



Sources:

<sup>1</sup> American Diabetes Association. (2018, March 22). *Statistics About Diabetes*. Retrieved April 8, 2019, from <http://diabetes.org/diabetes-basics/statistics/>

<sup>2</sup> American Diabetes Association. (2018, May 9). *Diabetes and Oral Health Problems*. Retrieved April 8, 2019, from <http://www.diabetes.org/living-with-diabetes/treatment-and-care/oral-health-and-hygiene/diabetes-and-oral-health.html>

## 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  
Attention: MPSERS  
232 S. Capitol Avenue  
Lansing, MI 48933-1504

Website: [bcbsm.com/mpsers](http://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](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/mpsers](http://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](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/mpsers](http://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](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

July 25, 2019 • August 23, 2019 • September 25, 2019

IMPORTANT INFORMATION  
Michigan Public School Employees' Retirement System

Blue Cross Blue Shield of Michigan  
600 E. Lafayette Blvd., MC 517J  
Detroit, MI 48226-2998

PRESORT  
STANDARD  
US POSTAGE  
**PAID**  
Blue Cross  
Blue Shield  
Of Michigan

---

## 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.

