BEST OF HEALTH

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

INSIDE

1 IMPORTANT INFORMATION
2 Updates

3 MEDICAL COVERAGE
Blue Cross® Blue Shield® of Michigan

4 PRESCRIPTION COVERAGE
OptumRx®

5 VISION COVERAGE
EyeMed

6 DENTAL COVERAGE
Delta Dental

MEDICARE
WINTER 2018/2019
If you haven’t received it already, check your mailbox for your new Medicare card

As you may know, Medicare is in the process of removing Social Security numbers from Medicare cards and issuing new cards to help guard against identity theft. New Medicare cards will show an 11-digit Medicare number that is unique to individuals.

Medicare began mailing new cards in April 2018 and will continue gradually through April 2019. Mailing everyone a new Medicare card will take some time. Your card may arrive at a different time than your friends and neighbors. Be sure to go to www.ssa.gov or call 1-800-772-1213 from 7 a.m. to 7 p.m. Monday through Friday to update your address on file with the Social Security Administration if you’ve recently moved. TTY users should call 1-800-325-0778.

Individuals enrolled in Medicare Part A and Part B before April 2018 don’t need to take any action. Medicare will provide their new Medicare numbers to Blue Cross Blue Shield of Michigan, OptumRx and the Office of Retirement Services (ORS).

If you or a family member became eligible for Medicare Part A and Part B after April 2018, ORS mailed you instructions on how to update your insurance enrollment with the new Medicare number. You must give ORS your Medicare number along with your family members’ Medicare numbers as soon as your new Medicare cards are received. ORS will send your Medicare numbers to Blue Cross and OptumRx.

View benefit presentations online.
If this year’s benefit seminars were not held near you, not to worry. You can view the seminar presentations online to help you understand your 2019 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.

Update your mailing information with miAccount

If you live outside of Michigan during the cold winter months, don’t forget to update your mailing address with ORS.

miAccount allows you to list your physical address and your mailing address. Your physical address is where you live. Your mailing address is the location you’d like to receive your mail. This feature helps ORS and your insurance carriers send you the information you need about your retirement system health coverage.

To update your mailing information, follow these steps:
• Log in to miAccount at www.michigan.gov/ormsiaccount.
• 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/ormsiaccount.
2019 plan updates

Effective Jan. 1, 2019 your emergency room copay will be $120 per visit. The copay is waived if you’re admitted to the hospital within 72 hours.

Your retirement system medical plan coinsurance, coinsurance/copay maximum, deductible and out-of-pocket maximum will remain the same in 2019.

Learn more about your 2019 retirement system medical plan at www.bcbsm.com/mpsers. Click the Medical Plans tab, then click Medicare PPO to view detailed plan documents.

Get your flu shot before the flu gets you

Every flu season is different. The best way to prevent getting and spreading the flu is to get a flu shot. Your retirement system medical plan covers the flu vaccine at 100 percent once per year, in the fall or winter. If you need help finding no-cost flu shot locations, call Blue Cross’ Customer Service at 1-800-422-9146 from 8:30 a.m. to 5 p.m., Eastern time Monday through Friday. TTY users should call 711.
Getting to know your Medicare Plus Blue℠ Group PPO: key terms and a cost share example

**Coinsurance**—The percentage you pay for the costs of covered medical services. The amount of your coinsurance is based on the Medicare Plus Blue℠ Group PPO approved amount for covered services. You pay 10 percent coinsurance for most covered services and your retirement system pays the remaining 90 percent.

**Copay or copayment**—A flat dollar amount that you pay for certain medical services. You have a $65 copay for urgent care visits. You have a $120 copay for emergency room visits.

**Coinsurance/copay maximum**—The maximum amount you’ll pay in coinsurance or copays during a calendar year, excluding copays for routine hearing care. **You have an annual coinsurance/copay maximum of $900 per member in 2019.**

**Deductible**—A fixed dollar amount you must pay during each calendar year before covered services and supplies are paid by your retirement system. The deductible is applied after the coinsurance. **You have an annual deductible of $800 per Medicare member in 2019.**

**Out-of-pocket maximum**—The most you will pay for covered medical expenses in a calendar year through coinsurance, copays and deductible. Copays for routine exams and hearing aids are not included in the annual out-of-pocket maximum. **Your annual out-of-pocket maximum is $1,700 in 2019.**

**Cost share example**

An in-network provider charges $2,000 for services provided to a member. Medicare Plus Blue℠ Group PPO approves $1,500 for the services. Here’s how the claim would be paid:

<table>
<thead>
<tr>
<th>The member has...</th>
<th>The medical plan...</th>
<th>The member’s out-of-pocket cost...</th>
</tr>
</thead>
<tbody>
<tr>
<td>not met the annual deductible</td>
<td>reduces the approved amount $1,500 by the 10% coinsurance $150 and the deductible $800</td>
<td>for the total of $950</td>
</tr>
<tr>
<td>met the annual deductible</td>
<td>reduces the approved amount $1,500 by the 10% coinsurance $150 and the plan pays the balance $1,350</td>
<td>10% coinsurance $150</td>
</tr>
</tbody>
</table>
Alexa’s here to help with your health goals

According to a study by The University of Scranton, one out of three adults give up on their New Year’s resolutions before February 1. This year, Alexa can help you stay on track with your New Year's resolutions throughout the year.

Blue Cross Blue Shield of Michigan developed the MIBlue skill, which is an app for Amazon Alexa, to give you instant health and wellness tips and information. You can ask your Alexa-enabled smartphone, tablet or other device for exercises, meditations or recipes to support your health and wellness goals for 2019.

Get started with MIBlue
To start using the MIBlue skill for Amazon Alexa, you’ll first have to enable the skill.
1. Download the free Amazon Alexa app. Find it in your app store.
2. Tap or select Alexa Skills. Search for MIBlue and select Enable.
3. Say “Alexa, open MIBlue.” It’s pronounced “My Blue.” Now you’re ready to use the MIBlue skill.

How to use the MIBlue skill
Once you’ve enabled the MIBlue skill, start using the skill to keep you moving towards completing your health goals. Here are just a few resolutions and the commands you can ask MIBlue:

<table>
<thead>
<tr>
<th>Your resolution: Exercise regularly. Make it happen:</th>
<th>“Alexa, ask MIBlue for a quick workout.”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your resolution: Limit stress. Make it happen:</td>
<td>“Alexa, ask MIBlue for a one-minute meditation session.”</td>
</tr>
<tr>
<td>Your resolution: Eat healthier. Make it happen:</td>
<td>“Alexa, ask MIBlue for a healthy dinner recipe.”</td>
</tr>
</tbody>
</table>

To learn more about the MIBlue skill, watch the video demonstration on YouTube at www.youtube.com/watch?v=6a6k26rt5Do.

How your plan works:

Plan basics and vaccines
Your retirement system health plan is made up of four separate parts — medical, prescription, dental and vision.

1. Medical – Blue Cross Blue Shield of Michigan administers your medical benefits.
2. Prescription – OptumRx administers your pharmacy benefits.

Since the plans are administered separately, each carrier can only answer questions about the coverage they provide and cannot answer questions about the other plans. While the carriers administer the plans and are available to answer questions about your coverage, your retirement system determines the services to be covered for the entire health plan and what portion of the costs will be shared with you.

Your retirement system health plan covers many vaccines to keep you in the best of health. Members often ask if some of the most common vaccines are covered by Blue Cross or OptumRx. Here’s a simple answer: The flu shot and pneumonia shot are covered by your Blue Cross medical plan. The shingles shot is covered by your OptumRx drug plan.

Talk with your doctor about which vaccines are right for you. The retirement system’s plan for Medicare members has additional coverage for vaccines that are required by Medicare. Not all vaccines are covered, so you should find out their cost and determine what is covered by reviewing the medical plan’s Benefit Guide, the prescription plan’s Drug List, or each plan’s Evidence of Coverage documents. This will help you understand what costs you may be responsible for before you receive services.
Medication information at your fingertips

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**

**View your profile to:**
- Get text message reminders
- View payment history
- Pay your balance
- Sign up for home delivery

**Look up drug pricing to:**
- Compare home delivery pricing and retail pharmacy pricing (includes best price first feature)
- See the cost of filling a prescription at up to five different retail pharmacies
- Compare medication pricing between generic alternatives or similar brand-name options

**Check order status to:**
- See your order in process
- View estimated delivery dates
- Check order history and tracking details

**Log in to the OptumRx app**

Manage your prescriptions from your smartphone or tablet using the OptumRx app.
- Refill or renew home delivery prescriptions
- Check drug pricing (including best price first feature)
- Transfer a retail prescription to home delivery
- Track prior authorizations
- Set up medication reminders
- Locate a pharmacy
- See your prescription claims history or order status

Use your computer or mobile device to order home delivery prescriptions from OptumRx. By ordering online, you make fewer trips to the pharmacy and avoid waiting in line to pick up your medication.
Reduce out-of-pocket costs by using network pharmacies

To get the most from your coverage, fill prescriptions at a network pharmacy. Your plan’s network includes thousands of retail pharmacies and features many national drug stores, supermarkets and mass retailers. You can easily search for nearby network pharmacies by using the Pharmacy Locator on our member website. To use this handy tool, log in to www.optumrx.com.

The network also includes OptumRx home delivery. This allows you to get up to a 90-day supply of your maintenance medications (those you take regularly) delivered to your home. And there’s no charge for standard shipping. Keep in mind, maintenance medications you purchase at a retail pharmacy could cost you an additional 10 percent coinsurance after your fourth fill. For convenience and savings, use OptumRx home delivery.

Your network specialty pharmacy is BriovaRx®. Specialty drugs are medications used to treat complex, chronic conditions. Use BriovaRx for all your specialty medication needs. For questions about special medications, call 1-855-4Briova (1-855-427-4682) or visit briovarx.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 (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>Bepreve</td>
<td>Bepotastine</td>
<td>Allergic conjunctivitis</td>
<td>January 2019</td>
</tr>
<tr>
<td>Latuda</td>
<td>Lurasidone</td>
<td>Bipolar disorder; schizophrenia</td>
<td>January 2019</td>
</tr>
<tr>
<td>Tekturna</td>
<td>Aliskiren</td>
<td>Hypertension</td>
<td>January 2019</td>
</tr>
<tr>
<td>Gilenya</td>
<td>Fingolimod</td>
<td>Multiple sclerosis</td>
<td>February 2019</td>
</tr>
<tr>
<td>Ranexa</td>
<td>Ranolazine</td>
<td>Angina</td>
<td>February 2019</td>
</tr>
</tbody>
</table>

*Generic availability is subject to change based on FDA approval, manufacturer decision, and any litigation.
Beating the glaring risks of winter

Anyone who has watched the winter Olympics understands the need for sunglasses even on the coldest, shortest day of the year. Snow can be blindingly reflective — sometimes literally. The cold weather diminishes the sun’s heat but doesn’t reduce the sun’s glare or potential damage to the eyes. The sun sits lower in the winter sky and at a different angle, which exposes us to more ultraviolet rays (UV) and glare. Wearing eye protection in the winter can prevent one or more of the following vision issues.

**Snow blindness**—This condition is proof you can get sunburned in the winter. Medically known as photokeratitis, snow blindness results from unprotected exposure to sunlight reflecting off the ice, snow and water, particularly at high elevations where the air is thinner. Wearing eye protection can prevent snow blindness, especially when skiing.

**Snow glare**—Another cause of snow blindness, is glare. Glare is caused by horizontal light waves reflecting off surfaces and striking your eyes at a similar angle. Use polarized lenses with 100 percent UV ray protection to reduce glare and protect against damaging UV rays.

**Dry eyes**—Cold winds, along with the dry heat indoors, create the perfect environment for developing dry eyes. Severe drying of the eyes may also lead to snow blindness. Use eye drops to ease discomfort and wear wraparound sunglasses even on overcast days. Sunglasses help shield your eyes from harsh winds and prevent watery reflex tears that don’t keep the eyes hydrated.

After putting on your scarf and mittens, grab sunglasses to protect your eyes as well. Also, be sure to choose sunglasses with 100 percent UV protection, polarization and polycarbonate lenses.
Watch how much sugar you’re drinking

The Delta Dental Foundation and the American Heart Association have teamed up on a campaign, Rethink Your Drink MI, to raise public awareness of how much sugar people are drinking every day and how it can affect their health.

Soda pop, sweetened teas, specialty coffees, fruit juices, sports and energy drinks are all common drinks that can contain large amounts of sugar. The average American consumes 34 pounds of sugar each year from sugary drinks, even though these beverages are linked to tooth decay, heart disease, Type 2 diabetes and obesity. In fact, one 20-ounce pop contains as much sugar as six donuts or 18 cookies.

Although most Michigan adults in a recent survey indicated they were aware that sugary beverages aren’t good for them, 26 percent of those respondents drink regular pop, and 56 percent drink sugar-sweetened coffee or tea every day. Choose drinks without added sugar, such as water or unsweetened tea. The Rethink Your Drink MI campaign encourages you to drink water and low-fat white milk, as these drinks are the healthiest replacements for sugary drinks.

Learn more about Rethink Your Drink MI at rethinkyourdrinkmi.org.

Source: United States Department of Agriculture

Source from USDA.gov
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
  - Monday through Friday, 8:30 a.m. to 5 p.m. Eastern time
- **Write:** Blue Cross Blue Shield of Michigan
  - MPSERS-Medicare Plus Group PPO
  - Customer Service Inquiry Department
  - P.O. Box 441790
  - 600 E. Lafayette Blvd.
  - Detroit, MI 48226-1790
- **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)
  - Monday through Friday, 8:30 a.m. to 8 p.m., Eastern time
- **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
  - Monday through Friday, 8 a.m. to 8 p.m.
- **Website:** [eyemed.com/mpsers](http://eyemed.com/mpsers)

**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:** 1-855-577-6517
  - 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:** 1-855-4BROVA (1-855-427-4682)
  - Weekdays, 8:30 a.m. to 10 p.m., Eastern time
- **Website:** [briovarx.com](http://briovarx.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
  - Monday through Friday, 8:30 a.m. to 5 p.m., Eastern time
- **Website:** [michigan.gov/orsschools](http://michigan.gov/orsschools)

**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)

**Upcoming Pension Payment Dates**
- January 25, 2019
- February 25, 2019
- March 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.