

# Best of Health



MEDICARE  
SPRING 2024

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

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NEW

## Insurance eligibility for children extended to age 26

Recent legislation changed the retirement system's insurance eligibility rules for children. Under Public Act 158 of 2023, a child may remain on their parent's insurance until the end of the month the child turns 26, regardless of school enrollment.

If you want to enroll your child on your insurance, download and complete the *Insurance Enrollment/Change Request* (R0452C) form. Using your web browser, navigate to:

1. [www.michigan.gov/orsschools](http://www.michigan.gov/orsschools).
2. In the top navigation, choose *Forms and Publications*.
3. Scroll to the *For Retirees* section and open **Insurance Enrollment/Change Request (R0452C)**.
4. Complete the form and mail or fax your completed form to:

Michigan Office of Retirement Services  
PO Box 30171  
Lansing, MI 48909-7671  
Fax: 517-284-4416



If the Michigan Office of Retirement Services (ORS) receives your enrollment request and required proofs on, or before, August 31, 2024, coverage will be effective the first of the following month.

If ORS receives your enrollment request and required proofs September 1, 2024 or later, coverage will start on the first of the sixth month after receipt. For example, if ORS receives your request and proofs October 26, 2024, coverage will start March 1, 2025.

Your child may remain on your insurance until the end of the month they turn 26. In addition, ORS will no longer require annual student certification (proof that your child is attending school).

If you have any questions, visit [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount). For increased security, you'll use MiLogin to access miAccount. After logging in, you will have secure access to ORS customer service representatives.

## Review important medical plan changes

Effective immediately your retirement system medical plan has removed the \$2.5 million lifetime maximum for services not covered by Original Medicare.

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

If you have questions about your retirement system medical coverage, call Blue Cross' Customer Service at **1-800-422-9146** (TTY:**711**) from 8:30 a.m. to 5 p.m. Eastern time, Monday through Friday.

## Join live well-being webinars and meditations weekly

Let Blue Cross Virtual Well-Being<sup>SM</sup> inspire you to live your best life with live, interactive, science-based well-being webinars every Thursday at noon Eastern time. Webinars include:

- Topics such as functional training, foods that boost brain health, personalizing sleep habits and caregiver burnout.
- Participant chat, personalized responses and downloadable content.
- Drop 5 Virtual Weight-Loss Community — weight-loss tips and healthy recipes for people who are losing weight five pounds at a time.

Blue Cross Virtual Well-Being also offers live, guided meditation every Wednesday at noon Eastern time.

Visit [www.bluecrossvirtualwellbeing.com](http://www.bluecrossvirtualwellbeing.com) to register for upcoming webinars and meditations or to watch past sessions on demand.



## Get help navigating healthcare with Blue Cross Coordinated Care Core<sup>SM</sup> program

Imagine if someone called you to remind you about your flu shot. Or if a nurse was available to answer your medical questions in a secure chat through a smartphone app. Blue Cross Coordinated Care Core<sup>SM</sup> surrounds you with a healthcare team that connects you and your family members to the right care.

With Blue Cross Coordinated Care Core program, a team of specialists, led by a nurse care manager, works directly with you and your family to coordinate the best care to meet your specific needs. The program is included with your retirement system medical plan at no additional cost to you.

### How can Blue Cross Coordinated Care Core help me?

The program can help you:

- Gain a better understanding of your condition, medications and treatment options.
- Identify health risks and steps you can take to improve your health.
- Connect with support and services in your local community.
- Find behavioral health services and care for other special needs.
- Stay connected anytime, anywhere with the BCBSM Coordinated Care<sup>SM</sup> mobile app.

### How does the program work?

You can reach out to a nurse care manager, or you may receive a call from a nurse care manager. For example, if you have visited the emergency room or if your primary care provider has recommended you for the program, you'll receive a call. A nurse care manager works with a team of doctors, social workers, dietitians and pharmacists to connect you to the right care to meet your specific health and well-being needs. Once you've joined the program, your nurse care manager will check in with you regularly to help coordinate care and answer your healthcare questions.

Additionally, they will help you download the BCBSM Coordinated Care mobile app, powered by Wellframe® to help you manage your health each day. The app gives you a convenient and easy way to manage your health.

### How can I get started?

Call Blue Cross' Engagement Center at **1-800-775-2583** (TTY: **711**) from 8 a.m. to 6 p.m. Eastern time, Monday through Friday.

*Wellframe® is an independent company supporting Blue Cross Blue Shield of Michigan by providing the BCBSM Coordinated Care<sup>SM</sup> mobile app.*

## Keeping your body and mind happy and healthy

We all know that regular physical activity is one of the most important aspects of keeping your body healthy and ensures that you can continue to participate in your daily activities. But did you know that physical activity can also keep your mind healthy? According to the *Physical Activity Guidelines for Americans* by the U.S. Office of Disease Prevention and Health Promotion (ODPHP), physical activity has multiple mental health advantages. These include improved brain health and cognitive function, a reduced risk of anxiety and depression, improved sleep and overall improvement to quality of life.

### How does my mental health affect my physical health?

Anxiety and depression are two mental health disorders that will be diagnosed in roughly half of all people in the U.S. at some point in their lifetime according to Paul Reed, M.D., ODPHP RDML. Anxiety and depression can affect your ability to participate in healthy behaviors, including physical activity. Again, according to the *Physical Activity Guidelines for Americans*, physical activity leads to improvements in one's mental health. It's hard to deny that mental and physical health are connected.

Start today by following these Centers for Disease Control and Prevention (CDC) guidelines to achieve improved physical and mental health.

According to the CDC, adults 65 and older should be engaging in 150 to 300 minutes per week of moderate activity, two days a week of activities that strengthen muscles, and three days a week of activities to improve balance. Regular physical activity or exercise also leads to improvement of your heart health, strengthening of your bones, muscles and flexibility of your joints. This can reduce your risk for falls. Overall, an active lifestyle will help maintain a healthy weight and prevent many health conditions that are associated with aging.

### Ways to stay active — physically and mentally.

Staying active can include:

- Taking a brisk, 30-minute walk.
- Joining a yoga or fitness class in your area.
- Taking an online yoga or fitness class.
- Doing some gardening outside.
- Using exercise bands or lifting hand weights.
- Practicing your balance on one foot and then switching to the other.



Always talk with your primary care provider before starting or restarting an exercise program. Discuss your physical and mental health goals with them and keep them updated along the way.

Sources: Centers for Disease Control and Prevention; U.S. Office of Disease Prevention and Health

## Are you traveling this spring? Here's your guide to getting care

When planning a vacation, it's important to prepare for the unexpected, including illness or injury. To avoid bringing travel plans to a standstill, you should consider preventive steps and identify the most cost-effective and convenient choices for care while away from home.

When planning a domestic or international trip, consider some of the following tips to reduce the chances of illness or injury while on vacation.

### Preventive care

- Ensure everyone is up to date on mandatory vaccines. Vaccines are your first line of defense against diseases or infection.
- Wash hands often and sanitize. When you're in and out of different airports or rest stops, use those times to thoroughly wash your hands.
- Drink lots of water. Staying hydrated can counteract fatigue.
- Bring a travel health kit that includes medications, sunscreen, insect repellent and personal hygiene products.
- Don't forget to pack insurance IDs and other means of identification.
- Avoid peak travel times. This strategy can help minimize your exposure to germs, while also keeping you on your normal sleep schedule.
- Sneak in walking or other activity. Failure to exercise regularly makes you more likely to catch a cold than someone who does work out often.

### Non-emergency care

If you're suffering from mild symptoms, such as stomachaches, rashes or flu symptoms during your vacation, save time by considering some of the following resources:

- **Virtual visits:** You can communicate with a medical professional by phone, tablet or computer. Prescription orders and visit summaries can also be provided to a local pharmacy.
- **24-Hour Nurse Line:** In some situations, symptoms of illness or injury can be addressed by phone with a 24-hour nurse line. This resource gives you access to free health guidance and recommendations for treatment. Call **1-800-775-2583** (TTY: **711**) to speak with a nurse.
- **Urgent care centers and retail health clinics:** Sprains, minor burns or allergic reactions can be addressed at an urgent care center in half the time of an emergency room. These walk-in facilities found across the country offer a wide range of care at convenient hours. To find a location near you, be sure to use the *Find a Doctor* tool on the Blue Cross mobile app.

### Emergency care

Your Blue Cross coverage travels with you wherever you go. Call 911 or go to the nearest hospital or emergency care center. Just make sure you have your Blue Cross member ID card on you. Outside the U.S., you have access to doctors and hospitals in more than 200 countries and territories around the world with the Blue Cross Blue Shield Global Core® program. If you're not sure where to go to get help outside the U.S., contact Blue Cross Global Core at **1-800-810-2583** (TTY: **711**).

## Understanding your plan: Prior authorization



### What is a prior authorization?

Your plan's list of covered medications is called a **formulary**. The formulary is designed to help you get the medication you need at the lowest possible cost. Prior authorization (PA) requires your doctor to tell Optum Rx why you are taking a medication to determine if it will be covered under your prescription benefit. Some medications must be reviewed as they may:

- Only be approved, or effective, for treating specific conditions.
- Cost more than other medications used to treat the same or similar conditions.

### How do I know if my medication requires a PA?

- Ask your provider to run a test claim using the tool called *PreCheck My Script* before sending your new prescription to the pharmacy.
- Call Optum Rx at the number on your member ID card.
- Sign into your Optum Rx account at [optumrx.com](https://optumrx.com) and select *Drug pricing and information* from the *Member tools* tab. Enter the drug name and dose in the search field. If the drug/dose you entered needs a prior authorization, you will see an alert below the drug name stating a PA is required.

### How does the PA process work?

If your doctor prescribes a medication that requires a PA, you, your pharmacist, or your doctor can begin the process by calling Optum Rx at the number on the back of your member ID card. Optum Rx will work with your doctor's office to get the information necessary for a PA review. Your doctor can also submit the PA request electronically.

- If the PA is **approved**, you may continue to fill your prescription using your pharmacy benefit.
- If the PA is **not approved**, you may still get the medication, but you must pay the full cost. Consult with your doctor for other possible treatment options.

### How do I check the expiration date of my prior authorization?

- Prior authorizations are generally only good for one year from the date it is approved.
- Call the number on the back of your Optum Rx ID card to verify the expiration date and request a renewal of the prior authorization.

### Questions?

- Call Optum Rx at the number on your member ID card.

## How to safely clean out your medicine cabinet

Optum Rx is committed to your health and safety. The most important thing you can do to make sure your treatment is safe and effective is to follow all instructions provided with your prescription. Use extra caution when handling opioid pain medications, which can be harmful or fatal if misused.

It is also an important aspect of health and safety to properly dispose of your medications or supplies. Unless specifically directed to on the medication label, avoid flushing or throwing medication in the garbage. It could find its way into the soil or water supply and pose an environmental hazard. You should follow disposal instructions on the medication label. You should also check the expiration dates on your medications. Expired medications should be discarded as they can become less effective over time, and in some cases, may even be harmful if too old.

There are many ways to properly dispose of medical waste. Optum Rx has a Deterra kit available upon request at no cost to dispose of pills, liquids, and patches in home. The U.S. Drug Enforcement Agency (DEA) is partnering with local law enforcement to host the National Prescription Drug Take Back Day on April 27, 2024. Visit the DEA's official Take Back Day website

at [www.dea.gov/takebackday](http://www.dea.gov/takebackday) and use the Collection Site Locator tool for proper disposal sites near you. Please check the DEA's official Take Back Day website prior to your visit, as dates are subject to change.

Don't recycle medical supplies. Sharps, which are medical devices such as syringes and needles, have a specific disposal process. Use your Sharps container to dispose of used needles or syringes. Never put any Sharps items into the household trash. Contact your doctor or pharmacist to learn how to dispose of your Sharps container.

Other types of used medical supplies also require careful disposal. Place the following items in a tightly closed plastic bag and then into a larger plastic garbage bag for disposal.

- Wound dressings.
- Sanitary and incontinence pads.
- Diapers.
- Paper towels used to clean up body fluids.
- Gloves used in patient care.

If you have questions about medical waste disposal or would like to request a Deterra kit, call Optum Rx Customer Service at **1-855-577-6517** (TTY: **711**).

## 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 money 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*
Dulera	Formoterol/Mometasone	Asthma	March 2024
Gattex	Teduglutide	Short bowel syndrome	March 2024
Teflaro	Ceftaroline	Pneumonia; Skin infections	March 2024
Lazanda	Fentanyl	Cancer related pain	October 2024
Rydapt	Midostaurin	Leukemia	October 2024

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



# Three reasons you should get an annual eye exam

The purpose of an eye exam is much more than just evaluating how well you can see; it is also to check the overall health of your eyes.

Let's discuss more about why you should receive your annual vision exam.



## Reason 1 Eye diseases and health concerns

Some diseases do not provide early warning signs. By the time people notice a difference in their vision, the disease may already be in an advanced stage. However, your eye doctor can detect signs of these diseases during a comprehensive vision exam.

- **90%** of blindness due to diabetes is preventable.
- **2.7 million** older adults have glaucoma.
- **7.7 million** have diabetic retinopathy.
- **2.1 million** have age-related macular degeneration.
- **24.4 million** have cataracts.

Additionally, other medical concerns could be detected during an eye exam. These include diabetes, high blood pressure, some cancers and high cholesterol.



## Reason 2 Vision problems

**Nearsightedness, farsightedness, and astigmatism** – These refractive errors can be corrected with prescription eyeglasses, contacts, or laser surgery.

**Amblyopia** – Looking in a mirror, your eyes may look normal, but during a vision exam the doctor may detect amblyopia, a condition where one or both eyes are misaligned, or one eye needs higher correction than the other.

**Focusing** – Adults who struggle to focus their eyes can experience problems seeing.

**Teaming** – For proper vision, both eyes must work together. If they don't, people may experience headaches and eyestrain.

Poor vision can have adverse effects, which include depression, increased car accidents, drug-related errors, and frequent falls. Vision changes that affect your sight and your safety are essential reasons to receive an annual eye exam.



## Reason 3 Changing eyecare technology

Vision technology is constantly changing and may correct conditions that were once considered untreatable.

A few years ago, someone with macular degeneration would have lost most or all their vision, but now sight-saving medications can be helpful to manage this condition. A cataract surgery patient who has worn glasses their entire life now has a choice of a high-tech lens implant, so they do not have to wear glasses.

If you were told previously that your condition was untreatable, technology may have changed that. A comprehensive eye exam will let you know.

From detecting various medical problems, to helping correct vision changes and awareness in evolving vision technology, eye exams can tell you a lot about your health. Schedule your yearly exam today!

## Should I be worried about the little cracks in my teeth?

Did you know the enamel of your teeth may have small, vertical cracks called “craze lines?”

They’re normal and common, often appearing as people age. Craze lines can be translucent, gray, yellow or brown.



There’s no need to be overly concerned about the appearance of craze lines, but they may increase the amount of visible staining on your teeth. That’s why they’re frequently more noticeable in people who drink dark beverages or use tobacco products.

Unlike cracked teeth, craze lines are merely surface cracks, so they usually don’t get worse over time. In addition, craze lines rarely require treatment to preserve the tooth and don’t cause pain, swelling or sensitivity.

Craze lines are commonly caused by:

- Everyday wear and tear.
- Teeth grinding or clenching (bruxism).
- Uneven bite.
- Nail biting.
- Chewing on ice or other hard objects.
- Gum disease.
- Teeth injury or trauma.

You may be able to keep craze lines from darkening by avoiding tobacco products and dark-colored beverages like coffee, red wine, cola and black tea. Make sure not to chew on ice and other hard items or use your teeth for anything other than chewing food, as you can worsen craze lines and damage teeth.

While craze lines are largely a harmless cosmetic concern, it’s still important to consult your dentist to find the cause and make sure they are not a more serious crack. If your craze lines are caused by bruxism or gum disease, your dentist can treat the underlying causes.

## 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 healthcare 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  
MPERS-Medicare Plus Group PPO  
Customer Service Inquiry Department  
P.O. Box 441790  
600 E. Lafayette Blvd.  
Detroit, MI 48226-1790

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

Website: [truhearing.com/mpsers](https://truhearing.com/mpsers)

### Delta Dental Plan of Michigan

For questions about your dental benefits, contact Delta Dental Plan of Michigan.

Call: 1-800-345-8756  
Monday through Friday  
8:30 a.m. to 8 p.m. Eastern time  
Automated service available 24/7

Website: [deltadentalmi.com/mpsers](https://deltadentalmi.com/mpsers)

### Optum Rx

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](https://optumrx.com)

### Optum® Specialty Pharmacy

For questions about specialty medications, contact Optum Specialty Pharmacy at:

Call: 1-855-427-4682

Customer service representatives are available 24 hours a day, seven days a week.

Website: [specialty.optumrx.com](https://specialty.optumrx.com)

### EyeMed Vision Care

For questions about your vision benefits, 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](https://eyemed.com/mpsers)

### Michigan Public School Employees' Retirement System

For information about your pension account and health insurance enrollment and eligibility, contact the Michigan 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](https://michigan.gov/orsschools)

For address and enrollment changes:

Website: [michigan.gov/orsmiaccount](https://michigan.gov/orsmiaccount)

Write: Michigan Office of Retirement Services  
P.O. Box 30171  
Lansing, MI 48909-7671

## Upcoming Pension Payment Dates

April 25, 2024 • May 24, 2024 • June 25, 2024

**IMPORTANT INFORMATION**  
**Michigan Public School Employees' Retirement System**

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

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## Best of Health

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