

Best of Health



NON-MEDICARE
SUMMER 2024

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

INSIDE

2 IMPORTANT INFORMATION
Updates

7 PRESCRIPTION COVERAGE
Optum Rx®

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



Keep your information up to date with the Social Security Administration

As you begin to receive materials from the Social Security Administration related to aging into Medicare at age 65, please review the information on your documents carefully. Keep in mind, the data that is on your documentation from the Social Security Administration is what will be reported to your insurance carriers when you become Medicare eligible. Data discrepancies may cause issues with healthcare or pharmacy services in the future if not corrected.

Once you become Medicare eligible, the Michigan Office of Retirement Services (ORS), Blue Cross Blue Shield of Michigan, and Optum Rx are unable to make updates to your personal information; all organizations must reflect the information on record at the Social Security Administration.

If you find a discrepancy with any of the data points below, please contact the Social Security Administration at **1-800-772-1213** (TTY: **1-800-325-0778**) to determine what is needed to resolve the discrepancy.

- First Name.
- Last Name.
- Date of Birth.
- Gender.
- Physical Address (cannot be a PO Box).
- Mailing Address.

Once the discrepancy is resolved with the Social Security Administration and the Centers for Medicare and Medicaid Services (CMS), the change will be reported to your insurance carriers and ORS so all parties will reflect accurate information.

Skin cancer: Shining light on the facts

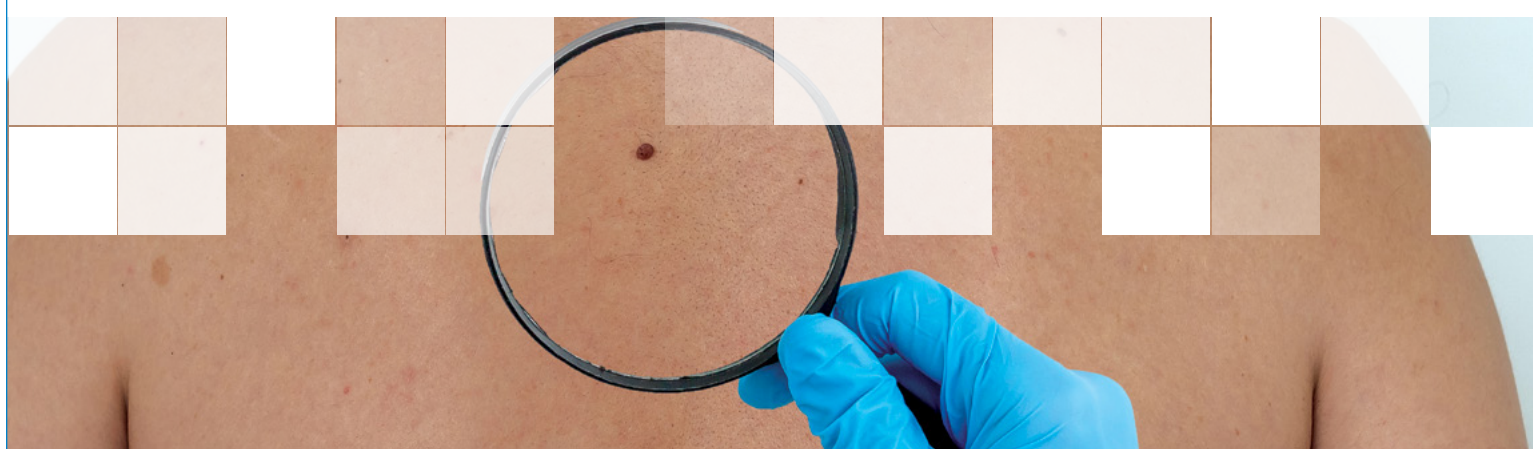
More people are diagnosed with skin cancer each year in the U.S. than all other cancers combined, according to the Skin Cancer Foundation. In fact, one in five Americans will be diagnosed in their lifetime. Statistics like these are why experts encourage preventive steps to keep your skin healthy and safe. But first, you need to know what you're dealing with.

There are different types of skin cancer, but all are most often caused by exposure to the sun's UV rays. Melanoma is the most serious form of skin cancer. Additionally, there are certain factors that can raise your risk for skin cancer. For instance, you have a higher risk if you have a family history of skin cancer, fair skin, blue or green eyes, blonde or red hair or a high number of moles on your skin.

The good news is that when detected early, skin cancer is treatable.

Having an annual routine physical by your primary care provider is the best way to track changes to your moles and skin, which is key to early detection. Keep an eye on your skin between visits. Check your skin and moles with the ABCDEFG rule:

A	B	C	D	E	F	G
Asymmetry: Mismatched sides	Border: Irregular or jagged edges	Color: Inconsistent/discoloration	Diameter: Larger than 6 mm or about the size of a pencil eraser	Evolving: Changes in size, shape or color	Firm: Feels firm or solid	Growing: Signs of change



Protecting yourself from the sun now can help prevent future damage.

Sources: MI Blues Perspectives; National Cancer Institute; Skin Cancer Foundation

Benefit spotlight: Annual routine physical and PCMH practices



You may think about seeing your doctor only when something goes wrong, but having a yearly routine physical exam helps maintain your health and detect health concerns early.

Annual routine physical

An annual routine physical is comprised of updating your health history, checking vital signs, a visual exam and a physical exam.

During your visit, your primary care provider will likely ask you about your current health, family history, past illnesses and surgeries, and chronic conditions to assess your health risk. Your primary care provider will look, feel and listen to your body to decide if any other tests might be needed. Based on your risk, the doctor may make recommendations for a healthy lifestyle.

How can I avoid extra charges?

If your healthcare provider recommends a test or procedure, ask if it's a preventive or diagnostic screening. You may have to pay coinsurance for these additional services. When a sign or symptom is discovered during an exam, all further testing and exams are considered diagnostic procedures and diagnostic out-of-pocket costs will apply. Refer to *Your Benefit Guide* to view a list of preventive services and screenings included in your medical plan at www.bcbsm.com/mpsers and click *Blue Preferred® PPO* under the *Medical Plans* tab.

What is PCMH and why is it important?

When you choose one of Blue Cross' Patient-Centered Medical Home doctors as your primary care provider, you choose a higher standard of care. That's because PCMH-designated doctors focus on preventing problems before they happen.

A patient-centered medical home is whole-body health care focused on you, the patient. It's a collaboration between you and your primary care provider. Your primary care provider leads a team of health care professionals committed to improving your overall health and helping you reach your health goals.

How do I find a PCMH doctor?

To search for a PCMH-designated doctor, log in to your Blue Cross online member account at www.bcbsm.com/mpsers or on the Blue Cross mobile app:

1. Click *Doctors + Hospitals*.
2. Select *Find a Doctor* from the list.
3. Click *Find [or View] a PCP*.
 - If you clicked *Find*, based on your location, a list of nearby doctors will appear. On the left side of the screen, scroll down to the *Quality* section to select the PCMH filter. After selecting, all the physicians near you that work in a PCMH-designated practice will appear on the right side of the screen.
 - If you clicked *View*, click on the physician's name to see if the profile has a small blue PCMH oval in the description.

Stay on your feet — tips for staying safe indoors and out

One out of five falls results in a serious injury. About one-third of all falls can be prevented — and that's why Blue Cross is on a mission to put the brakes on falls with prevention education. Whether you're at home or out and about, take these simple steps to be safer from falls.

1. Talk with your primary care provider.

Before you begin to attempt any of the fall-prevention tips, schedule a consultation with your primary care provider. Together, you and your doctor can put a plan in place based on your unique health situation. The National Council on Aging has a free online tool you can access to assess your risk of falls. Note, this doesn't replace the consult with your primary care provider: www.ncoa.org/tools/falls-free-checkup.*

2. Tidy up the floor.

It's easy to lose sight of cords, plugs, books, pet food bowls — any number of everyday items that are lurking and waiting to trip you up. Take time to assess the safety of the floor in your home.

3. Light up the walls.

Falls happen most often in the bedroom, during the night or going up and down stairs and steps. Place lighting along your routine path on the walls throughout the house. Use battery-operated stick-on lighting to make this an easy task and one that won't require another cord.

4. Bring it down.

If you keep any items you use often up high, bring them down to within your reach. Invest in a grabber tool. The less you reach for things, the safer you will be from the risk of losing balance and falling.

5. Staying on your feet and keeping it within reach in the bathroom.

There are simple, low-cost ways to make the bathroom much safer, such as installing shower grab bars and nonskid bathmats or having a shower chair nearby.

6. Take stock of the safety right outside your home.

Do you have steps? Are they sturdy? Are the handrails in good condition? If any of these items need attention to help you feel safer, it's best to enlist that help.

7. Wear safe shoes.

Be sure to wear the proper shoes when you're out of the house. Closed shoes with tread soles are best. Leave the open-back shoes or slippers for when you are in the house.

Certain exercises, such as tai chi and chair yoga have been proven to improve balance and mobility — in turn, lowering your risk for falls. Strength and balance exercises are the sweet spot for putting your body in condition to fight falls.

Sources: National Council on Aging

*Blue Cross Blue Shield of Michigan does not own or control this website.

Reconnect with old friends — and why you should be doing it more often

Maybe this has happened to you: You bump into an old friend you haven't seen in ages. Sure, you've kept up with each other on social media and maybe even exchanged holiday cards. But it's been a long time since you've enjoyed some face-to-face company. The brief, unexpected exchange instantly makes you feel better. There's an important reason for that, one that has big benefits for you and the other person as well. Rediscover the joy of friendship — and how to make it happen.

Social connections are important

The benefits of social connection were made obvious during the recent pandemic years when many people limited their interactions with others to protect their own health, and that of others. The first year of the pandemic saw reported cases of depression and anxiety spike by 25% worldwide, according to the World Health Organization. Social isolation was part of this.

The impact of reaching out

A recent study published by the American Psychological Association showed that people often underestimate how an unexpected connection can positively impact the person on the receiving end. It could be a text, email, phone call or just a note dropped in the mail. For most people on the receiving end, this connection is seen as a pleasant surprise that brings about feelings of affection and good memories. Hearing that their contact sparked this good reaction makes the sender feel good, too.

How to reconnect

- If you're unsure how to reconnect with old friends, one way might be to gather a few people you'd like to try this with first instead of trying to accomplish it with a long list of people at once. If you're ready to widen your circle, continue reaching out to old friends, a few at a time.
- Select people to contact that you were on good terms with during your friendship, and that you still interact with on social media or occasional letters or cards.
- Leave off your list the relationships that had a lot of drama or negative feelings. Stirring those up won't make either of you feel good.
- Reach out by email or give them a call if you have their numbers. If they don't pick up, leave short but friendly messages letting them know you were thinking about them.
- Mentally prepare yourself for someone not responding to you. Not everyone is in a place to try and rebuild old connections, and it's important not to take it personally.



Sources: American Psychological Association; World Health Organization

The article above was reprinted (and edited) with permission from A Healthier Michigan.



Vacation planning and more

As we plan for those summertime fun trips, we also must plan for our maintenance medications.

A list of things to keep in mind and prepare for when traveling in the U.S.

- Make a checklist of all your medication(s) early so you won't forget them.
- Get a list of all healthcare providers in the area where you will be staying. Use landmarks, zip codes and website tools to find in-network providers.
- Pack an adequate supply of medications. Refill medications right before your trip and request 90-day supplies for extended trips. In some cases, you may require an early refill of your medication(s) which requires an approval. See vacation override criteria.
- Research nearby pharmacies at the vacation destination in case of an emergency. To find a pharmacy while on vacation, use the Optum Rx network pharmacy search tool at www.optumrx.com or call Optum Rx customer service using the number on your member ID card for help.
- Carry a copy of your medical history. This is very important! Request a copy from your doctor's office in advance to allow them adequate time to process.
- Carry medical and pharmacy ID cards. You can also download paper print outs or use your mobile phone device for an electronic version.

Vacation override

A vacation override for early refills can be requested if you are traveling outside of the U.S. for longer than 90 days. You do have options, 90-day retail and 90-day mail order services are available prior to considering an override.

Overrides are reviewed and approved based on the criteria below.

- You do not have access to the Optum pharmacy network (out of the country).
- You are in a location that home delivery is unable to ship to (outside of the continental U.S. or U.S. territories).
- Your length of travel is beyond 90 days.
- If your medication is a specialty medication and limited to a 30-day supply, consideration will be provided for travel less than 90 days outside the U.S.

Vacation override request

When calling Optum Rx to request an override, you will need to provide your name, Optum Rx member ID number, travel destination, departure date and return date. Upon receiving all required information, a determination within 72 hours will be made. An override will not be granted if there is an option to fill within normal plan rules.

Questions? Call Optum Rx at the number on your pharmacy member ID card.

Shingles virus and what you need to know

Shingles is a viral infection caused by the varicella-zoster virus, the same virus that causes chickenpox. After you have had chickenpox, the virus remains dormant in your body. In some cases, it can reactivate later in life, causing shingles.

Shingles typically presents as a painful rash of blisters or scabs. It develops on one side of your body and can last from two to four weeks. Other symptoms may include itching, burning, fever and headache. You may also have tingling sensations and fatigue.

Your risk of developing shingles increases with age and if you have a weakened immune system. Vaccination is available to help prevent shingles. If an infection occurs, antiviral medications can help reduce the severity and duration of symptoms. If you start experiencing the symptoms of shingles, seek medical attention as soon as possible for a proper diagnosis and treatment.

Always consult with your primary care provider for personalized advice based on your medical history.

The shingles vaccination is covered by both your prescription drug plan, administered by Optum Rx and your medical plan, administered by Blue Cross Blue Shield of Michigan. Please refer to your vaccine guide for coverage information or call the insurance carriers using the numbers on the back of your membership ID cards if you have any questions.



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*
Isentress HD	Raltegravir	HIV Infection	April 2024
Radicava	Edaravone	ALS	May 2024
Vesicare LS	Solifenacin	Overactive bladder	June 2024
Pradaxa	Dabigatran	Blood clots / Stroke prevention	December 2024
Qsymia	Phentermine / Topiramate	Obesity	December 2024
Tysabri	Natalizumab	Multiple Sclerosis	December 2024

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

Get the perfect fit: Find the right lenses for your sun protection needs

If you wear eyeglasses, you might want to consider using prescription sunglasses. Providing convenience, comfort, and protection, they can enhance your time outside.

There are many options when it comes to finding a pair that won't break the bank. How you spend your time outdoors can help you determine what type of prescription sunglasses will best fit your needs.

Sporty and active?

Polycarbonate lenses are lightweight and shatterproof. These lenses are ideal if you have an active lifestyle.

Style guru?

High-index lenses bend light more efficiently, meaning light travels faster through these lenses than traditional lenses. High-index lenses can offer the same degree of visual correction using less material, which results in thinner lenses and less weight.

Practical and polished?

Optical lenses are ground and polished glass for distortion-free vision and are extremely durable and scratch resistant. These lenses can be more expensive and can break upon impact.

Casual and cool?

Acrylic lenses are your go-to for inexpensive sunglasses, and a good choice for casual or fashion sunglasses. Prescription sunglasses are more stylish, durable and affordable than before.

Let's talk Transitions® lens!

Transitions lenses are made with technology designed to automatically adjust to light. The lenses are equipped with light-sensitive photochromic dyes that immediately start to darken when exposed to the sun's ultraviolet rays. Once out of the sun, the lenses fade back to clear.

Transitions lenses have been created to block UVA & UVB rays, protect against blue light and help reduce glare, eye fatigue and strain. Transitions technology is available in a variety of shades to style colors (such as gray, brown, amethyst, or emerald), and a range of finishes, including shatterproof polycarbonate and polarization. These lenses bring a unique light management solution, that are well equipped to manage all types and intensities of light exposure.

Transitions lenses help you stay on the move by eliminating the shadow-to-light (and light-to-shadow) shuffle. Transitions lenses can be made without prescriptions (called plano lenses). Ask your eye professional if Transitions lenses could assist your lifestyle and visual needs at your next comprehensive vision exam.





Stay hydrated, stay healthy

Staying hydrated is vital to your oral and overall health. Not only does water keep every system in your body functioning properly, but it also is the best drink for your teeth — especially fluoridated tap water.

Reusable water bottles are popular because they're eco-friendly, stylish and help you stay hydrated on the go. Yet, studies have found that reusable water bottles can have 14 times more bacteria than your pet's water bowl.

Don't let your water bottle prevent a healthy smile.

A dirty water bottle means a dirty mouth. As you drink, bacteria from your saliva will find a home inside your bottle and vice versa. Keeping your water bottle clean is the key to eliminating bacteria buildup. These five tips ensure your water bottle is clean and safe:

1. Wash your reusable water bottle daily.

The dirty truth is that most of us are not washing our reusable water bottles enough. Researchers surveyed 1,000 people and found that a quarter were washing their water bottles a few times per week and more than 10% were only cleaning them a few times per month. Just like brushing your teeth twice a day, cleaning your water bottle should be a daily habit.

2. Thoroughly dry your water bottle after cleaning.

Wipe your bottle down immediately after hand washing. If using a dishwasher, turn on the dry cycle. A dry bottle prevents the growth of unwanted germs and bacteria.

3. Consider rotating reusable water bottles.

If washing your water bottle daily feels overwhelming, try a rotation method instead. Use multiple water bottles and rotate them each day. This way, you'll always have a clean one ready to go.

4. Don't share with others.

Some things are not meant to be shared—personal items like your toothbrush, utensils and water bottle included. Sharing these items can pass harmful bacteria and even viruses from one person to another.

5. Choose a squeeze-top water bottle.

Research has shown that spout-top and screw-top water bottles tend to harbor the most germs. That's why you should opt for a water bottle with a squeeze top when you can. Squeeze-top bottles have a tenth of the bacteria when compared to other bottles.

Using these five tips will keep bacteria at bay. Stay healthy, stay hydrated!

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
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.

Website: 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

Optum Rx

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

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

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

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

For address and enrollment changes:

Website: michigan.gov/orsmiacount

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

Upcoming Pension Payment Dates

July 25, 2024 • August 23, 2024 • September 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

PRESORTED
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, MI 48226

Editor: Marciá M. Alexander

©Copyright 2023 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 and Budget reserve the right to change the plan. For more detailed information about benefit provisions, contact the applicable plan administrator. Your routine hearing care benefit is brought to you through an arrangement between Blue Cross and TruHearing. TruHearing is an independent company that provides hearing services. TruHearing does not provide Blue Cross branded products and services.

