

Best of Health



NON-MEDICARE
WINTER 2024/2025

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

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View healthcare plan information online

It's not too late to learn more about your 2025 retirement system healthcare plan. If you missed this year's online healthcare plan seminar or would like to reference the materials again, resources continue to be available online.

- To watch recorded presentations from each insurance carrier, visit the Michigan Office of Retirement Services' YouTube channel at youtube.com/@michiganors.
- To view coverage documents and other helpful plan resources, visit each insurance carrier's website dedicated to public school retirees. Refer to Page 15 for website information.

If you cannot access plan information online and have questions about your coverage, the insurance carriers are available to assist by phone. Refer to Page 15 for each carrier's contact information.

Update your mailing address with miAccount

If you temporarily reside outside Michigan during the cold winter months, please make sure to update your mailing address with ORS. Keeping your mailing address up to date with ORS ensures that we send annual tax documents to the correct address so you can receive them timely. We also share your updated address with your insurance carriers, so they can send you the information you need about your healthcare coverage.

miAccount allows you to manage both your physical and mailing address. Your physical address is where you reside for most of the year. Your mailing address is the location you'd like to receive your mail. For example, you do not need to update your physical address in Michigan if you are temporarily residing in Florida for a few months of the year. Just update your mailing address to reflect your temporary residence in Florida and leave your physical address in Michigan.

To update your mailing address, follow these steps:

1. Log in to MiLogin to access miAccount at michigan.gov/orsmiaccount.
2. Click *Update Address & Phone*.
3. Click *Edit*.



2025 retirement system medical plan updates

Starting Jan. 1, 2025, your retirement system medical plan is introducing the following benefit changes:

- 1. Your annual deductible will be applied before coinsurance.** This change will not cost you more and may result in you paying less over the course of the year.
- 2. Your emergency room copayment will be \$140 per visit.** Remember that you pay this copay after your deductible and coinsurance maximum amounts are met for the year. Until your deductible and coinsurance maximum are met for the year, you will pay the annual deductible and 10% coinsurance for emergency room visits. The copay is waived if you're admitted to the hospital within 72 hours.

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.

Did you miss the Blue Cross Fall 2024 Online Retiree Healthcare Plan Seminar presentation?

Don't worry. The presentation and presentation materials are available 24/7 at bcbsm.com/mpsers/for-members/webinars.

Prepare for 2025 by understanding your annual documents

You can use these resources to better understand your retirement system's medical plan costs, covered benefits and other available programs to help you maximize your plan.

Resource Guide — A guide to help you get started with your plan and become familiar with Blue Cross programs and services available to you.

Summary of Benefits — An easy-to-read summary that explains your coverage and out-of-pocket costs.

Vaccine Guide — A guide that explains your medical and prescription drug plan vaccine coverage and out-of-pocket costs.

Your Member Benefit Guide — A handbook that provides details of what the retirement system Blue Preferred PPO® plan covers, how your plan works, how much you pay and in-depth information on benefit services and procedures.

Review these documents by visiting bcbsm.com/mpsers and clicking *Blue Preferred® PPO* under the *Medical Plans* tab.

Manage your medical plan online and understand how your plan works

Your Blue Cross member account can help you understand your plan, how it works and what it covers.

Using your member account

Here's an example: Terri strains her knee while running. Her primary care provider recommends physical therapy twice a week for roughly two months to strengthen the ligaments surrounding her knee.*

Terri asks herself:

Does my medical plan include physical therapy?

Terri checks her *2025 Non-Medicare Blue Preferred® PPO Summary of Benefits* to verify physical therapy is a benefit covered under her medical plan.

How close am I to reaching my deductible?

Terri's deductible is \$800 because she fully participates in the LivingWell program. Her Blue Cross online member account shows she needs to pay \$50 to meet the deductible. Once Terri meets her deductible, the retirement system will begin to pay its portion of covered services, but Terri is still responsible for paying her coinsurance until she meets her annual coinsurance maximum of \$900.

How do I find a provider?

Terri's primary care provider recommends a physical therapist who's close to Terri's home. Before making an appointment, Terri uses the Find a Doctor tool to learn more details about the physical therapist and confirm they are in network and accepting new patients. Terri schedules an appointment and brings a copy of her treatment plan to the appointment.

*This is an example scenario and not actual medical advice.

Register for an online member account today using one of the following options:

- Go to bcbsm.com/register.
- Download the BCBSM mobile app at bcbsm.com/app.
- Text REGISTER to **222764**.**

If you need help registering for your account, call Blue Cross' Web Support Help Line at **1-888-417-3479** (TTY: **711**), from 8 a.m. to 8 p.m. Eastern time, Monday through Friday.

**Message and data rates may apply. Visit bcbsm.com for our *Terms and Conditions of Use and Privacy Practices*.



Reconnection starts with recognizing hearing loss

Are you finding yourself asking others to repeat themselves more frequently? Have you started wondering if you're missing out on the moments you love most? If either of these experiences resonate with you, it might be time to explore hearing aids.

All relationships start with good communication. Just the simple act of saying and hearing, "I love you," means you must be able to hear and be heard. Good communication builds trust, empathy and even self-awareness. How are you responding to the people you care about? Are you pulling away from situations where you'd normally be sharing stories and filling the room with laughter? Are loud rooms too noisy or conversations too confusing to be your true self? Are you starting to wonder if you're losing your hearing?

Hearing loss is often gradual and many don't even realize they have it. And for one reason or another, once they notice they have hearing loss, many delay getting treated — even though it's fairly simple to get your hearing checked.

There's no better time to ask yourself if hearing loss may be affecting you or someone you love. If you're wondering if you should wait to get a hearing exam, just know that 97% of people with hearing aids agreed that they improved their quality of life and 68% wish they had gotten them sooner.¹ Many wait years to get started, missing out on meaningful memories and relationships. However, because of your health plan, addressing hearing loss is easier than you may think.

As a member of the health plan for Michigan public school retirees, you have access to hearing care and aids through TruHearing®. Your retirement system medical plan covers a routine hearing exam and up to two TruHearing Premium or Advanced hearing aids every 36 months.

Don't miss another moment

Hearing aids could easily change your life and the lives of those you love for the better — from mental well-being to a better social life. Don't you think it's time to see if you can get back the sounds you miss most?

Get started by calling TruHearing at **1-855-205-6305 (TTY:711)**, from 8 a.m. to 8 p.m., Monday through Friday, to learn more or to schedule a hearing exam with a provider near you.

¹EuroTrak 2020 ehima.com/wp-content/uploads/2020/07/EuroTrak-Trends-2009-2020-June-2020.pdf

Routine hearing care services and hearing aids are only covered when you call TruHearing and follow the directions you're given. Your routine hearing care benefits are not subject to the annual deductible. Copays for routine hearing exams and hearing aids aren't included in the annual coinsurance maximum.



Move your way to a happier you: The power of exercise for mental health

Sometimes bad feelings do more than creep into the edges of our lives — sometimes they stay for a while. Maybe you don't know why you feel that way, but you do know you're not motivated to get off your couch.

Anyone can have anxiety or feel depressed occasionally. More than 40 million adults in the United States have an anxiety disorder, making it the most common mental health issue in the country.

As we age, staying motivated to exercise regularly can sometimes be a challenge. Research has shown that physical activity has a positive effect on the brain. Aerobic exercise can be a good nonprescription way to prevent and treat anxiety, according to Harvard Medical School.

Why does exercise make you feel better?

There's been a lot of research into the science behind why exercise makes people feel happier, calmer and less anxious. Here are a few of the highlights:

- When your heart rate goes up during any cardio exercise, your brain chemistry changes. Feel-good endorphins and serotonin are released.
- Exercise releases tension from your muscles.
- When you exercise, you are focused on your movements. Your thoughts are not stuck on whatever was making you anxious.



Which exercises are best to fight off anxiety and depression?

There's no one-size-fits-all answer to this one. The best mix of exercises to make you feel better — and keep you on an even keel — will depend on how you answer the remaining questions below.

Which exercises can you do year-round?

Select cardio and strength training exercises that you can do year-round, even if it's just a brisk walk.

Which workouts are convenient?

You might love logging miles on an indoor track, but if you can only make it to the gym once or twice a week, you'll need to add more types of workouts to your list. Try walking in your neighborhood with a neighbor or streaming an indoor cardio workout series that you can do from home.

Can you move it outside?

Outdoor workouts can have even more of a calming effect on people, which is important for those trying to lower their anxiety. If one of your workouts is something you can move outdoors, then add more fresh air into your exercise routine.

Whatever type of exercise you choose, just remember physical activity has a positive effect on the brain. Before beginning any exercise program, it's important to consult a physician about your current state of health and any problems that could arise.



Update to your 2025 retirement system prescription drug plan

Effective Jan. 1, 2025, a copay card solution will be implemented for copay cards used on medications dispensed through Optum Rx Home Delivery. To more accurately reflect true out-of-pocket costs, members will receive credit toward their out-of-pocket maximum for the amount of a drug cost that they actually pay out of pocket.

Cold and flu: Ways to lower your risk through healthy habits

Cold and flu season is upon us. One of the best ways to reduce the risk of coming down with the flu is to get vaccinated. Seasonal flu vaccines help protect against the most common viruses expected during the upcoming season.

Listed below are other preventive measures you can take to help you and your family remain healthy:

- Practice good hygiene. Wash your hands, cover coughs and sneezes, and avoid touching your eyes, nose and mouth.
- Avoid close contact with people who are sick and keep your distance from others when you are sick — remaining home until 24 hours have passed without a fever and symptoms are getting better.
- Practice healthy habits such as eating a balanced diet with lots of fruits and vegetables, getting eight to nine hours of sleep per night, managing your stress and being physically active.

By staying educated and implementing these preventive measures, you can reduce the risk of contracting the flu, common cold and other respiratory infections.



Medication management: Strategies for wellness success

Winter health is about staying proactive. This is an important time to ensure that you are refilling your medications on time to avoid running out. Making sure you have your medications is essential for maintaining your health and well-being as explained below.

- Continuing to receive and take your prescribed medications ensures that you are maintaining consistent treatment which can help to avoid health complications and prevent emergencies.
- Managing your health conditions appropriately can help limit the effects of a cold or flu.

Inclement weather, snow, ice and cold temperatures can limit your ability to leave your home. Having an adequate supply of your medications will be important if you can't venture out easily. Consider using home delivery services to streamline refills and receive your medications in a timely manner. You may sign up for home delivery online or by phone.

Your health, our priority: 90-day supplies made easy

You can get a 90-day supply of medication through Optum Rx Home Delivery as well as local retail pharmacies.

Sign up online

Visit optumrx.com and follow the simple step-by-step instructions to sign up. Be sure to have your Optum Rx member ID card and medication bottle(s) on hand.

Once enrolled, you can:

- Manage your medication online.
- Fill new prescriptions.
- Transfer prescriptions to home delivery.
- Set up text message reminders to help you follow your medication schedule.

By phone

Call the number on the back of your Optum Rx member ID card. It's helpful to have your member ID card and medication bottle(s) available. The representative can contact your doctor directly if you need a new prescription.



Winter wellness: The importance of emergency preparedness

Winter can bring unexpected emergency situations such as being snowed in, power outages and extreme cold. As you approach the winter months, you should take time to review and update your emergency preparedness kit and contact list to ensure everything is in good condition and working order. It's also the time to check and replace any supplies that have passed their expiration date. Keep your kit in a location that is cool, dry and easy to access.

Emergency preparedness kit checklist

An emergency preparedness kit helps to ensure your safety during unforeseen situations. You should include the following in your kit:

- First aid materials such as bandages, antiseptic solutions, pain relievers and at least a seven-day supply of prescribed medications.
- Flashlights, batteries, chargers and a multi-purpose tool or scissors.
- Nonperishable food.
- Water.
- An up-to-date emergency contact list. Have multiple copies around the house for easy access. Ensure that all family members are aware of where the lists are located.
- Copies of personal documents such as medication lists, medical information and personal identification.



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*
Brilinta	Ticagrelor	Stroke prevention	May 2025
Fycompa	Perampanel	Seizure disorders	May 2025
Prolia	Denosumab	Osteoporosis	May 2025
Entresto	Sacubitril/Valsartan	Heart failure	September 2025
Edurant	Rilpivirine	HIV infection	October 2025

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



See clearly: Don't let glaucoma steal your sight

Glaucoma is a group of eye diseases that develops when the nerve fibers in the optic nerve and retina become damaged from increased fluid pressure in the eyes. This condition can lead to irreversible vision loss.

More than 3 million people in the United States have glaucoma. The National Eye Institute projects this number will reach 4.2 million by 2030, which is a 58% increase.

If glaucoma is detected and treated early, its progression can be slowed or stopped. However, people with glaucoma don't always display symptoms. That's why it's important to know if you're at risk.

Anyone can get glaucoma, but if you fall into one or more of the risk categories listed below, it's particularly important to receive a comprehensive eye exam that includes dilating your pupils every year.

Advanced age

The older you are, the more likely you are to develop glaucoma.

Ethnicity

Glaucoma is six to eight times more prevalent in African Americans, Asian Americans and Hispanics than in other ethnic groups.

Family history

The most common type of glaucoma, primary open-angle glaucoma, is known to be hereditary. Doctors estimate that individuals with a sibling who has glaucoma have approximately 10 times the risk of developing it themselves.



High intraocular pressure

Those with abnormally high pressure within the eye are at higher risk for glaucoma.

Steroid use

The extended use of corticosteroids (steroids) may raise your risk of getting glaucoma, as the medication may increase intraocular pressure.

Eye injuries

Blunt trauma to the eye can cause traumatic glaucoma and those who have suffered an eye injury are potentially at risk for developing secondary open-angle glaucoma.

Diabetes

Having diabetes can increase your risk of glaucoma.

Even if you don't fall into any of these categories, it's important to have an annual eye exam. And if you do, make sure you notify your doctor of your higher risk for glaucoma in person during your vision visit or by filling out pre-exam paperwork.



Update to your 2025 retirement system dental plan

Effective Jan. 1, 2025, interim caries arresting medicament will be a covered benefit. This medicament is a non-restorative medication used on teeth to slow or stop the progression of small cavities. It is also used as an alternative to traditional fillings for patients with behavioral or cognitive disabilities or for tooth sensitivity.

Periodontitis — A critical health concern

Periodontitis is a serious gum infection that damages the soft tissue and destroys the bone supporting your teeth, leading to tooth loss. Often stemming from untreated gingivitis, this condition is caused by plaque — a sticky film of bacteria that forms on your teeth. Over time, the plaque hardens into tartar, causing inflammation of the gums.

There are four stages of periodontitis, starting with mild symptoms like red, swollen gums that bleed easily when brushing or flossing. Without proper treatment, it progresses to gum recession, where the gums begin pulling away from the teeth, leading to bone loss, loose teeth, and even tooth loss in the most severe cases. Aside from poor oral hygiene, factors like smoking, diabetes, genetic predisposition, hormonal changes and even stress can increase the risk of developing periodontitis.

Maintaining good oral hygiene is crucial for preventing periodontitis. Regular brushing and flossing help remove plaque from teeth and along the gum line. Professional cleanings are necessary to remove tartar. While daily habits can significantly reduce your chances of developing gum disease, once periodontitis has developed, it requires professional treatment to stop further damage.

Treatments for this condition are scaling and root-planing, where a dentist cleans below the gum line and smooths the tooth root to prevent further buildup of bacteria. Also, antibiotics or surgical interventions such as flap surgery, bone grafting or guided tissue regeneration may be used to restore lost tissue.

Untreated periodontitis can lead to more than just oral health problems. Studies show that periodontitis is linked to serious health issues like cardiovascular disease, diabetes and respiratory infections. Inflammation that is caused by gum disease is not confined to your mouth. It can enter your bloodstream, spread throughout your body and contribute to systemic health issues such as heart disease and stroke.

Taking preventive measures is key. Regular dental checkups and proper brushing and flossing routines are essential in preventing gum disease. For those already experiencing symptoms, seeking prompt professional care can prevent long-term complications and preserve your oral health.



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 Optum Rx Prescription Plan at:

Call: 1-866-288-5209
Customer service representatives are available 24 hours a day, seven days a week.

Website: optumrx.com/enroll/mpser

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/orsmiaccount

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

Upcoming Pension Payment Dates

Jan. 24, 2025 • Feb. 25, 2025 • March 25, 2025

IMPORTANT INFORMATION
Michigan Public School Employees' Retirement System

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