

# Best of Health



MEDICARE  
WINTER 2016/2017

Information about the Michigan Public School Employees Retirement System health plan

## INSIDE

**2** IMPORTANT INFORMATION  
Updates

**7** VISION COVERAGE  
BlueVision<sup>SM</sup>

**10** DENTAL COVERAGE  
Delta Dental

MEDICAL COVERAGE  
Blue Cross Blue Shield of Michigan **4**

PRESCRIPTION COVERAGE  
OptumRx<sup>®</sup> **8**

GENERAL INFORMATION  
How to reach us **11**

# A new look



**MICHIGAN OFFICE OF RETIREMENT SERVICES**  
*Big Plans. Small Steps.*

## for the Office of Retirement Services

As part of its new comprehensive plan to improve customer service, the Office of Retirement Services has updated its branding. The new ORS brand, including the revamped logo and tagline, reinforces that ORS is a trusted partner that helps members navigate the journey to retirement success.

Over the next year, ORS materials will be updated to include the new logo and colors. The conversion will happen in a fiscally responsible manner, and ORS is building in time for people to adjust to the change.

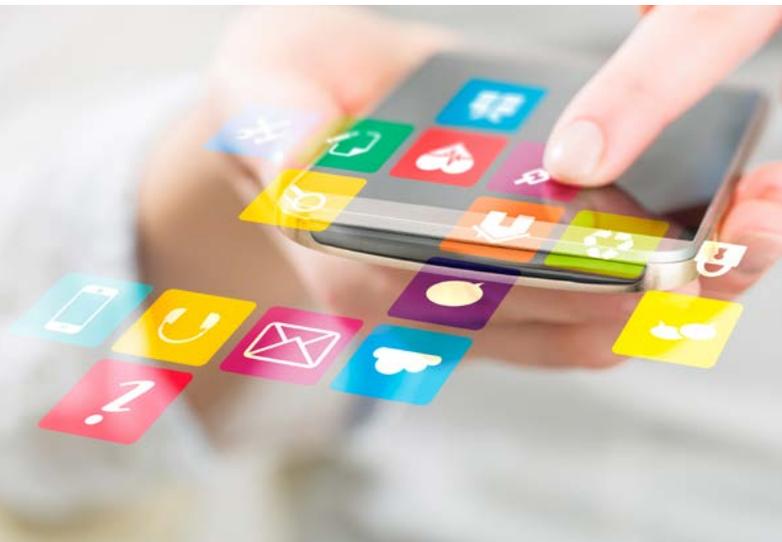


At ORS we have big plans, and we're taking the small steps needed to make them a reality. And our plan is focused on you, our retirees. We want to make your experience as a retiree served by ORS the best it can be.



*-ORS Director Kerrie Vanden Bosch*

To learn more about ORS' new brand, go to [michigan.gov/ors](http://michigan.gov/ors), click on the YouTube link on the right, and check out the video titled ORS Brand Story.



ORS' websites and social media pages have already been updated with the fresh look and feel. Follow ORS on Facebook and Twitter to stay up to date.



**Facebook - MichiganORS**



**Twitter - @MichiganORS**

# Update your information with the Office of Retirement Services

The Office of Retirement Services is the central hub for all of the insurance vendors who provide you health care coverage. Because of this, it is important to update your information with the ORS when there are changes, whether you were recently married or have a new phone number. You can make updates via miAccount at [michigan.gov/orsmiaccount](http://michigan.gov/orsmiaccount).

## Thousands attend member education seminars

This fall, nearly 10,000 Michigan Public School Employees Retirement System members attended seminars hosted by the Office of Retirement Services in Michigan, Florida and Arizona. Designed to help members stay informed and understand each component of their 2017 retirement system health care plan, each seminar featured interactive presentations from Blue Cross Blue Shield of Michigan, BlueVision, Delta Dental and OptumRx, followed by a question-and-answer session.

Hundreds of members also visited the Member Learning Center, which made its debut this year. Members had the opportunity to speak with customer service representatives from ORS and each of its health care partners. The Member Learning Center featured live demonstrations of online tools and wellness programs available to Michigan Public School Employees Retirement System members.

Here's what some members  
had to say:

“Very helpful information! Representatives were very helpful and patient.”

“Your presenters were great, informative, and interesting with great senses of humor.”



# Important updates

## to your 2017 retirement system medical plan

The following updates to your retirement system medical coverage, administered by Blue Cross Blue Shield of Michigan, will be effective Jan. 1, 2017.

	2016	2017
<b>Annual deductible</b>	\$700	\$800*
<b>Annual coinsurance maximum</b>	\$850	\$900

\*Medicare members are automatically enrolled in the LivingWell program and have an \$800 deductible in 2017, compared with \$1,000 for members not on Medicare who don't enroll in LivingWell.



## Your feedback matters

**You said,**

*"I can never remember my coinsurance, copay, and deductible."*

BCBSM created a wallet card with easy access to your plan information.

**You said,**

*"I want help when I need it, where I need it."*

BCBSM designed a mobile app so you can locate providers and facilities whenever or where ever you need them.

**You said,**

*"I need help understanding my plan in plain language."*

BCBSM developed an easy-to-understand Resource Guide that helps you make the most of your plan.

Thank you for being a valued Blue Cross Blue Shield member. We look forward to giving you more tools to help you understand your plan and make the most of your medical coverage.

# Gratitude and good health:

## Is there a connection?

“There is always, always, always something to be thankful for.”  
-Unknown

Many of us grew up being taught to look at life in a positive light. Now, researchers have found tangible reasons optimism — and gratitude — are beneficial in everyday life. Robert Emmons, PhD, a psychology professor at the University of California, Davis, has been exploring the connections between gratitude and health. The findings are eye-opening. According to Emmons, gratitude has many benefits. It's connected to high HDL (good cholesterol) levels, lower LDL (bad cholesterol) levels, better-quality sleep, better immune function, lower blood pressure (both at rest and under stress), reduced risk of lifetime depression and even more.

“Research has shown that grateful people engage in more exercise, have better dietary behaviors, are less likely to smoke and abuse alcohol, and have higher rates of medication adherence,” Emmons says.

Think quality over quantity. Get as detailed as you want about whatever sparks your gratitude, no matter how small you may think it is. The biggest, most rewarding gifts can come in the smallest packages.

### How to tap into your gratitude

The easiest way to count your blessings is to grab a pen and paper (or pencil, crayon, marker — whatever you have within reach) and start jotting it down. There's no correct way to write it out. You can write whole sentences of gratitude, or get it all down in bits and phrases — just start writing.

Once you get into the swing of jotting down what makes you grateful, you can optimize your writing moments by trying new angles to your approach:

For example, journaling a few times a week may fit into your schedule more easily than journaling daily. It may be helpful to focus on a specific thought as you journal or write down whatever thoughts of gratitude that come to you.



<sup>1</sup>Hart, J., MD. (2013). Practicing Gratitude Linked to Better Health. Focus on Alternative and Complementary Therapies, 18(1). Web. 14 Dec. 2015.

# Get your health goals in focus with preventive care

A new year is a good time to get your health goals in focus and schedule those doctor's appointments. It's also a good time to review the types of preventive care that your plan covers, before you head to the doctor's office.

## Welcome to Medicare Preventive visit

During your first 12 months in the Medicare Advantage plan, your plan covers a Welcome to Medicare preventive visit. The visit includes a review of your health, education and counseling about the preventive services you need, and referrals for other care if needed. When you make your appointment, let your doctor's office know you're scheduling a "Welcome to Medicare" preventive visit.

## Annual wellness visit

If you've been a Medicare member for more than 12 months, your plan pays for an annual wellness visit once each year. During this visit, your doctor will discuss your health with you, measure your weight and height, and help you develop a preventive care plan. There is no out of pocket cost for an annual wellness visit. But, keep in mind that an annual wellness visit is not the same as a routine physical or checkup, which is not covered by your plan.

**Important Tip:** Additional services provided by your doctor during your Welcome to Medicare preventive visit or annual wellness visit may not be covered at 100 percent. Ask your doctor if services will be covered, before you receive them. If you have questions about covered services, check your *Evidence of Coverage* at [bcbsm.com/mpsers](https://www.bcbsm.com/mpsers).

## Preventive services covered at 100 percent

Your plan covers 25 preventive services in full, including:

- Flu and pneumonia vaccines
- Mammograms and colorectal cancer screenings
- Pap smear and pelvic exam
- Bone mass measurement
- Hepatitis B shot
- Smoking and tobacco cessation counseling

For a complete list of covered services, check your *Evidence of Coverage* at [bcbsm.com/mpsers](https://www.bcbsm.com/mpsers).



# Four resolutions to be and see your best in 2017

Each year, millions of people start the year with New Year's resolutions often focused on improving their personal wellness in some way. Popular resolutions include saving money, losing weight or quitting smoking, but our vision health is often overlooked.

This year, resolve to be and see your best with these four resolutions:

## 1. Revise your meal plan.



Protect your vision with nutrients that can help prevent cataracts and macular degeneration. Add these eye-healthy foods to your shopping list: dark, leafy greens, grapes and eggs, which have lutein and zeaxanthin; fatty fish such as salmon or tuna, as well as nuts for omega-p3 fatty acids; green bell peppers, broccoli or oranges for vitamin C; carrots, sweet potatoes or spinach for vitamin A; almonds, or peanut butter for vitamin E; and poultry, red meat and whole grains for zinc.

## 2. Rethink your screen time.



Nearly one-third of adults spend more than nine hours a day using a digital device, and one-fourth of children use one for more than three hours a day. Researchers are exploring the effect of the harmful blue light from these devices on our eyes; potential symptoms include eyestrain, blurry vision, headaches, sleep deficiency and age-related macular degeneration.

## 3. Quit smoking.



You likely know that smoking and secondhand smoke harm your autoimmune system, heart, blood, bones and lungs; it also significantly affects your vision. Smoking can increase your risk for cataracts, glaucoma, diabetic retinopathy, macular degeneration and dry eye. Talk to your doctor about smoking cessation programs and how to quit for good.

## 4. Schedule your comprehensive eye exam.



This routine visit gives you and your optometrist a chance to keep tabs on what's happening in your body — your eye doctor can detect signs of serious health conditions, such as diabetes or high cholesterol, before the damage appears elsewhere in the body. Your vision plan covers a routine eye exam once every 24 months.

To learn more about these topics and other tips to help you maintain healthy vision, visit [vsp.com](http://vsp.com) and then click *Eye Health* at the top of the page.

The content of this article is for general informational awareness purposes only. Please consult your eye care doctor or physician for actual advice.

# What you need to know about the OptumRx Prior Authorization Program

OptumRx® is committed to maximizing the value of your prescription drug benefit and lowering prescription costs. One of the ways that we meet that goal is through the Prior Authorization Program.

Prior authorization means that you must obtain approval for certain medications to be covered by your plan. This step ensures safe and effective use of select prescription medications and can also help keep costs lower. Some medications have a higher possibility of overuse and may be prescribed outside of clinical dosing guidelines. Sometimes, there are also specific dosages that should be used based on medical guidelines. Before you fill a prescription at the pharmacy, the medication must be approved by OptumRx, along with help from your doctor. We will contact your doctor to get the information needed to determine coverage for your medication.

A team of independent, licensed doctors, pharmacists and other medical experts review and discuss the latest medical guidelines and research to determine which medications are included in the Prior Authorization Program. Your pharmacist will let you know when you pick up your prescription if your medication requires a prior authorization. Visit the member website or call the Customer Service phone number on the back of your OptumRx member ID card for more information.

## Drug safety and disposal tips from OptumRx

The most important thing you can do to make sure your treatment is safe and effective is to follow the instructions on the label. Ask your doctor or pharmacist if your medication should be taken with food or on an empty stomach. Are there any foods, drinks or other medications to avoid during this treatment? Take note of any side effects or new symptoms and tell your doctor. If your treatment plan is complicated, ask your OptumRx patient care coordinator for help setting up a system. A daily log or calendar can help you keep track of time, amount, type and dosage of each medication you take.



Disposing of these medications correctly is an important step to keeping you, and those around you, safe. Unless specifically directed to on the medication label, throwing them in the garbage or flushing them can present an environmental hazard, medications can find their way into soil and our water supply. Follow disposal instructions on the medication label or patient information that comes with the medication. Many pharmacies have drug-recycling programs. If your local pharmacy doesn't take back medications, ask the pharmacist for a suggestion on where to dispose of your unused medication.

There are specific government rules about disposing of used medical supplies, including sharps and other biohazard materials. You'll receive a sharps puncture-resistant container to dispose of all used needles, razorblades, syringes or broken glass (from a medication bottle, for example). Never put sharps into the household trash, and never recycle medical supplies. Contact your doctor, pharmacist or local waste management company to learn how to dispose of your sharps container. When your sharps container is three-fourths full, call OptumRx and they can ask for a fresh container to be delivered on your next order.

OptumRx is an independent company that provides pharmacy benefit management services for the Michigan Public School Employees Retirement System.

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### Reminder: Use BriovaRx for your specialty pharmacy needs

Beginning Jan. 1, 2017, use BriovaRx™ for quality assurance and cost savings on specialty medications.

- Call toll-free at 1-855-4BRIOVA (1-855-427-4682) to enroll. Patient care coordinators will guide you through the process. They are ready to help.
- BriovaRx customer service hours are 8:30 a.m. to 10 p.m., weekdays, Eastern time. A clinician is available 24/7 in case of an emergency.



## Resolve to focus on your oral health in 2017

The new year brings a new opportunity to focus on your oral health. Your first priority: schedule a dental appointment.

Your Michigan Public School Employees Retirement System dental plan covers cleanings and exams twice a year. The plan will pay up to \$1,100 per year for covered services for each person covered under the plan, and this annual maximum amount resets each year on Jan. 1.

Be sure to take full advantage of your dental benefits to help you take the best possible care of your oral health and overall health.

Dentists can detect more than 120 signs and symptoms of non-dental diseases by examining your mouth, head and neck. Plus, more than 90 percent of systemic diseases have oral manifestations, so your dentist could help detect if something else is wrong in the rest of your body.

In between dental visits, take note of any changes in your mouth or neck that could indicate oral disease. New lumps and sores that don't heal within two weeks, difficulty swallowing or numbness anywhere in your mouth are all points to discuss immediately with your dentist.

In addition to regular dental visits, maintaining proper oral hygiene is vital.

**Remember the basics.** The oral health habits you probably learned as a child still apply today and every day. Brush twice a day for two minutes each time, and floss and use a fluoride mouthwash daily.

**Replace your toothbrush every three to four months.** Worn bristles don't clean as effectively as new ones. And if you get sick, replace your toothbrush right away so you don't carry over your cold or flu germs.

**Don't share germs.** Store your toothbrush away from others so airborne bacteria don't travel from one toothbrush to another in the bathroom. Use your own tube of toothpaste (try travel sizes when you're sick) so you can avoid cross-contamination of germs from toothpaste tubes. And don't share drinking cups — each person should have his or her own cup.



## 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, durable medical equipment and supplies, or participating providers in Michigan:

Call: 1-800-422-9146  
TTY: 711  
Weekdays, 8:30 a.m. to 5 p.m. EST

Write: Blue Cross Blue Shield of Michigan –  
Attention: MPSERS  
600 E. Lafayette Blvd., Dept. X521  
Detroit, MI 48226-2998

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)

### 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, 7 days a week.

Website: [mycatamaranrx.com](http://mycatamaranrx.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., EST

Website: [briovarx.com](http://briovarx.com)

### BlueVision

For questions about vision benefits services, contact VSP.

Call: 1-877-478-7558  
Monday through Friday,  
8 a.m. to 11 p.m. EST  
Saturday, 10 a.m. to 11 p.m. EST  
Sunday, 10 a.m. to 10 p.m. EST

For vision ID cards, call Blue Cross Blue Shield of Michigan at 1-800-422-9146.

TTY: 711  
Weekdays, 8:30 a.m. to 5 p.m. EST

Website: [bcbsm.com/mpsers](http://bcbsm.com/mpsers) under *Vision Plan*

### Delta Dental Plan of Michigan

Call: 1-800-345-8756

Customer service representatives available weekdays, 8:30 a.m. to 8 p.m. EST. Automated service seven days a week, 24 hours a day.

Website: [deltadentalmi.com](http://deltadentalmi.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  
Weekdays, 8:30 a.m. to 5 p.m., EST

Website: [michigan.gov/orsschools](http://michigan.gov/orsschools)

For address and membership changes:

Website: [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount)

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

## Upcoming Pension Payment Dates

February 24, 2017 • March 24, 2017 • April 25, 2017

**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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**Editor:** Christine Paul

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**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.

Medicare



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