

# Best of Health



MEDICARE  
SPRING 2017

Information about the Michigan Public School Employees Retirement System health plan

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## Coming Soon: 2017 Verification of Coverage survey

The 2017 Verification of Coverage survey will be mailed to all contract holders in May. If you are the contract holder of your health plan, you must complete this form for yourself and anyone else covered by your retirement system health plan. You must respond to the survey, even if you don't have other coverage. If you do not respond to the survey, your retirement system medical plan and prescription drug coverage will be canceled.

The Verification of Coverage survey asks you to identify any other health coverage you or your dependents might have in addition to your retirement system coverage.

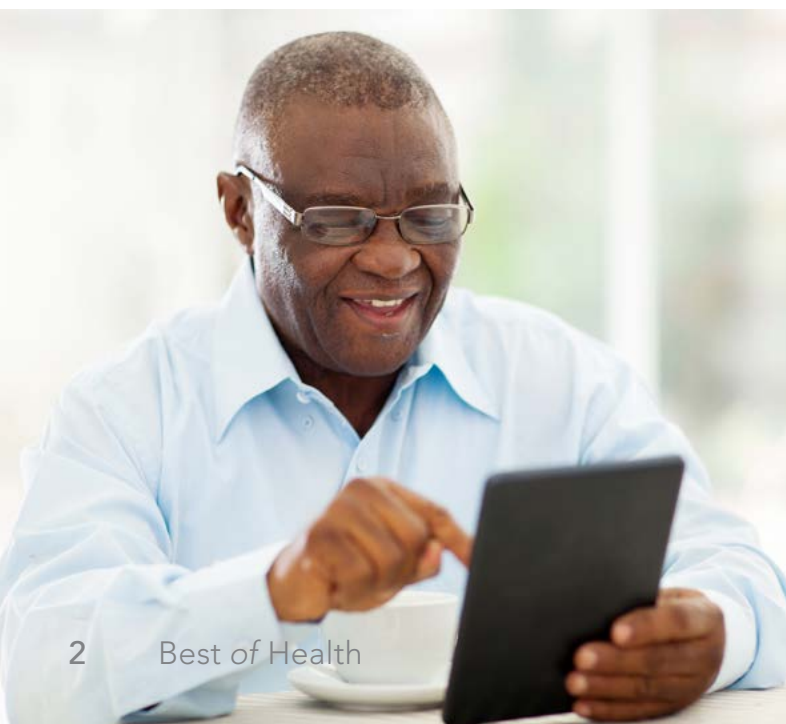
The information is used to coordinate your coverage with your other plans. This coordination ensures that you are using all of your coverage in the right combination and that each of your health plans shares the cost of your health care appropriately.

### Questions about the Verification of Coverage survey?

Check out the Verification of Coverage webcast at [bcbsm.com/mpsers](http://bcbsm.com/mpsers).

You can find the webcast by clicking on the *For Members* tab, then clicking *Webinars*.

## Keeping you informed: The Affordable Care Act and you



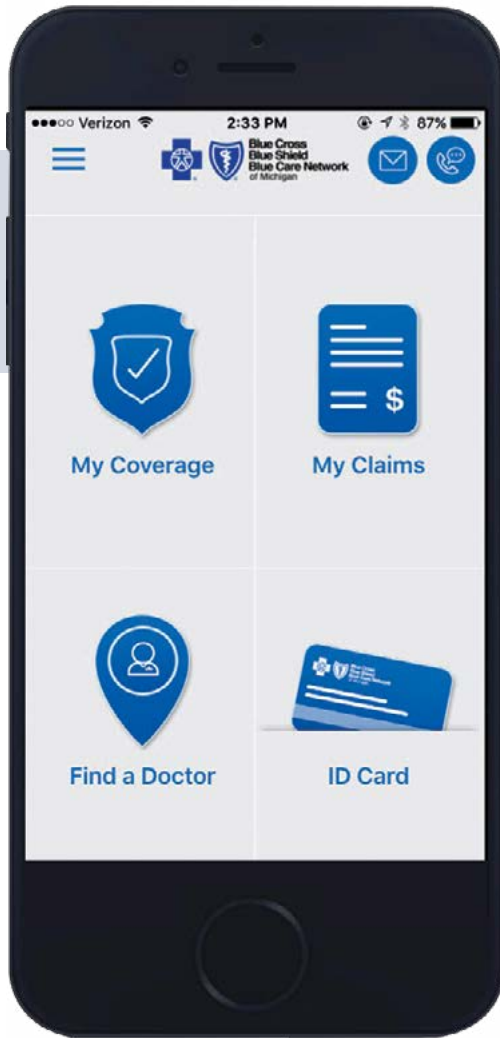
### A Message from the Office of Retirement Services

Keeping your health plan sustainable in the current health care environment is a serious responsibility. Health care experts from the Office of Retirement Services and our partner organizations are constantly working on your behalf to closely monitor state and federal laws that could impact your health care coverage. While no changes have been made to the Affordable Care Act yet, we will continue to keep an eye out for new developments. If anything happens that could affect your retiree health care coverage, we will let you know.

# Access your medical plan anytime, anywhere with the BCBSM mobile app

Keep your medical plan close with the Blue Cross Blue Shield of Michigan mobile app. Your medical benefits information stays with you wherever you go.

Blue Cross Blue Shield of Michigan developed a mobile app to put our services at your fingertips and help you get answers to your medical insurance-related questions on the go. Everything you need is in one place, including easy access to your membership ID card, cost-share information and knowing where you stand with your out-of-pocket costs. Follow the instructions below to download the app today.



## 1. Download the app.

If you have an iPhone, go to the App Store on your phone. Search "BCBSM," then press the "Get" icon to install the app.

If you're an Android user, go to the Google™ Play Store on your phone. Search "BCBSM," then select the icon to install.

## 2. Create an account.

Once you've downloaded and opened the app, click *Register* in the bottom right corner of the screen.

## 3. Log in and go.

Enter your username and password to log in. For iPhone users, you can turn on fingerprint recognition with Touch ID in your iPhone's settings.

## 4. Share it.

Teach your friends and family how to download the app on their devices.

## Your virtual ID card is always on hand

One of the most popular features of the mobile app is the virtual ID card. If you're at the doctor's office without your Blue Cross member ID card, just log in to the app, pull it up and present it to the office staff.

# Get up to speed on durable medical equipment

Sometimes, when you're managing a health condition or recovering from a recent surgery, you need special equipment to help you maintain your quality of life. This equipment is called durable medical equipment (DME).

## What is durable medical equipment?

DME is reusable equipment that your doctor has deemed medically necessary to help you manage a medical condition, illness or injury. Some examples of DME are hospital beds, wheelchairs, crutches, oxygen equipment, walkers and diabetic supplies, such as glucose monitors, lancets and test strips.

## How do I get DME?

Your doctor will determine if your health condition requires DME, and what equipment is right for you. Just like medications, your doctor must write a prescription for the equipment you need.

## How do I find a DME provider?

Visit [bcbsm.com](http://bcbsm.com).

1. Select *Find a Doctor* then click *Get Started*.
2. Open the drop-down menu under "Choose a health plan," select *Employer Group Plans*, then choose *Medicare Plus Blue (PPO)*.
3. Enter your desired location, and type "Durable Medical Equipment."
4. Click *Search* to see a list of providers that match your criteria.

For help locating a provider, call Blue Cross Customer Service at 1-800-422-9146, weekdays, 8:30 a.m. to 5 p.m., Eastern time.

Check your medical plan's *Evidence of Coverage* to learn more about your coverage for durable medical equipment. You can also find information about your coverage in *Your 2017 Benefit Guide* available at [bcbsm.com/mpsers](http://bcbsm.com/mpsers).

## What do I pay out of pocket for DME?

The table below shows your in-network and out-of-network coverage for DME and medical supplies. You'll have the lowest out-of-pocket expense when you choose in-network providers.

### Durable medical equipment and supplies, prosthetics and orthotics

In-network	Out-of-network
10% coinsurance plus deductible	30% coinsurance plus deductible

## Consider the convenience of an authorized representative

Have you ever needed to help a spouse or parent get information about their medical coverage? Or, have you ever needed someone to make a call to Blue Cross Blue Shield of Michigan on your behalf? Blue Cross Blue Shield of Michigan follows strict policies to protect your personal health information. That's why we'll never discuss your information with anyone besides you, unless you designate an authorized representative.

An authorized representative is someone you assign to help communicate with Blue Cross Blue Shield of Michigan regarding your medical plan. This means Blue Cross has your permission to discuss your protected health information with a person you choose to represent you. This person could be a spouse, other family member, friend or caregiver.

Your authorized representative may contact Blue Cross on your behalf with inquiries regarding things such as your *Explanation of Benefits* statements or claims. However, your authorized representative can't make decisions regarding your care or treatment or make changes to your medical plan.

To designate an authorized representative, you must complete the *Member Consent for Release of Protected Health Information* form and submit it to Blue Cross. Here's how to access the form:

1. Visit [bcbsm.com](http://bcbsm.com).
2. Type "Member Consent for Release of Protected Health Information" in the search bar at the top of the page.
3. A link to the *Member Consent for Release of Protected Health Information* form will appear at the top of your search results. Click the link to open the form.

(Note: You'll have to print, complete and return the form to Blue Cross.)

The form requires your desired representative's name and relationship to you. You may specify what information Blue Cross may share with your representative as well as a date you'd like the permission to expire. Mail or fax your completed form to:

**Mail:** Blue Cross Blue Shield of Michigan  
MC X425  
600 E Lafayette Blvd  
Detroit, MI 48226

**Fax:** 1-866-894-3101

If you have questions, contact Blue Cross Customer Service at 1-800-422-9146, weekdays, 8:30 a.m. to 5 p.m., Eastern time.



## Five foods that help eyesight

With more than 21 million Americans suffering from some type of functional vision problem, going the extra mile to maintain your vision health is now more important than ever. While some problems aren't preventable, you can greatly improve your overall vision health and promote adequate eye functioning by simply maintaining a healthy diet. Promote healthy eyes with these five great foods:



### 1. Leafy greens

Greens like kale, spinach and collards are high in antioxidants lutein and zeaxanthin that work to protect and maintain healthy cells. Because they are so rich in minerals and vitamin A, they help to protect your eyes from the inside by filtering harmful blue waves.



### 2. Fish

Salmon, tuna, sardines, mackerel and other cold-water fish are extremely rich in omega-3 fatty acids, which protects your eyes from things like excessive dryness, macular degeneration and cataracts. If seafood isn't on the menu, consider using fish oil or supplements with black currant seed oil or flax seed oil – all offer a great supply of healthy omega-3s.



### 3. Apricots

As one of the best sources of beta-carotene and lycopene available, apricots help resist damage to the cells and tissues like the eye's lens. Our bodies break down beta-carotenes into Vitamin A – one of the eye's best defenses. Fruits such as oranges, grapefruits, lemons and berries are high in Vitamin C, which helps reduce the risk of cataracts and macular degeneration.



### 4. Nuts

Nuts, such as walnuts, almonds and especially pistachios, contain significant amounts of lutein and zeaxanthin and are also high in vitamin E. These nuts contain mono and polyunsaturated fats that help boost carotenoid absorption and lutein levels.



### 5. Sweet potatoes

A one-cup serving of sweet potatoes contains enough vitamin A to fulfill daily requirements. High on the eye-health list, sweet potatoes are rich in vitamins C and A and act as great internal protection for your eyes.

With a balanced diet full of beneficial vitamins and minerals, you can protect your retinas, prevent cataracts and macular degeneration and ensure your eyes are properly moisturized and healthy. If you're not able to eat some of these valuable foods, talk to your doctor about taking food supplements that can provide you with the right substances.

## Choose water first for a healthy smile

Reach for water to quench your thirst. It's good for your overall health and is the best choice for your oral health, too.

Added sugar in beverages such as soda pop, fruit drinks, flavored water and sweetened tea and coffee can lead to tooth decay and other health issues in people of all ages. Further, the sugar in sugar-sweetened beverages (SSBs) feeds the bacteria that produce acid in your mouth, which attacks and dissolves tooth enamel.

Think about this: a typical 20-ounce soda pop or juice/fruit drink contains 15 to 18 teaspoons of sugar—as much as in three candy bars!

Choose water first and, when you want something a little different once in a while, consider these variations:

- Freeze 100 percent fruit juice in an ice cube tray and then add one frozen cube to a glass of water.
- Add a small splash of 100 percent fruit juice to plain water.
- Add zest to your water by adding a fresh fruit slice or cucumber slices and fresh mint.

### Learn more about your dental plan online

Did you know that you can get information about your Delta Dental plan online? Check out the new website at [www.deltadentalmi.com/mpsers](http://www.deltadentalmi.com/mpsers).

You'll find plan documents, provider information, frequently asked questions, oral health information and links to various Delta Dental resources.

## Delta Dental celebrates National Reading Month with book giveaway

We know how important education is to our public school retirees, so, in honor of National Reading Month, we're excited to announce that Delta Dental's storybook giveaway is back by popular demand.

Delta Dental will send an age appropriate children's oral health storybook to the first 500 Michigan Public School Employees Retirement System members who send a request. Requests can be made by mail or email and should include the following information:

- Name and Address  
*Note: Must be a street address.*
- Age range of the children the book is intended for: 0-2 • 3-5 • 6-8 • 9-12

### Mail

Renee Beckwith  
Delta Dental of Michigan  
P.O. Box 30416  
Lansing, MI 48909

### E-mail

[rbeckwith@deltadentalmi.com](mailto:rbeckwith@deltadentalmi.com)  
Use subject line: "Books for Kids"



# Understanding your formulary:

## Using preferred medications

OptumRx manages your pharmacy benefit and strives to help you manage your medication costs. Your plan's formulary provides a summary of the drugs covered by your plan. Using your formulary can help you and your doctor make informed decisions about the medications that offer the appropriate treatment and save you money.

The formulary breaks drugs into tiers representing different cost levels (how much you pay when you fill a prescription).

**Preferred medications** are your lowest-cost options. They include many popular generic medications. Generic medications contain the same active ingredients (what makes the medication work) as brand-name medications and are usually less expensive.

**Non-preferred medications** are placed into higher tiers and can cost you more. Many non-preferred medications have lower cost preferred options available that are just as clinically effective and safe.

	<b>30-day fill</b> Retail 30-day supply	<b>90-day fill</b> Home delivery or in-network 90-day retail pharmacy
<b>Preferred drugs</b>	20% \$10 min/\$40 max	20% \$25 min/\$100 max
<b>Non-preferred drugs</b>	40% \$10 min/no max	40% \$25 min/no max

- Your prescription plan encourages the use of preferred medications that offer a lower coinsurance or cost share.
- OptumRx encourages you to discuss treatment options with your doctor.





## Keeping allergy symptoms at bay

For many people, mild spring weather and allergy symptoms go hand in hand. So, what are allergies? And what can you do to control them? Read on for some allergy basics and ways to minimize or avoid those unpleasant symptoms this spring.

### What are allergies?<sup>1</sup>

Normally, your body protects itself from foreign things that may cause harm. Allergies happen when your body reacts to something that may not bother other people.

### How do you know if you have allergies?<sup>2</sup>

Note your symptoms and how often they occur. Then discuss with your doctor. You may be referred to an allergy specialist who could give you a skin test to find out what you're allergic to.

### What are the symptoms?<sup>1,2</sup>

Allergy symptoms can show up once you come into contact with an allergen. Some symptoms may include clogged ears, puffy eyes, itchy eyes, nose, throat or skin, in addition to coughing, headaches and watery eyes.

### What causes allergies?<sup>1,2,3,4</sup>

Allergens may cause the body to release chemicals that result in allergy symptoms. Following are some types of common allergens and tips to avoid them:

Allergens	Description	Consider these tips
<b>Pets</b>	<ul style="list-style-type: none"> <li>Usually caused by pet saliva, urine and dander</li> <li>Can develop over time</li> </ul>	<ul style="list-style-type: none"> <li>Bathe pets often</li> <li>Use an air filter to decrease pet dander</li> <li>Keep pets outside</li> </ul>
<b>Dust mites</b>	<ul style="list-style-type: none"> <li>Small bugs that are almost invisible:                             <ul style="list-style-type: none"> <li>Found in dust</li> <li>Live in bedding, mattresses, upholstered furniture and carpets</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Wash bedding in hot water</li> <li>Use dust-proof covers on mattresses, box springs and pillows</li> <li>Replace heating and cooling filters regularly</li> <li>Dust with a damp cloth</li> </ul>
<b>Pollen</b>	<ul style="list-style-type: none"> <li>Found in trees, grass, weeds and flowers</li> <li>You can't see pollen, but it's in the air</li> </ul>	<ul style="list-style-type: none"> <li>Stay indoors in the morning</li> <li>Use air conditioning during warmer months instead of opening windows</li> </ul>

### Can medication help control allergies?

Prescription and non-prescription medications can help relieve allergy symptoms. Talk with your doctor to find the best option for you. Many effective non-prescription medications are available over-the-counter.

<sup>1</sup> Allergy. MedlinePlus website. <http://www.nlm.nih.gov/medlineplus/allergy.html>.

<sup>2</sup> Allergic Rhinitis. PubMed Health website. <http://www.ncbi.nlm.nih.gov/pubmedhealth/PMH0001816/> Updated May 10, 2014.

<sup>3</sup> Allergic Rhinitis Prevention. FamilyDoctor website. <http://familydoctor.org/familydoctor/en/diseases-conditions/allergic-rhinitis/prevention.html>.

<sup>4</sup> Allergens and Irritants. National Institute of Environmental Health Sciences — National Institutes of Health website. <http://www.niehs.nih.gov/health/topics/conditions/asthma/allergens/index.cfm>. Updated May 22, 2014.

## New in 2017:

### Save money on specialty medications with BriovaRx

Choose BriovaRx for your specialty medications\* and save money.

	BriovaRx Pharmacy	Non-BriovaRx Pharmacy
<b>Preferred specialty medication</b>	20% \$10 min / \$40 max	40% \$10 min / no max
<b>Non-preferred specialty medications</b>	40% \$10 min / no max	40% \$10 min / no max

\*Specialty medications are prescription medications that require special handling, administration or monitoring.

If you use a specialty medication, get started with BriovaRx today:

**Call 1-855-4BRIOVA (1-855-427-4682) or visit [briovarx.com/newpatient](http://briovarx.com/newpatient).**

## Rx update

The patents on some brand-name drugs have expired or are set to expire, which means members will be able to save by using the generic equivalents. Any drug that was available on the formulary in its brand-name form will continue on the formulary 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*
Aloprim	Allopurinol	Certain cancers	Now available
Cafergot	Ergotamine/ caffeine	Abort or prevent vascular headache	Now available
Doribax	Doripenem	Complicated intra-abdominal infections and urinary tract infections	Now available
Emend	Aprepitant	Prevention of cancer chemotherapy and postoperative nausea and vomiting	Now available
EpiPen	Epinephrine	Life threatening allergic reactions	Now available
Latisse	Bimatoprost	Hypotrichosis of the eyelashes	Now available
Nitropress	Sodium Nitroprusside	Hypertensive crises, hypotension control to reduce bleeding during surgery and acute congestive heart failure	Now available
Zetia	Ezetimibe	Primary hyperlipidemia, homozygous familial hypercholesterolemia and homozygous sitosterolemia	Now available

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

## 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., Eastern time. 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: [michigan.gov/orsmiaccount](http://michigan.gov/orsmiaccount)

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

## Upcoming Pension Payment Dates

April 25, 2017 • May 25, 2017 • June 23, 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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**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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