

Best of Health

MEDICARE
Spring 2016



Information about the Michigan Public School Employees Retirement System health plan

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Coming soon: 2016 Verification of Coverage survey

The 2016 Verification of Coverage survey will be mailed to all contract holders in May. If you are the retiree, 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 do not have other coverage. **If you do not respond, your retirement system medical and prescription coverage will be canceled.**



What is the Verification of Coverage survey?

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 you provide is used to coordinate your coverage with other plans. This coordination helps to ensure that you are using all of your coverage in the right combination and that each of your health plans share the cost of your health care appropriately.

Keep your eyes open in May for your Verification of Coverage survey in the mail.

Questions about the Verification of Coverage survey?

Check out the Verification of Coverage webcast at bcbsm.com/mpsers. You can find the webcast by clicking on the *For Members* tab, then clicking *Webinars*.

Update your information in miAccount

The Office of Retirement Services is the central hub for each of the insurance vendors who provide your coverage. That's why it's important to keep your information up to date with the retirement system, whether you got a new phone number or moved out of state.

Log into miAccount at michigan.gov/orsmiaccount to:

- Update your name or contact information
- Add or remove a dependent
- Apply for a different insurance provider



Colorectal cancer: Four facts you need to know

Did you know colorectal cancer is the fourth most common cancer in the United States and the second leading cause of death from cancer? Or that colorectal cancer doesn't always show signs or symptoms? The month of March was Colorectal Cancer Awareness Month, but it's always a great time to learn the facts of this preventable disease.



MYTH

Having a polyp means I have cancer.

FACT: A polyp is an abnormal growth that can turn into cancer. Polyps can be found and removed before progressing into colorectal cancer.

MYTH

Colorectal cancer is fatal.

FACT:

Colorectal cancer is curable if it is diagnosed in the early stages. According to the American Cancer Society, 87 percent of patients with colorectal cancer live at least five years after they've been diagnosed.

MYTH

Colorectal cancer screening is not covered under my health plan.

FACT: Your retirement system medical plan covers several methods of colorectal cancer screening, including screening colonoscopies, flexible sigmoidoscopies, fecal occult blood tests and screening barium enemas. Screenings are covered by your plan at 100 percent.

If a polyp is found and removed during a colonoscopy, your retirement system medical plan pays 90 percent of the approved amount and you pay 10 percent coinsurance plus the annual deductible.

MYTH

Screening is only necessary for individuals who have symptoms.

FACT: Early stages of colorectal cancer often show no symptoms. It's important to get regular screenings to detect cancer. Regular screenings are recommended for men and women age 50 and over. Individuals who are at high risk because they have a personal or family history of colorectal cancer or polyps may need to get screened before age 50. Ask your doctor about when you should begin screening.

For more information regarding your coverage for colorectal cancer screening, check your *2016 Retirement System Benefit Guide and Evidence of Coverage* at bcbsm.com/mpsers.

Exercise your way to healthier eyes

It's no secret that exercise is the best way to get in shape and avoid serious health conditions, but you may be surprised to learn that you can actually exercise your way to healthy eyes too.

Like your heart, brain, and lungs, your eyes are affected by how you care for your body. Regular exercise can help prevent eye conditions linked to obesity and being out of shape.

- **Glaucoma** causes damage to the optic nerve. Simply walking two or three times a week can help lower pressure on the optic nerve.
- **Diabetic retinopathy** can lead to blindness unless a regimen of the right diet and exercise is followed.
- **Age-related macular degeneration** is a leading cause of vision loss in Americans 60 years of age and older. Lowering blood pressure through a good diet and exercise may help slow the progress of macular degeneration.

See the benefits of exercise



Studies show that exercise decreases pressure in your eyes, both right after exercise and over longer periods of time in those who exercise regularly.

Keep it fun. Mix up your fitness routine with combinations of strength and cardio. If you don't feel motivated to

get moving, perhaps head outside for a walk around the neighborhood, do some gardening, or go for a bike ride — all are great ways to get some exercise.

If it's too cold for outdoors, try an exercise DVD. Or, check your local recreation center for different indoor activities. Combining fitness with yearly checkups will increase your defense against serious health conditions.

Along with your new exercise routine, make it a routine to get a regular eye exam.

If you are a BlueVision member, your vision plan covers routine eye exams once every 24 months. You can use the *Find a Doctor* tool on bcbsm.com to locate a VSP Advantage provider:

- Visit bcbsm.com and click *Find a Doctor*
- Click *Get started*
- Click *Pharmacy, dental and vision*
- Select *VSP Advantage*



Delta Dental celebrates oral health and reading with book giveaway

As a Michigan Public School Employees Retirement System retiree, you know how important strong reading skills are for students' success. But did you know that a child's oral health can also affect a child's success in school?

Oral health and education are connected in many ways. In fact, children miss 51 million hours of school per year nationwide due to oral health issues. This means children with dental problems are missing important lessons, especially in the early grades when reading skills are taught.

Reading to your grandchildren or to other children you know can set them on a life-long love of reading. The Reading Foundation says that even just 20 minutes of reading aloud each day with young children strengthens relationships and encourages important skills such as listening and language. In honor of National Reading Month in March, Delta Dental employees visited classrooms to read to students. The employees and students loved the experience.

To help you celebrate reading and oral health year-round, Delta Dental will send a children's oral health storybook to the first 500 Michigan

Public School Employees Retirement System members to send us a request.

How to request a storybook

You can send your storybook request to Delta Dental by mail or by e-mail. Your request should include the following information:

- Name
- Address
(Please note that storybooks will be delivered by UPS, so be sure to send us your street address and not a P.O. Box.)
- Age range of the children the book is intended for 0-2, 3-5, 6-8, and 9-12

Mail

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

E-mail

rbeckwith@deltadentalmi.com
Use the subject line: "Books for Kids"



We hope you'll help us promote our equation for healthy bodies and minds with the children in your life. It's simple: **2 x 2 + 20 =** brush your teeth twice a day for two minutes each time, and read for 20 minutes each day.

Why is OptumRx calling me?

As your prescription medication coverage provider, OptumRx is always looking for ways to help you manage your health. As part of this commitment, OptumRx may call you to offer information to help you understand your medications and get the most value from your prescription coverage. These calls are to ensure you are informed and can get the most from your prescription benefits.

If you use OptumRx Home Delivery to fill your maintenance medications by mail, you may receive a call to let you know it's time for a refill, that your prescriptions have shipped, or if a prescription will be delayed. If you take a specialty medication through BriovaRx, OptumRx's specialty pharmacy, you will receive a call when it's time to refill your medication.

OptumRx may also reach out to you as part of the OptumRx Therapy Management or Medication Adherence programs*, which connect you with a pharmacist to help make sure that you are taking the most effective medications as directed by your doctor. In these one-on-one consultations, you can discuss medical concerns and ask questions.

Remember, OptumRx is here to help answer your questions. Just call member services at 1-855-577-6517. Customer service representatives are available 24 hours a day, seven days a week.

**To opt-out of the Therapy Management or Medication Adherence programs, call 1-866-352-5305.*



Rx update

The patents on some brand-name prescription medications have expired or are set to expire, which means members will be able to save by using the generic equivalents. Any medication 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 medications.

Brand name	Generic name	Indication/Use	Generic availability*
Crestor	Rosuvastatin	High cholesterol	May 2016
Enablex	Darifenacin	Overactive bladder	Now Available
Exelon Patch	Rivastigmine	Alzheimer's disease	Now available
Gleevec	Imatinib Mesylate	Leukemia	Now Available
Nuvigil	Armodafinil	Narcolepsy; obstructive sleep apnea	June 2016
Patanol 0.1%	Olopatadine	Allergic conjunctivitis	Now available
Voltaren Gel	Diclofenac Sodium	Pain relief; arthritis	Now available
Xenazine	Tetrabenazine	Huntington's disease chorea	Now available

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



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

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

OptumRx (formerly Catamaran)

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

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

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 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

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

For address and membership changes:

Website: www.michigan.gov/orsmiaccount

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

Upcoming Pension Payment Dates

April 25, 2016 • May 25, 2016 • June 24, 2016

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

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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.

