

# State of Michigan Retirees For Your Benefit

provides a variety of timely information related to your health care benefits and needs



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## Urgent care center network provides care when you need it

*(For non Medicare-eligible retirees)*

Recent studies show patients sometime seek emergency room care for an illness or injury when other settings might be more appropriate and cost-effective. To take care of your needs in a more appropriate location, Blue Cross Blue Shield of Michigan has developed an urgent care center network for the treatment of non-emergency conditions.

Visiting a participating urgent care center for nonemergent conditions can save you time and may lower your out-of-pocket expenses when compared to a visit to the emergency room.

**Urgent care center network** continued on pg 2



**Urgent care center network** continued from pg 1

If you use an urgent care center, please consider the following — there are two types of centers:

Hospital-owned, attached urgent care center	Freestanding or hospital-owned, unattached urgent care center
<b>Provider is considered in-network*</b>	
A hospital-owned urgent care center that’s physically attached to the hospital is considered in-network if that hospital participates with BCBSM and bills your visit as an urgent care visit.	A freestanding urgent care center or a hospital-owned urgent care center that’s not physically attached to the hospital is considered in-network if the urgent care center participates with BCBSM.

\*Participating urgent care centers are listed in the BCBSM urgent care center directory available online at [bcbsm.com](http://bcbsm.com).

**Save costs by using a participating urgent care center**

Compare your out-of-pocket expenses:

	Blue-participating hospital-owned with <u>attached</u> urgent care center	Blue-participating freestanding or hospital-owned with <u>unattached</u> urgent care center	Non-Blue urgent care center (Urgent care centers not listed on <a href="http://bcbsm.com">bcbsm.com</a> )	Hospital emergency room*
<b>Non Medicare-eligible retirees</b>	\$15 copay (no deductible)	\$15 copay (no deductible)	90% after deductible	Covered 100% (\$50 copay if not admitted)
		\$15 copay (no deductible)		

\*Covered for medical emergency or accidental injury only. (Network participation doesn’t apply for ER services.)

For more information on the urgent care network visit [bcbsm.com](http://bcbsm.com).

## Health Coach Hot Line is there when you need them

Wouldn't it be nice to be able to call a health care expert in the middle of the night to ask a question about your backache? Or maybe it's after your physician's office has closed and you forgot if you're supposed to take your medicine with food or on an empty stomach? Well, you have a source right at your fingertips. With BlueHealthConnection's® 24-Hour Health Coach Hot Line, you're connected.

### 24-Hour Health Coach Hot Line provides one-on-one health care

BlueHealthConnection's Health Coach Hot Line is your connection to a registered nurse health coach. You can call a nurse health coach 24 hours a day, seven days a week. Plus, the nurse line is part of the State Health Plan PPO, so there's no cost to you. So, whether your call is about treating a cold, understanding a medical test or getting information about a surgical option, you'll get the useful information and support you need from an experienced licensed registered nurse (RN). But remember, Health Coach Hot Line can't replace the advice and care you receive from your health care provider. This program is designed to support you and your doctor as you work together to make you as healthy as you can be.

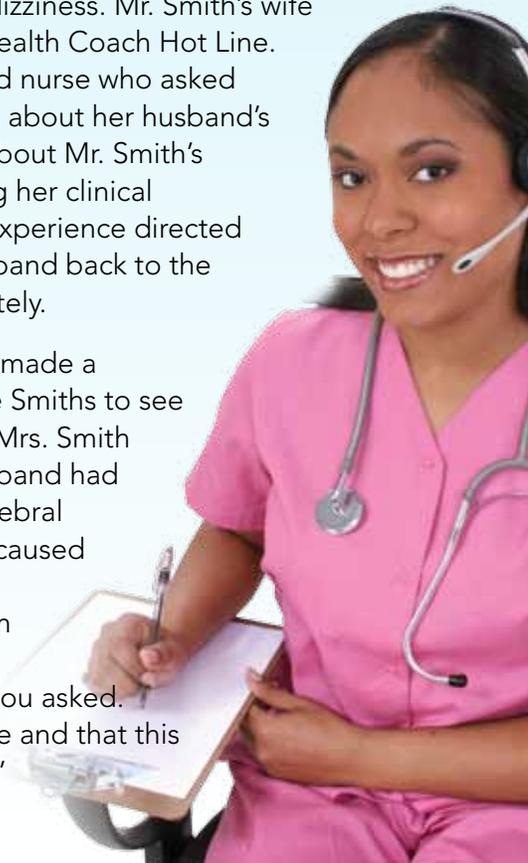
**Health Coach Hot Line**  
continued on pg 4

### I'm so glad you were there

Earlier this year, Mr. Smith<sup>1</sup>, an SHP PPO member, went to the emergency room complaining of back pain and continuous vomiting. He was treated in the ER and sent home. Two days later, Mr. Smith was still ill, but this time he also had a headache and dizziness. Mr. Smith's wife called BCBSM's 24-Hour Health Coach Hot Line. She spoke to the registered nurse who asked Mrs. Smith a few questions about her husband's symptoms. After hearing about Mr. Smith's symptoms, the nurse, using her clinical background and years of experience directed Mrs. Smith to take her husband back to the emergency room immediately.

A few days later, the nurse made a follow-up phone call to the Smiths to see how Mr. Smith was doing. Mrs. Smith told the nurse that her husband had been diagnosed with a cerebral aneurysm that could have caused a stroke. Mrs. Smith said, "The only reason I took him (back to the hospital) was because of the questions you asked. I am so glad you were there and that this 24/7 service was available."

<sup>1</sup>Name changed.



## Health Coach Hot Line continued from pg 3

Although our RNs can't diagnose medical conditions or authorize medical care, they can:

- Answer your health-related questions
- Prepare you for a doctor's visit by suggesting questions you may want to ask during your visit
- Help you understand your doctor's advice
- Give you in-depth information about an illness
- Offer you information and support to stop smoking
- Evaluate your symptoms to help you decide if your illness is an emergency
- Call you to see how you're doing
- Give you and your loved ones peace of mind

The Health Coach Hot Line is just one of the many health care tools you have available to you. Through BCBSM, you have a suite of online health and wellness resources that provide you with the support you need to help you meet your health goals.

For more information on BlueHealthConnection and the Health Coach Hot Line, visit [bcbsm.com](http://bcbsm.com). To call BCBSM's 24-Hour Health Coach Hot Line, call toll-free 1-800-775-BLUE (2583).



## Notice about the Early Retiree Reinsurance Program

Please read this notice carefully and keep it where you can find it.

No action is required of you at this time.

*You are receiving this Early Retiree Reinsurance Program (ERRP) notice as a requirement under federal law. The money received under the federal program described in this notice will be used to offset rising costs. Individuals will not personally receive reimbursement from ERRP funds. This notice does not impact your eligibility for coverage. You are responsible for providing a copy of this notice to your current and future family members who are participants in the State Health Plan PPO.*

## Eye health tips

### Simple tips for healthy eyes

Your eyes are an important part of your health. There are many things you can do to keep them healthy and make sure you are seeing your best. Follow these simple steps for maintaining healthy eyes well into your golden years.

#### Have a comprehensive dilated eye exam

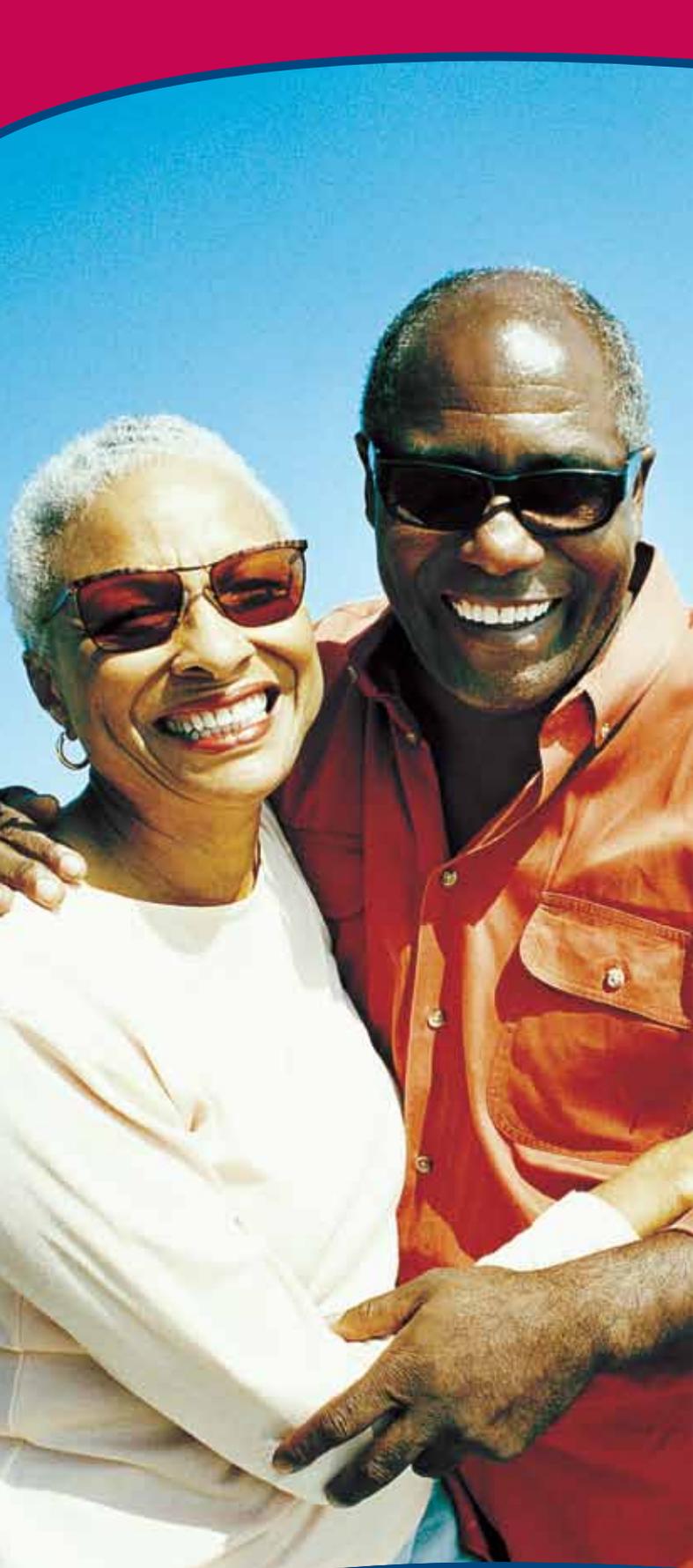
You might think your vision is fine or that your eyes are healthy, but visiting your eye care professional for a comprehensive dilated eye exam is the only way to be sure. When it comes to common vision problems, some people don't realize they could see better with glasses or contact lenses. In addition, many common eye diseases such as glaucoma, diabetic eye disease and age-related macular degeneration often have no warning signs. A dilated eye exam is the only way to detect these diseases in their early stages.

During a comprehensive dilated eye exam, your eye care professional places drops in your eyes to dilate, or widen, the pupil to allow more light to enter the eye the same way an open door lets more light into a dark room. This enables your eye care professional to get a good look at the back of the eyes and examine them for any signs of damage or disease. Your eye care professional is the only one who can determine if your eyes are healthy and if you're seeing your best.

[Eye health tips](#) continued on pg 6

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan that is certified for participation in the ERRP. The ERRP is a federal program that was established under the Affordable Care Act. Under the ERRP, the federal government reimburses a plan sponsor of an employment-based health plan for some of the costs of health care benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on Jan. 1, 2014.

Under the ERRP, your plan sponsor may choose to use any reimbursements it receives from this program to reduce or offset increases in plan participants' premium contributions, copayments, deductibles, coinsurance or other out-of-pocket costs. If the plan sponsor chooses to use the ERRP reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose. A plan sponsor may also use the ERRP reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage, which may increase the likelihood that it will continue to offer health benefits coverage to its retirees and employees and their families.



**Eye health tips** continued from pg 5

### **Know your family's eye health history**

Talk to your family members about their eye health history. It's important to know if anyone has been diagnosed with a disease or condition since many are hereditary. This will help to determine if you are at higher risk for developing an eye disease or condition.

### **Eat right to protect your sight**

You've heard carrots are good for your eyes. But eating a diet rich in fruits and vegetables, particularly dark leafy greens such as spinach, kale or collard greens is important for keeping your eyes healthy, too. Research has also shown there are eye health benefits from eating fish high in omega-3 fatty acids, such as salmon, tuna and halibut.

### **Maintain a healthy weight**

Being overweight or obese increases your risk of developing diabetes and other systemic conditions. This can lead to vision loss conditions, such as diabetic eye disease or glaucoma. If you are having trouble maintaining a healthy weight, talk to your doctor.

### **Wear protective eyewear**

Wear protective eyewear when playing sports or doing activities around the home. Protective eyewear includes safety glasses and goggles, safety shields, and eye guards specially designed to provide the correct protection for a certain activity. Most protective eyewear lenses are made of polycarbonate, which is 10 times stronger than other plastics. Many eye care providers sell protective eyewear, as do some sporting goods stores.

## Quit smoking or never start

Smoking is as bad for your eyes as it is for the rest of your body. Research has linked smoking to an increased risk of developing age-related macular degeneration, cataracts and optic nerve damage, all of which can lead to blindness.

## Be cool and wear your shades

Sunglasses are a great fashion accessory, but their most important job is to protect your eyes from the sun's ultraviolet rays. When purchasing sunglasses, look for ones that block out 99 to 100 percent of both UV-A and UV-B radiation.

## Give your eyes a rest

If you spend a lot of time at the computer or focusing on any one thing, you sometimes forget to blink and your eyes can get fatigued. Try the 20-20-20 rule: Every 20 minutes, look away about 20 feet in front of you for 20 seconds. This can help reduce eyestrain.

## Clean your hands and your contact lenses—properly

To avoid the risk of infection, always wash your hands thoroughly before putting in or taking out your contact lenses. Make sure to disinfect contact lenses as instructed and replace them as appropriate.

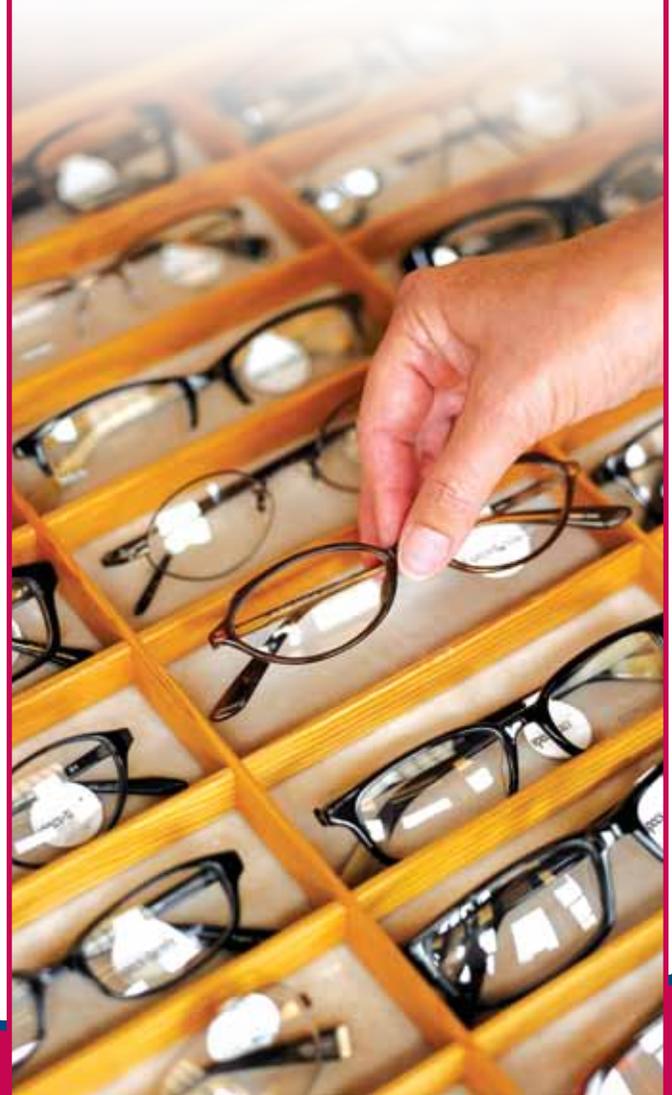
## Practice workplace eye safety

Employers are required to provide a safe work environment. When protective eyewear is required as a part of your job, make a habit of wearing the appropriate type at all times and encourage your coworkers to do the same.

**Resources:** National Institutes of Health, National Eye Institute.

## Look clearly at optical promotions

Many optical companies offer special promotions such as 50 percent off frames, or buy one frame and get one free. The promotions can be very enticing, and sometime sound like a good deal. But remember, you cannot use your State Health Plan vision care benefits if you choose to participate in these promotions. Your vision benefits cannot be used to cover the balance after the promotional discount has been applied.





## Add steps to your day

Exercise doesn't have to be a rigid, time-consuming activity. In fact, it shouldn't be thought of in terms of one activity. That is why we like the 10,000-a-day concept so much — walking your dog, walking with your child to the park, walking to and from the parking lot and taking the stairs instead of the elevator can all be parts of a daily exercise routine that together add up to 10,000 steps.

The challenge is to think creatively about ways you might add "steps" to your day. Here are just a few ideas:

- Take the stairs as often as possible
- Park several blocks away from your destination or park to the rear of the parking lot
- Walk the last few blocks instead of riding the bus all the way to work
- Get off the elevator below your destination and walk a couple of flights of stairs
- Park at the opposite end of the mall from where you need to shop
- Walk to do shopping and other errands

Consider adding other walking routines to your day by organizing a lunchtime walking group at work, or a before or after-work group with friends and neighbors. Instead of watching television after dinner, get the whole family outside for a game of tag, Frisbee® or a walk around the block. Try not to get stuck in the "all or nothing" rut — even if you don't have time for a long walk, you might be able to squeeze in a short one, or at least take the stairs.

### Want to know more?

Go to [bcbsm.com](http://bcbsm.com) and log in to Member Secured Services to learn how you can keep in step in health.



## Be prepared for emergencies

Our goal is to help you stay healthy through preventive care. However, we know that medical emergencies do occur. By learning about your emergency health care coverage, you'll be prepared if something unexpected happens.

### Authorized emergency care

The State Health Plan PPO covers emergency care for two types of problems:

- An **accidental injury** – Physical damage caused by an action, object or substance outside the body. This includes strains, sprains, fractures, cuts and bruises; allergic reactions, frostbite, sunburn and sunstroke; swallowing poisons and medication overdosing; and inhaling smoke, carbon monoxide or fumes.
- A **medical emergency** – A condition that occurs suddenly and unexpectedly. This condition could result in serious bodily harm or threaten life unless treated immediately. This isn't a condition caused by accidental injury.

Emergency room treatment for routine medical care (such as headaches, colds or slight fevers and follow-up care) isn't covered.

### Is it an emergency?

If you're not sure whether your condition (such as high fever, sharp or unusual pain or minor injury) requires emergency care, but you think it needs prompt attention, it's best to call your doctor or the on-call after-hours doctor. You can also call Blue Cross Blue Shield of Michigan's Health Coach Hot Line to speak with a registered nurse 24 hours a day, 365 days a year at **1-800-775-2583**. The nurse can help you decide where to go for care.

### What to do in an emergency?

If you have an emergency and taking the time to call your doctor may mean permanent damage to your health, seek treatment first. Go to the nearest emergency room or call 911.

After the emergency has passed, your doctor can arrange appropriate follow-up care.

## Emergency care when you're traveling

One of the benefits of BCBSM coverage is that it travels with you. No matter where you are in the United States or another country, you're always covered for emergencies.

## Questions?

Call the State of Michigan PPO Customer Service Center phone number on the back of your BCBSM ID card from 8 a.m. to 6 p.m. Monday through Friday except holidays, or visit our website at [bcbsm.com](http://bcbsm.com).



## Manage your medications

Managing medication can be complicated, particularly if you're taking several, and treating different conditions.

### Here are some suggestions for managing medications:

- It's important that you understand the exact dose and timing of each medication from your physician when he or she prescribes it. Verify the information with your pharmacist when you have the prescriptions filled.



- If you go to different physicians for different conditions, it's extremely important to tell all of them about each medication you're taking. It may help to carry a list with you at all times. Make sure your pharmacy has a record of all the medications you take including any over-the-counter medications.
- Write your daily medication schedule on a calendar or chart. Be sure to update it each time your medication changes.
- Follow the schedule exactly, and take the exact dosage prescribed by your physician.
- Use a weekly or daily pill organizer — especially if you take several different medications — to help you take the right dose at the right time. Ask at your pharmacy to see what organizers are available.
- Keep medications in their original containers except for those you put in an organizer. The labels contain important information such as medication name, dosage, doctor's name and expiration dates.
- Don't take medication in the dark, when you're tired or when you're distracted. You might take the wrong medication or too much. Ask for help, if needed, to find and take the correct medication.
- Alcohol can interact with many kinds of drugs. Talk with your physician or pharmacist to see whether it's safe to drink alcohol with any prescription or over-the-counter medication.
- When children or grandchildren are around, keep medication containers out of reach, particularly those that don't have childproof caps.
- Never take a medication that was prescribed for someone else.
- If your physician has told you to discontinue a medication, dispose of it immediately. Don't keep it for future needs. The cost of having side effects or a drug interaction if you accidentally take that medication would be greater than the cost of the medication.
- Dispose of a medication once the expiration date has passed. Ask your pharmacist or physician if you're not sure how to dispose of your medications.
- Never stop taking a medication on your own — always get your physician's guidance. Some medications must be stopped gradually to avoid complications.
- If the medication is making you feel sick or causing side effects that you find difficult to tolerate, talk to your physician about adjusting the dose or changing the medication.

# For Your Benefit

State of Michigan Retirees

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Blue Cross Blue Shield of Michigan  
600 E. Lafayette Blvd.  
Detroit, Michigan 48226-2998

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## How to reach us

For benefit information or claim inquiries, call or write the BCBSM State of Michigan Customer Service Center.

## To call

1-800-843-4876

Our customer service representatives are available from 8 a.m. to 6 p.m. Monday through Friday excluding holidays.

## To write

Please send all correspondence to:  
State of Michigan Customer Service Center  
Blue Cross Blue Shield of Michigan  
P.O. Box 80380  
Lansing, MI 48908-0380

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- **Editor:** Cynthia Pierce, State of Michigan Communications
- **Graphic Designer:** Colleen McIver, Communications Design Services

