

Summer 2015

# State of Michigan Retirees For Your Benefit

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



## Take advantage of big savings on hearing aids with TruHearing®

Check your mailbox soon for more information

As a State Health Plan Retiree, you now have access to TruHearing®, a national Blue Cross Blue Shield participating provider that offers exclusive savings of 30 to 50 percent off the retail price of deluxe hearing aids.

Your plan covers the cost of standard hearing aids. For deluxe hearing aids, you pay the difference between the approved amount and the provider's charge. Combining your hearing aid coverage with TruHearing discounts will help to reduce your out-of-pocket costs.

Here's an example of how it works:

Sample Models (per pair)	Retail Price	TruHearing Discounted Price	Approved Amount	You Pay
Oticon Nera Pro	\$5,900	\$3,100	\$2,542	\$558
ReSound Alera 5W	\$3,720	\$1,790	\$2,542	\$0
Phonak Audeo Q50	\$3,920	\$2,190	\$2,542	\$0

Note: To get these savings, you must schedule all appointments through TruHearing.

Please keep in mind that your hearing benefit has not changed, and you can still choose to see your current hearing aid provider – or any participating provider in our network.

Just remember, you can only get these savings through a TruHearing provider.

To learn more, call TruHearing Customer Care at 1-855-544-9184. TTY users should call 1-800-975-2674.

They can answer your questions and schedule an appointment with a TruHearing provider in your area.



## Dedicated to you

Here's a closer look at the Customer Service Center in Lansing.



We are committed to providing you with excellent service. Here are a few members of the team.

### 1. What is a dedicated team, and what does that mean for State members?

- A dedicated team means that we have customer service representatives who are experts in State of Michigan benefits. This ensures that we provide you with the most accurate and timely information about your coverage.

### 2. As the Service Center, you represent the first line of contact for all of our members. What are the most commonly asked questions?

- Members often call regarding their transition to Medicare and how it works. The members should receive their Medicare card a few months prior to their effective date. Once the member has received their card, they should confirm the Medicare information with the Office of Retirement Services. They should also fill out the Blue Cross Blue Shield birthday letter, once it arrives in the mail. Once their Medicare coverage becomes effective, members can start using their Medicare card as their primary health insurance and their Blue Cross card as secondary.

### 3. When it comes to the Service Center, how can our members make the most of their call or visit?

- It's important they come prepared with all of their questions, and as much supporting information as possible. For claims, they should know the date of service, provider and amount.

Also, because their health information's security is one of our top priorities, they should be prepared for us to ask several probing questions. Finally, addressing their inquiries can take a little time. We will be very thorough, and also include a recap of our conversation to ensure we are handling their issue on first contact. It is very important to us that they don't have to make an unnecessary second visit or call back to us.

## 6 healthy habits you can start right now

Got a few extra minutes? If so, you have the time to improve your health and well-being. You'll find taking the following small steps can add up to big benefits.

### 1. Go to bed earlier tonight.

Sleep is non-negotiable. In addition to boosting problem-solving abilities, mood and mental alertness, getting adequate sleep decreases the risk of obesity, heart disease, diabetes and other health conditions, according to the National Heart, Lung, and Blood Institute.

### 2. Exercise as if it's a prescription.

If your doctor gave you a pill that helps prevent heart disease, diabetes and some cancers, would you take it? Then get moving. The Centers for Disease Control and Prevention suggests about 20 to 30 minutes of exercise a day can help you reap multiple health benefits. Take a walk. Wash the car. Go for a swim. Focus on activities that are fun so you'll want to do them.



### 3. Go natural.

Follow this simple rule: Eat healthier. Steer clear of highly processed foods in the grocery aisles and drive-through lanes. Focus instead on fresh, healthy ingredients such as fruits and vegetables, lean meat and fish, dairy products and whole grains.

### 4. Relax.

Stress plays a powerful role in our well-being. Identify the sources of your stress and take steps to reduce them. Deep breathing techniques and yoga classes can help alleviate stress.

### 5. Make an appointment with your primary doctor.

Don't put off recommended health screenings, including dental and vision exams. Screenings are one of the best ways to identify diseases early, when they're most treatable. Ask your doctor if you're due for your annual checkup, and make sure to schedule it.

### 6. Hit the off button.

Spending too much time watching TV or browsing the Internet gets in the way of other healthy habits. Pay attention to how much screen time you log a day — and replace some of it with exercise.

# For Your Benefit

State of Michigan Employees

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## How to reach us

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

### To call

1-800-843-4876

Our customer service representatives are available from 7 a.m. to 7 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  
232 S. Capitol Avenue L04A  
Lansing, MI 48933-1504

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