



Updates to Your 2026 Retirement System Healthcare Coverage

The Michigan Office of Retirement Services (ORS) works on your behalf to maintain a quality healthcare plan that's affordable and provides the services you need to live well now and into the future.

The Michigan Public School Employees' Retirement Board and the Department of Technology, Management & Budget (DTMB) have a shared role in maintaining this healthcare plan and making decisions about the coverage. The coverage and cost sharing are determined by the board and DTMB director, with guidance from ORS staff and healthcare consultants, as part of a health initiative strategic planning process. The goal of this process has been to improve health outcomes and keep coverage affordable for both retirees and the school districts while ensuring the long-term financial stability of the retirement system healthcare plan.

The following updates will be effective January 1, 2026:

DENTAL PLAN UPDATES

Delta Dental

Questions about your plan?

Call **800-345-8756** or visit DeltaDentalMI.com/MPERS.

Additional dental cleanings will be allowed for members with qualifying conditions:

- Special healthcare needs benefit will be added to allow for additional cleanings, visits and/or treatment modifications for members (children and adults) with a qualifying special healthcare need.
- Evidence-based benefits will be added to allow for additional cleanings and/or fluoride for members with specific at-risk health conditions.
- Two additional cleanings will be allowed for members with documented periodontal disease.

Esthetic restorations (such as porcelain and porcelain fused-to-metal) will be allowed on posterior teeth.

Overdentures will be allowed, including services on remaining teeth.

VISION PLAN UPDATES

EyeMed

Questions about your plan?

Call **866-248-2028** or visit EyeMed.com/MPERS.

No changes for 2026.

MEDICARE MEMBERS

MEDICAL

Blue Cross Blue Shield of Michigan

Questions about your plan?

Call **800-422-9146** or visit BCBSM.com/MPERS.

Refraction tests received with a medical eye exam will be covered by your retirement system medical plan. You'll pay the annual deductible and 10% coinsurance until your coinsurance maximum is met.

The emergency room copay will be increased to \$150 per visit. The copay will continue to be waived if you're admitted to the hospital within 72 hours.

Updates to Your 2026 Retirement System Healthcare Coverage *(continued)*

<p>PRESCRIPTION</p> <p>Optum Rx</p> <p><i>Questions about your plan?</i></p> <p>Call 855-577-6517 or visit OptumRx.com/Enroll/MPSER.</p>	<p>No changes for 2026.</p>
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NON-MEDICARE MEMBERS

<p>MEDICAL</p> <p>Blue Cross Blue Shield of Michigan</p> <p><i>Questions about your plan?</i></p> <p>Call 800-422-9146 or visit BCBSM.com/MPSEERS.</p>	<p>The following preventive services will be covered at no cost to you in the PPO network. Outside the network, you'll pay a 20% coinsurance out-of-network fee:</p> <ul style="list-style-type: none"> Abdominal aortic aneurysm screening. Alcohol misuse screening. Annual wellness visit. Bone mass measurement. Cardiovascular disease risk reduction visit (therapy for cardiovascular disease). Depression screening. Diabetes screening. Digital rectal exam. Flexible sigmoidoscopy screening. Hepatitis B screening. HIV screening. HPV screening when received with a Pap test. Lung cancer screening with low dose computed tomography. Obesity screening. Sexually transmitted infection screenings and counseling. Tobacco-use cessation counseling. <p>Refraction tests received with a medical eye exam will be covered by your retirement system medical plan. When you receive the service from a PPO network provider, you'll pay the annual deductible and 10% coinsurance until your coinsurance maximum is met. Outside the network, you'll pay an additional 20% coinsurance out-of-network fee.</p> <p>Services at an out-of-network outpatient mental health and substance use disorder facility will be covered. You'll pay the annual deductible and 30% coinsurance for services until your coinsurance maximum is met. Once the annual coinsurance maximum is met, you'll pay a 20% coinsurance out-of-network fee.</p> <p>The emergency room copay will be increased to \$150 per visit. The copay continues to apply after the annual deductible and coinsurance maximum are met for the year. Until that point, the deductible and 10% coinsurance apply. The copay will continue to be waived if you're admitted to the hospital within 72 hours.</p>
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<p>PRESCRIPTION</p> <p>Optum Rx</p> <p><i>Questions about your plan?</i></p> <p>Call 866-288-5209 or visit OptumRx.com/Enroll/MPSER.</p>	<p>No changes for 2026.</p>
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Updates to Your 2026 Retirement System Healthcare Coverage *(continued)*

In addition to the medical and prescription drug plans administered by Blue Cross Blue Shield of Michigan and Optum Rx, ORS offers multiple HMO plan options. The HMO carriers determine the coverage and cost-sharing requirements for their plans. The retirement system does not control the benefits offered by these plans.

The following updates will be effective January 1, 2026:

HMO PLAN UPDATES	NON-MEDICARE	MEDICARE
<p>Health Alliance Plan (HAP) <i>Questions about your plan?</i> Call 800-422-4641 (non-Medicare) or call 800-801-1770 (Medicare). For either plan, visit HAP.org/MPSERS.</p>	<p>The following counties will be added to the service area:</p> <ul style="list-style-type: none"> • Charlevoix. • Ionia. • Kalkaska. • Lake. • Manistee. • Otsego. • Wexford. 	<p>The following counties will be added to the service area:</p> <ul style="list-style-type: none"> • Antrim. • Charlevoix. • Crawford. • Grand Traverse. • Kalkaska. • Leelanau. • Manistee. • Missaukee. • Otsego. • Roscommon. <p>The coinsurance for durable medical equipment will be increased to 20%.</p> <p>The deductible will be increased to \$650 per individual.</p> <p>The copays for some prescription drugs will be increased:</p> <ul style="list-style-type: none"> • The copay for preferred generics received at a preferred pharmacy will increase to \$8. • The copay for preferred generics received at a standard pharmacy will increase to \$12. <p>The prescription drug out-of-pocket maximum will be removed.</p>
<p>Priority Health <i>Questions about your plan?</i> Call 844-403-0847 or visit PriorityHealth.com/MPSERS</p>	<p>In-network benefits:</p> <ul style="list-style-type: none"> • The deductible will be reduced to \$500 individual / \$1,000 family. • The medical coinsurance maximum will be reduced to \$3,000 individual / \$6,000 family. <p>Out-of-network benefits:</p> <ul style="list-style-type: none"> • The deductible will be reduced to \$1,000 individual / \$2,000 family. • The medical coinsurance maximum will be decreased to \$6,000 individual / \$12,000 family. 	<p>No changes for 2026.</p>

Updates to Your 2026 Retirement System Healthcare Coverage (*continued*)

Blue Care Network

Questions about your plan?

Call **800-662-6667** (non-Medicare) or call **800-450-3680** (Medicare). For either plan, visit [BCBSM.com/MPSERS](https://bcbsm.com/MPSERS).

Blue Care Network (BCN) will end its insurance contract with the Michigan Public School Employees' Retirement System on December 31, 2025, and will not be available on or after January 1, 2026. In early October, enrollees in BCN will receive letters explaining their healthcare insurance options and instructions on how to enroll in another plan. New insurance enrollment requests need to be submitted to ORS by November 30, 2025, for coverage to be in place January 1, 2026. This can be done in miAccount at **Michigan.gov/ORSmiAccount**. Or visit **Michigan.gov/ORSSchools/Publications** and download, complete, and submit the *Insurance Enrollment/Change Request (R0452C)* form to ORS.

