



Updates to your 2024 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 and 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 on January 1, 2024:

DENTAL PLAN UPDATES	
Delta Dental <i>Questions about your plan?</i> Call 800-345-8756 or visit DeltaDentalMi.com/MPSERS	Occlusal guards will be covered once every five years. Posterior composite fillings (white fillings on the back teeth) will be covered as a standard benefit.

VISION PLAN UPDATES	
EyeMed <i>Questions about your plan?</i> Call 866-248-2028 or visit EyeMed.com/MPSERS	Eye exams, new lenses (or contact lenses) and frames will be covered every 12 months.

MEDICARE MEMBERS	
MEDICAL Blue Cross Blue Shield of Michigan (BCBSM) <i>Questions about your plan?</i> Call 800-422-9146 or visit BCBSM.com/MPSERS	Emergency room copay will be increased to \$135 per visit. Copay will continue to be waived if admitted to the hospital within 72 hours. Blue Cross will be changing their plan-approved vendor for virtual care to Teledoc Health. Coverage and out-of-pocket costs will remain the same.
PRESCRIPTION Optum Rx <i>Questions about your plan?</i> Call 855-577-6517 or visit OptumRx.com/Enroll/MPSE	The 10% additional coinsurance will no longer apply when purchasing a 30-day supply of maintenance medication at a retail pharmacy. Members will have an opportunity to utilize divvyDOSE pharmacy. divvyDOSE is a full-service pharmacy that pre-sorts your prescription medications, vitamins and/or supplements by day, date, and time.

NON-MEDICARE MEMBERS

MEDICAL

Blue Cross Blue Shield of Michigan (BCBSM)

Questions about your plan?

Call **800-422-9146** or visit

BCBSM.com/MPSEERS

Emergency room copay will be increased to \$135 per visit. Copay continues to apply after you meet your coinsurance maximum for the year. Until the maximum is met, 10% coinsurance and deductible apply. Copay will continue to be waived if admitted to the hospital within 72 hours.

The following preventive screenings will be covered in full in-network*:

- Breast cancer screening (mammogram).
- Pap test and pelvic exam.
- Prostate cancer screening.
- Screening colonoscopy.

Retail health clinics will be a covered place of service.*

Blue Cross will be changing their plan-approved vendor for virtual care to Teledoc Health. Coverage and out-of-pocket costs will remain the same.

*Coverage already applies to Medicare members. Coverage has been added to non-Medicare to create alignment between Medicare and non-Medicare coverage levels.

PRESCRIPTION

Optum Rx

Questions about your plan?

Call **866-288-5209** or visit

OptumRx.com/Enroll/MPSEER

The 10% additional coinsurance will no longer apply when purchasing a 31-day supply of a maintenance medication at a retail pharmacy.

90-day supplies will be covered at a retail pharmacy.*

Specialty medication coverage will no longer be exclusive to Optum Specialty. 40% coinsurance with a \$50 minimum/no maximum will apply to specialty medications purchased at a non-preferred pharmacy.*

A specialty copay card solution will be implemented for coupon cards used for specialty medications. To reflect true out-of-pocket costs more accurately, members receive credit towards their out-of-pocket maximum for a drug cost they pay out-of-pocket.

Members will have an opportunity to utilize divvyDOSE pharmacy. divvyDOSE is a full-service pharmacy that pre-sorts your prescription medications, vitamins and/or supplements by day, date, and time.

*Coverage already applies to Medicare members. Coverage has been added to non-Medicare to create alignment between Medicare and non-Medicare coverage levels.



In addition to the medical and prescription drug plans administered by Blue Cross and Optum Rx, ORS offers multiple Health Maintenance Organization (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 on January 1, 2024:

HMO plan updates	Non-Medicare	Medicare
<p>Priority Health <i>Questions about your plan?</i> Call 844-403-0847 or visit PriorityHealth.com/MPERS</p>	<p>No changes.</p>	<p>The deductible for in-network services will be increased to \$550 per person.</p> <p>The medical out-of-pocket maximum for in-network services will be increased to \$2,500 per person.</p> <p>There will no longer be a copay applied to primary care provider visits.</p>
<p>Blue Care Network <i>Questions about your plan?</i> Call 800-662-6667 (Non-Medicare) or call 800-450-3680 (Medicare), or either may visit BCBSM.com/MPERS</p>	<p>The deductible will be increased to \$500 per person and \$1,000 per family.</p> <p>The medical annual coinsurance maximum will be increased to \$1,000 per person and \$2,000 per family.</p>	<p>Mobile mental health benefits will be added in select counties. Services will be covered in full.</p>