

For Your Benefit



CERTIFICATED RETIREE BENEFITS • FALL 2020

ANNUAL TRANSFER IS NOVEMBER 1-30

What's
new?

But you only need to take action if you want to switch medical plans for 2021. See a side-by-side comparison of the two retiree medical plans on page 5. Compare features, costs, coverage and extras.

If you decide to switch plans, simply complete the enclosed enrollment form before annual transfer closes on November 30.

Look inside to see what's new for 2021!

INSIDE

- 3 MNPS Health Care Centers receive AAHC certification
- 4 Are you up to date on colon cancer screening?
- 4 Three resources for people with diabetes
- 6 Online counseling and between-session support

Be smart
Live well

MNPSBenefits.org

Want more details on your MNPS retiree benefits?



See your 2021 Retiree Benefits Guide

Enclosed and on MNPSBenefits.org/retiree



Contact Employee Benefit Services

Phone: 615-259-8464 or 615-259-8648
Email: benefits@mnps.org
Office hours: Monday-Friday, 8 a.m.-4:30 p.m.



Have a Cigna coverage question?

Call Carolyn McDonald, our onsite Cigna representative
615-821-6126 or carolyn.mcdonald@cigna.com

What's new for 2021?

The following changes are effective January 1, 2021:

CIGNA MEDICARE SURROUND PLAN

No changes

The Cigna Medicare Surround Plan will have no changes to benefit levels, except the usual annual Medicare deductible and payment amounts, which will be announced later in 2021.

You will continue to use your current Cigna ID cards in 2021; no new cards will be issued.

Diabetes education covered at no cost

To help people with diabetes better manage their condition, the Cigna Medicare Surround will now cover diabetes self-management education and medical nutrition therapy through the MNPS Health Care Centers. See page 4.

CIGNA MEDICARE ADVANTAGE PLAN (MAPD)

Name change, new ID cards

Cigna is dropping the "HealthSpring" part of its name. So your medical plan is now called the Cigna Medicare Advantage (MAPD) plan.

As a result of this change, you'll be mailed a new Cigna ID card. The official plan name that appears on your ID card is the Cigna Preferred Medicare (HMO).

Lower prescription copays at Kroger retail pharmacies

Prescriptions at Kroger pharmacies, including the Kroger pharmacy in the Employee Wellness Center, will have new, lower copays. See your 2021 Retiree Benefits Guide for copay amounts.

Plan enhancements

The MAPD will have several plan enhancements for 2021; see your Evidence of Coverage for details:

- Acupuncture is now a standard Medicare benefit.
- Physical therapy via telehealth is now covered at the same level as in-person PT.
- Mental health outpatient physician visits are now covered at no cost to you.
- Preferred diabetic supplies and shoes are now covered at no cost to you.

MAPD allows ESRD enrollees

Starting January 1, 2021, Medicare allow individuals with an end stage renal disease (ESRD) diagnosis to enroll in Medicare Advantage plans at the end of the 30-month coordination period. Contact Cigna for details.

DENTAL

Adult orthodontia now covered

The dental plan will now provide orthodontia benefits for covered children and adults. The plan will pay 50% of the cost, up to a \$1,000 lifetime maximum benefit per person. See [MNPSBenefits.org/dental](https://www.mnpsbenefits.org/dental) for more information.



Patient-centered care

The MNPS Employee & Family Health Care Centers have been operating as a patient-centered medical home (PCMH) for many years. But this year is a special one! We're very excited to announce that we've been awarded Medical Home Certification by the Accreditation Association for Ambulatory Health Care (AAAHC). This prestigious certification recognizes our commitment to providing the highest levels of quality care to our patients.

As we've always said, a patient-centered medical home is not a place. Rather, it's a team approach to providing health care, and YOU are the most important member of that team.

Here's how we care for you:



We treat the whole you – not just problems or symptoms.

We strive to answer your health questions.



We oversee all of your care and ensure your team is working together to achieve your goals.

We listen to learn what's important to you.

We invite other medical experts to join your health care team when needed.

Five convenient locations in Davidson County

CENTRAL

Employee Wellness Center at Berry Hill
2694 Fessey Court,
Nashville
M-F 7 a.m.-7 p.m.
Sat. 8 a.m.-2 p.m.

NORTHEAST

Two Rivers Middle
2995 McGavock Pike,
Nashville
M-F 8 a.m.-6 p.m.

NORTH

Taylor Stratton Elementary
306 West Old Hickory Blvd.,
Madison
M-F 7 a.m.-6 p.m.

SOUTHEAST

Mt. View Elementary
3812 Murfreesboro Road,
Antioch
M-F 7 a.m.-5 p.m.

WEST

Bellevue Middle School
651 Colice Jeanne Road,
Nashville
M-F 8 a.m.-6 p.m.

Some hours may temporarily vary from those listed here due to coronavirus. Clinical services provided at no cost when covered by an MNPS Cigna medical plan (Exception: Medicare rules require that Cigna MAPD members pay their regular copay amounts).

Learn more at MNPSHealth.org For an appointment, call **615-259-8755**



Vanderbilt Health

at Metro Nashville Public Schools
Employee & Family Health Care Centers



Diabetes management resources



Available to you at no cost!*

The MNPS Health Care Centers can help retirees and their family members manage diabetes. Office visits are no cost to those covered by the Cigna Surround plan. Medications and supplies required to manage diabetes are covered at no cost through your Surround plan prescription drug benefits.*

But that's not all. Look at these additional resources — all available to you at no or low cost.

1 **NEW!** Diabetes and nutrition education

Effective immediately, retirees and their covered dependents with diabetes can see a certified diabetes educator for:

- Diabetes self-management education
- Medical nutrition therapy

You simply need a referral from your primary care provider or endocrinologist to access these services. Some network providers offer telehealth options, including Vanderbilt.

2 Telehealth with an endocrinologist

Patients can schedule a diabetes specialist telehealth visit with Vanderbilt Health's Dr. Chanhaeng Rhee, Medical Director for the Eskin Adult Diabetes Clinic. Simply make an in-person appointment at one of the MNPS Health Care Centers. When you arrive, a nurse will check you in and help get your visit started with Dr. Rhee. If lab/blood work is ordered, it can be done while you're in the clinic.

* Medicare rules require that Cigna MAPD members pay their regular copay amounts for most services and prescription drugs.

3 Vision screening

Diabetic eye exams are available at the MNPS Health Care Centers. Images are then reviewed by an ophthalmologist. If signs of retinopathy are found, we will contact you to discuss next steps. But this screening does not replace regular eye exams, provide a glasses/contacts prescription, or test for glaucoma (increased pressure in the eye).

Call **615-259-8755** to make an appointment for one of these services.



Get screened for colon cancer

Did you know that the American Cancer Society lowered the starting age for colon cancer screening from 50 to 45? If you're age 45 or older and think you may be due for colon cancer screening, you have options:

- Call the MNPS Health Care Centers at **615-259-8755** to discuss your screening options.
- Consider the Cologuard® noninvasive screening test. It does not require bowel prep, but rather detects blood and DNA associated with colon cancer and pre-cancer in a stool sample. Like a traditional screening colonoscopy, the Cologuard kit is free for retirees and adult dependents enrolled in the Certificated Retiree Health Plan who qualify. Learn more at [MNPSBenefits.org/crc](https://www.mnpsbenefits.org/crc).

Is it time to switch medical plans?

As a retiree with Medicare, you have two options for retiree medical coverage – and annual transfer is your once-a-year opportunity to switch to a different plan. Here’s a side-by-side comparison of the two plans to help you decide:

Cigna Medicare Surround* (with Cigna Rx Medicare PDP)	Cigna Medicare Advantage Plan* (with Medicare Part D prescription drug coverage)
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See any provider you wish?	Yes, as long as provider accepts Medicare	You must select a PCP in Cigna’s network to coordinate your care
Referrals required to see specialists?	No	No, but specialist must be in the network
Coverage out-of-network?	Yes, as long as provider accepts Medicare	Only in an emergency
Cost for office visit?	10% after you/Cigna split Medicare Part B deductible	PCP: \$5 copay Specialist: \$10 copay
Coverage for preventive care?	100%; you pay nothing	100%; you pay nothing
Coverage for non-preventive care (such as surgery or hospitalization)?	After Medicare pays, you and Cigna split remaining costs	Affordable copays or coinsurance; no deductibles
Prescription coverage?	Yes; lowest copays at Kroger	Yes; lowest copays at Kroger
Annual out-of-pocket maximum?	\$2,000	\$1,500
Monthly premiums?	\$123.88/member	\$51.00/member
Extras?	Active&Fit Direct™ discounted fitness center membership; access to MNPS Health Care Center services and certain preventive drugs at no cost	Silver&Fit® free gym membership, free post-hospital meal delivery and more; see Retiree Benefits Guide
In general...	Higher cost option with freedom to see any provider	Lower cost option with limited out-of-network benefits

* Retiree medical coverage includes dental coverage through Delta Dental, vision coverage through EyeMed and hearing coverage through Cigna/Amplifon.



Want to receive benefit alerts by email?

Follow this link to opt in for email alerts: www.MNPSBenefits.org/optin

We will continue to mail important information to your home, and you can opt out of email alerts at any time.

Free flu shots

Get yours!

In the wake of COVID-19, there seems to be some confusion over flu shots: Should I get one this year or not?

Get one, say the experts!

While there are still lots of unknowns about COVID-19, flu is a familiar enemy, and the flu shot is an established weapon you can use to fight it. If you get your shot and then come down with symptoms that the flu shares with COVID-19, like fever, cough or sore throat, it can help your doctor come up with a quicker, more accurate diagnosis.

It's also the right thing to do for those around. By getting a shot and reducing your own risk, you not only protect yourself — you also safeguard others.

If you missed our drive-thru flu shot clinics, you can still get a free shot at any of the MNPS Health Care Centers or the Kroger Pharmacy in the Employee Wellness Center. Call **615-259-8755** for an appointment. Our Kroger Pharmacy carries other vaccines too, including pneumonia, shingles, Tdap/Td, meningitis and more.

Source: Centers for Disease Control and Prevention

CONNECT
with
Karla[®]

Online counseling

+ support between sessions

Convenient

- ✓ Fits your schedule
- ✓ Link from your smartphone or laptop

Confidential

- ✓ HIPAA compliant
- ✓ No personal details shared with MNPS

Confidence

- ✓ Licensed counselors & therapists
- ✓ TripleCrown™ trained & certified

Low cost

- ✓ Services covered by MNPS health plans
- ✓ No copay or deductible for certificated educators on plan

Synchronous
HEALTH

www.sync.health/mnps