

For Your Benefit



CERTIFICATED EMPLOYEE BENEFITS • SUMMER 2022

WELCOME NEW MNPS TEACHERS!

For Your Benefit is your three-times-a-year benefits newsletter. It's chock-full of great information. Even if your MNPS benefits are not effective until this fall, this summer issue discusses many programs and activities you can take advantage of now.

Visit [MNPSBenefits.org](https://www.mnpsbenefits.org) to learn all about your benefits and insurance coverage options.

No-cost health care for the whole family



INSIDE

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- 4 Due for a pneumonia shot? Here's who needs one
- 6 Take your healthy habits with you on vacation
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[MNPSBenefits.org](https://www.mnpsbenefits.org)

The MNPS Health Care Centers have you covered this summer

School's out! Now is an ideal time to check these essential tasks off your to-do list. Visit the MNPS Health Care Centers for:

- ✓ **Your first appointment.** If you've never visited us before, now is a great time to start. The MNPS Health Care Centers are exclusively for you and your family members. In-person and telehealth appointments are available. Because we're a patient-centered medical home, you have an entire team of professionals dedicated to your whole health.
- ✓ **Your annual wellness visit.** Know your numbers (blood pressure, cholesterol, blood sugar, etc.) and learn which preventive screenings you need based on your age.
- ✓ **Family wellness visits.** These can include annual check-ups as well as sports and school physicals.
- ✓ **Back-to-school vaccinations.** Be sure the kids are up to date before school starts. Adult vaccines are available too.
- ✓ **Health coaching and fitness consultation.** Why not get in the best shape ever this summer? Our fitness associates at the Employee Wellness Center in Berry Hill can help.
- ✓ **Family planning.** Birth control, gynecological care, pregnancy testing and screening for sexually transmitted infections are just a few needs we can address.

Turn to page 7 for locations and hours.

FOOD SMARTER

Teacher finds guidance on weight-loss journey

"I feel fortunate that we have all these resources to weave together to make this strong system of support."

It had been a while since Andrea Hittle's scale had stopped under the 200-pound mark.

"A long while," says Andrea, her voice dropping.

That changed over the past year. The 50-something Rose Park Middle School exceptional education teacher has lost around 60 pounds and is embracing a happier, healthier version of herself.

"I have my joy back," says Andrea. "I'm feeling better. You don't realize how crabby carrying extra weight can make you."

A generous arsenal of MNPS health benefits helped in the process, but one stands out: Foodsmart, a nutrition counseling program offered free to those enrolled in the teachers' health plan. The service includes an app that helps participants easily search through a vast bank of recipes, make grocery lists, stock their pantries and create meal plans. It can even link those lists to a participant's grocery for easy pickup.

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I had someone teaching me in a way that was meaningful.

Foodsmart also lets participants choose a dietitian for one-on-one guidance. Andrea meets with registered dietitian, Kalyn, on Zoom every week or so. Kalyn accommodates her need for an evening appointment, and they go over eating habits, food preferences, missteps and goals.

When Andrea purchased products marketed as "healthy," Kalyn made sure they lived up to the hype. Using a picture of the package, together they would review the nutritional information.

"I had someone teaching me in a way that was meaningful," Andrea says. "And she took me through tiny steps and let me go at my own pace."

Between visits, Kalyn sends helpful links and notes of encouragement. When Andrea worries about her progress,

her dietitian recounts important milestones.

Now Andrea trusts in the process and has more patience for what she calls her weight-loss journey.

"I'd been a yo-yo dieter my whole life," she says. "I'm used to dropping 20, even 30 or 40 pounds really quickly. Then what happens?"

It took a series of setbacks for Andrea to seek real lifestyle change. Her mother died in hospice care. Andrea hurt her knee in an automobile accident. She fell and injured her arm. She went through a tornado in October.

She has taken advantage of MNPS offerings like the Vanderbilt Health Care Centers, physical therapy, the MNPS fitness center and even remote counseling services for her mental health. She also received a later-in-life ADHD diagnosis and was treated.

"Foodsmart is a piece of the puzzle. Foodsmart is a person I can see every week," Andrea says.

The program has provided her with an important sense of connection and has helped her forge commitment. Now, instead of eating out two or three meals a day, she usually prepares her own. That can be difficult in a meat-and-potatoes household, but Andrea says she prefers the healthier fare.

The big Saturday breakfasts she used to enjoy look different, with lots of vegetables and healthy fats, but they are satisfying.

Andrea still eats her favorite Nashville hot chicken, but only once a month or so. Her mission continues.

"I was determined I wasn't going to stop this time," Andrea says doggedly. "I feel fortunate that we have all these resources to weave together to make this strong system of support."

“

I have my joy back...You don't realize how crabby carrying extra weight can make you.



Groceries taking a bite out of your budget?

We know how hard it can be to eat healthy on a budget! With Foodsmart you can work directly with a registered dietitian to create healthy eating habits that won't break the bank.

Foodsmart's dietitians can help you:

- Find budget-friendly recipes
- Learn money-saving shopping tips
- Find local deals to help bring down the price of your grocery orders

foodsmart™

Save with Foodsmart

Foodsmart members save an average of 34% on grocery orders.

Book an appointment today at
[foodsmart.com/mnps](https://www.foodsmart.com/mnps).

Are you due for a pneumonia shot?

If you are younger than age 65, you generally don't have to worry about getting a pneumonia shot, unless you have certain medical conditions like diabetes or lung disease.



Here are the latest recommendations from the Centers for Disease Control and Prevention (CDC):

Who?	Which shot?
CHILDREN	
Under age 2	PCV13*
Ages 2-18 with certain medical conditions	PCV13* or PPSV23
ADULTS	
Age 65+ and Ages 19-64 with certain medical conditions	PCV20 or PCV15* followed by PPSV23
Ages 19+ who received PCV13 or PCV15	May receive PPSV23 at least 1 year later
Those who have had only PPSV23: Age 65+ and Ages 19-64 with certain medical conditions	PCV20 at least 1 year later

* Kroger Pharmacy in the MNPS Employee Wellness Center does not currently stock PCV13 or PCV15.

Source: CDC's Advisory Committee on Immunization Practices

Pneumonia shot cheat sheet

There are four pneumonia vaccines authorized for use by the U.S. Food and Drug Administration:

- PCV13 (Pevnar 13®)*
- PCV15 (Vaxneuvance®)* – newer vaccine that protects against 15 types of pneumococcal bacteria that can cause serious infections in adults
- PCV20 (Pevnar 20®) – newer vaccine that protects against 20 types of bacteria
- PPSV23 (Pneumovax23®)

Which vaccines and screenings do I need?

These handy one-page, one-minute guides break it down by age and frequency. Visit:

MNPSHealth.org/womens-health
MNPSHealth.org/mens-health

New law ends surprise billing

We like surprises associated with happy occasions like engagements. Surprise medical bills – not so much!

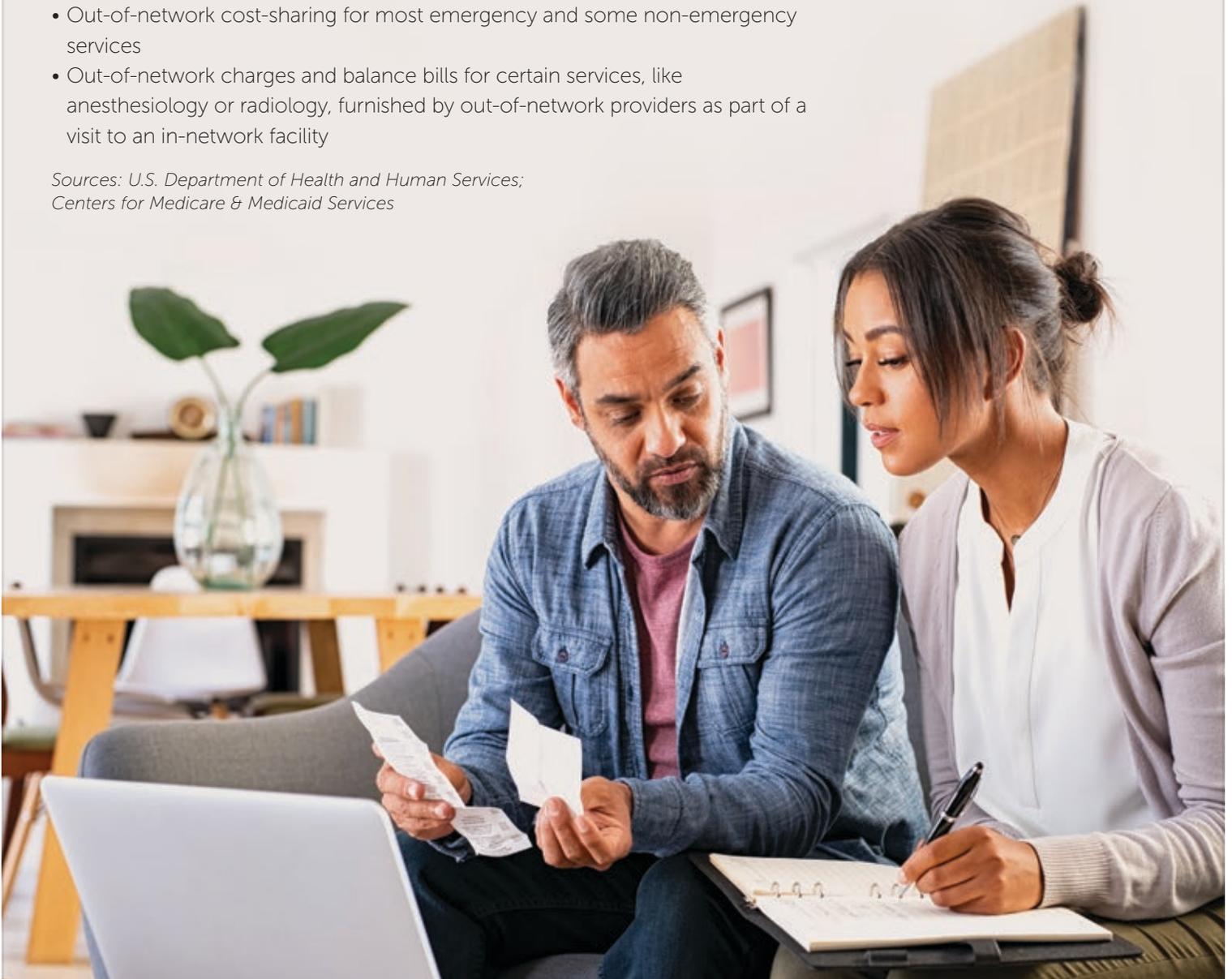
A recent report showed that nearly one in five people with private insurance who went to the ER, had an elective surgery or gave birth in a hospital received surprise bills, with average costs ranging from \$750 to \$2,600 per episode.

To help consumers avoid these costly and unpleasant surprises, Congress has passed a No Surprises Act (formal name: Your Rights and Protections Against Surprise Medical Bills). The law bans:

- Surprise bills for most emergency services, even if you get them out-of-network and without approval beforehand (prior authorization)
- Out-of-network cost-sharing for most emergency and some non-emergency services
- Out-of-network charges and balance bills for certain services, like anesthesiology or radiology, furnished by out-of-network providers as part of a visit to an in-network facility

Sources: *U.S. Department of Health and Human Services; Centers for Medicare & Medicaid Services*

The Certificated Employee Health Plan already complies with the new law, so you should not encounter any surprise billing.





Feel
Good
this summer

Take your health coach on vacation.

Taking a summer vacation doesn't mean you have to leave your health goals at home. Whether you're aiming to lose weight, lower your blood pressure or stay on top of your type 1 or type 2 diabetes, Omada can help you find a healthy balance with a plan that lets you feel your best, anywhere summer takes you.



What you get with Omada:

- ✓ A dedicated health coach
- ✓ Free easy-to-use devices
- ✓ A plan built to fit you
- ✓ All at no cost to you

See if you're eligible: omadahealth.com/mnps

Want to try a free whole health wellness app?

If you have diabetes or prediabetes, you could get paid as part of an online research project.

The University of Arizona is seeking people to test a new app, called **My Wellness Coach**. Participants will get personalized assistance reaching their health goals and earn up to \$50 for completing a series of surveys.

Here's how it works:

- **Learn more.** Visit mywellnesscoach.arizona.edu/research or scan the QR code for criteria and other details.
- **Sign up.** If you meet study criteria, sign up at the website above. (Your eligible family members can participate, too.)
- **Use the app.** If accepted, you'll use the My Wellness Coach app to track your progress for 12-14 weeks and answer survey questions along the way.
- **Get paid.** Earn \$20 for completing the initial survey and \$30 for completing a 3-month follow-up survey.

Space is limited, so don't delay. Enrollment will close when 300 participants have been accepted.



Scan the QR code for criteria and other details.



No-cost health care for the whole family

...continued from page 1

The Vanderbilt Health at MNPS Employee & Family Health Care Centers provide a wide range of services for you and your family members. And because you're enrolled in the Certificated Employee Health Plan, you pay \$0.

All five locations provide these primary and acute care services:

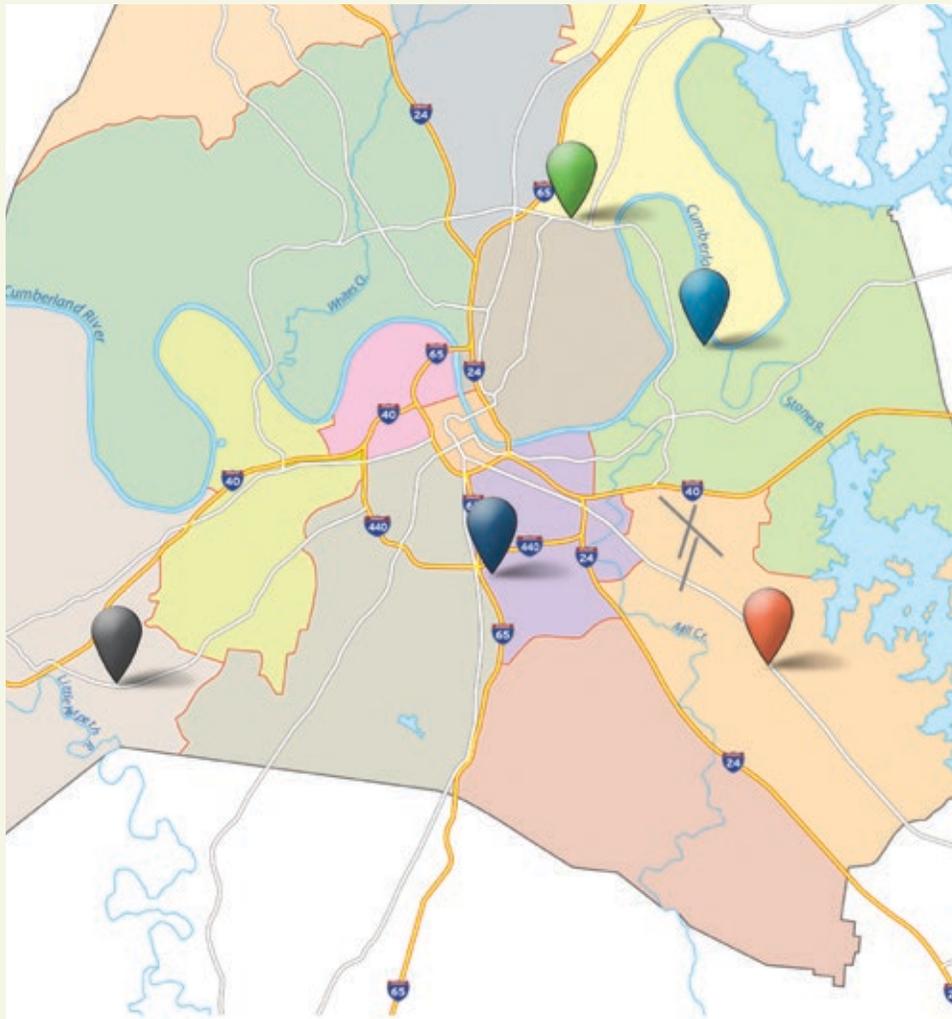
- ✓ Minor illnesses and injuries
- ✓ Annual and sports physicals
- ✓ Health coaching
- ✓ Lab tests and blood work
- ✓ Women's and men's health
- ✓ Chronic condition management
- ✓ Immunizations, including flu shots
- ✓ Child/adolescent health
- ✓ Behavioral health screenings

Additionally, our Berry Hill location has:

- ✓ Full-service fitness center
- ✓ Physical therapy
- ✓ Behavioral health services
- ✓ Group fitness classes
- ✓ Chiropractic care
- ✓ Onsite Kroger pharmacy
- ✓ Health coaching
- ✓ Acupuncture
- ✓ The Daily Grind café

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LOCATIONS



MADISON

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

NORTHEAST NASHVILLE

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

ANTIOCH

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

WEST NASHVILLE

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

BERRY HILL

Employee Wellness Center
2694 Fessey Court
M-F 7 a.m.-7 p.m.
Sat. 8 a.m.-2 p.m.



Vanderbilt Health
at Metro Nashville Public Schools
Employee & Family Health Care Centers



MNPSHealth.org
615-259-8755

Get to know our

8

MyHealth Bundles

MyHealth Bundles by Vanderbilt are designed with your needs in mind. Eight bundles are included in your health plan coverage and feature an enhanced health care experience with no out-of-pocket costs. Let us repeat that: There is no cost to you.



MyMaternityHealth

1. Prenatal, delivery and post-natal care



MyHearingHealth

2. Cochlear implant surgery for advanced hearing loss



MySpineHealth

3. Select spine surgeries



MyOrthoHealth

4. Joint replacement for hip and knee
5. Osteoarthritis of hip and knee
6. Shoulder pain



MyWeightLossHealth

7. Surgical weight loss
8. Medical weight loss

Exceptional care | Better experience | Zero cost

Learn more at MNPSBenefits.org/my-health-bundles. MNPS certificated employees and their dependents enrolled in the Certificated Employee Health Plan are eligible to participate in MyHealth Bundles. Participants must also meet certain bundle requirements.



What's in a (brand) name?

When it comes to prescription drugs, the simple answer to the question above is: higher cost. In fact, you can pay up to 85% less simply by switching from a brand name drug to a generic. That's a sharp contrast in pricing for medications that are designed to work the same.

Is there a difference in how brand name and generics work?

In a word, no. The U.S. Food and Drug Administration (FDA) requires drug companies to show that the generic medicine can substitute for — and provide the same health benefits as — the brand name medicine. Generic versions must match their brand name counterparts in:

- Active ingredients
- Safety
- Strength, dosage form (such as tablet or an injectable) and how it's taken
- Effectiveness
- Strict manufacturing standards

The FDA also requires a generic medicine to be what's called "bioequivalent" to the brand name drug. That means that in addition to having the same active ingredients, it shares the same desired outcomes for patients.

Why do generics cost less if they work the same?

Studies and trials required of brand name drug manufacturers don't have to be repeated to make generic drugs. As a result, generics cost less to make. Also, multiple manufacturers can apply to market the same generic drug. That creates competition in the marketplace, which typically results in lower prices.

Do all brand name drugs have a generic equivalent?

No, they don't. Generics can only be manufactured after a brand name drug's patent has expired. Not all patents are on the same timeline, so it may take longer for some brand names to have generic equivalents.

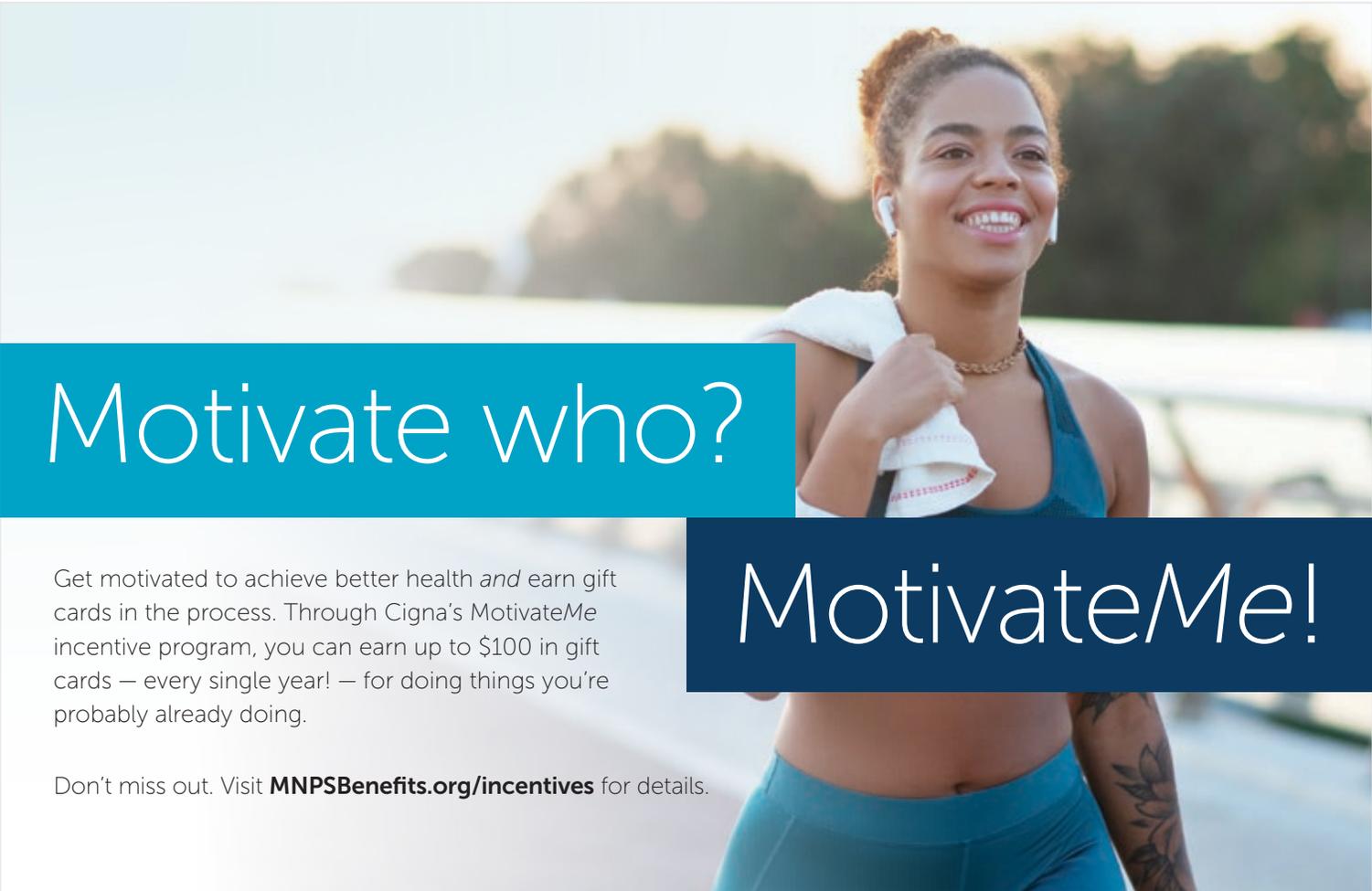
What if I want to pay a little extra for the brand name?

You could end up paying more than a little extra, depending on the drug. If you request a brand name drug when a generic is available, you will pay the brand name copay, plus the cost difference between the brand name and the generic.

There is one exception: If your doctor specifies that the brand name drug is medically necessary and gets required authorization from Cigna, you will pay only the brand name copay.

How can I switch to a generic?

You'll just need to ask your doctor to send your pharmacy a new prescription.



Motivate who?

Get motivated to achieve better health *and* earn gift cards in the process. Through Cigna's MotivateMe incentive program, you can earn up to \$100 in gift cards — every single year! — for doing things you're probably already doing.

Don't miss out. Visit [MNPSBenefits.org/incentives](https://mnpsbenefits.org/incentives) for details.

MotivateMe!

Beat the registration rush! Get on our wait list now.

Is your brain like a runaway train?

Find your brakes in our upcoming MBSR class

How many times have you gone to bed, ready for some much-needed rest, only to lie awake for hours because you can't stop racing thoughts?

Learn how to calm the chaos and train your brain by joining MNPS's fall Mindfulness-Based Stress Reduction (MBSR) course.

Nine virtual evening sessions and one Saturday retreat will be held via Zoom teleconference (September-November). Each session is highly participatory and encompasses an array of mindfulness practices, including sitting and walking meditation, mindful eating and mindful communication.

If you would like to be notified when registration for our fall class opens, visit [MNPSHealth.org/mindfulness](https://mnpshealth.org/mindfulness).



“The class met my expectations and then **BLEW THEM OUT OF THE WATER.** It has calmed my anxiety like nothing else has in my life.”

— 2021 participant



It's HIP to be healthy!

Take advantage of all MNPS offers

In addition to a generous benefits/insurance package, MNPS offers a variety of no-cost Health Improvement Programs (HIPs) to employees and their eligible dependents enrolled in the Certificated Employee Health Plan.

If you want help with any of these health concerns, visit MNPSBenefits.org/hip for details:

- Anxiety
- Back pain
- Colon cancer prevention
- Depression
- Diabetes management
- Diabetes prevention
- Fertility
- Hearing loss
- Heart disease prevention
- Hip pain
- Hypertension (high blood pressure)
- Knee pain
- Maternity
- Men's health
- Mindfulness
- Musculoskeletal pain
- Nutrition
- Pregnancy
- Shoulder pain
- Skin concerns
- Stress
- Tobacco cessation
- Weight concerns/obesity

2022-2023 premiums for the Certificated Employee Health Plan

One of MNPS's top priorities has been — and will always be — giving you and your family access to best-in-class health insurance coverage. We continually strive to remove barriers to getting the care you need, and that includes keeping your premiums affordable.

During the height of the COVID-19 pandemic, we paused premium increases for you, even though rates were climbing. Now, as more people begin to seek care again and premiums continue to rise nationwide, we've reached a point where we must all share in the increase. Effective July 1, 2022, your premiums will increase as follows for the 2022-2023 school year. (As a reminder, MNPS pays 75% and you pay 25% of the total cost of coverage.)

	Medical/Dental/Vision/Hearing				Life and AD&D*	
	Total annual cost (100%)	Your annual share (25%)	Your biweekly share**		Your biweekly share	
			(10-month)	(12-month)	(10-month)	(12-month)
Employee only	\$11,578.18	\$2,894.55	\$144.73	\$111.33	\$0.00	\$0.00
Employee + spouse	\$23,156.10	\$5,789.03	\$289.45	\$222.65	\$3.00	\$2.31
Employee + child(ren)	\$16,458.46	\$4,114.61	\$205.73	\$158.25	\$0.60	\$0.46
Family	\$27,802.56	\$6,950.64	\$347.53	\$267.33	\$3.60	\$2.77

* Includes basic employee life/AD&D coverage of \$50,000, spouse life of \$25,000 and child life of \$10,000 per child over 6 months of age; for supplemental life and disability insurance costs, visit Benefit Express (MNPSBenefits.org).

** Rates are based on employee taking the Cigna health assessment. If not completed by the deadline, a premium surcharge will apply. Learn more at MNPSBenefits.org/assessment.

Have questions about your premiums?

Contact Employee Benefit Services at **615-259-8607**. As a reminder, when you enroll for bundled medical/dental/vision/hearing coverage, your share of the cost is paid through pre-tax payroll deduction. The biweekly amounts listed above are based on whether you work a 10-month (20 deductions) or 12-month (26 deductions) schedule. In other words, premiums are based on your work schedule, NOT how often you get a paycheck.



METROPOLITAN PUBLIC SCHOOLS OF
NASHVILLE DAVIDSON COUNTY
2601 BRANSFORD AVENUE
NASHVILLE, TN 37204-2811

EMPLOYEE BENEFIT SERVICES

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INSIDE:

MyHealth Bundles

Exceptional care | Zero cost



EMPLOYEE BENEFIT SERVICES

MNPSBenefits.org | Email: benefits@mnp.org | 615-259-8607

CONNECT
with

Karla[®]

Online counseling
+ support between
sessions



Synchronous
HEALTH

Learn more about \$0 cost telehealth counseling through
Connect with Karla at www.sync.health/mnps or by calling **615-258-6654**.