

For Your Benefit

CERTIFICATED RETIREE BENEFITS

SPRING 2025



Learn an amazingly simple secret to eating healthy

page 8

Walking works

It's as simple as that!

page 2

Confused about the prescription drug deductible?

page 4

Rediscover your EAP

It offers mental
health support and
so much more!

page 6

Save the date Diabetes Wellness Fair

page 7

Walking works

—it's as simple as that!

Walking as an ideal form of exercise is nothing new. Way back in 400 B.C., Greek philosopher and physician Hippocrates proclaimed walking to be man's best medicine.

Today, its benefits are even better understood. Walking can help you think, feel and sleep better. It can reduce your risk for conditions like heart disease, stroke, diabetes and some types of cancer. And it can improve your blood pressure, blood sugar and cholesterol levels.

Walking is accessible to most ages and abilities. It's easy on the joints and doesn't require special equipment. The best part: It's versatile. You can do it briskly or leisurely, indoors or outdoors, alone, with a partner or in a group.

For all these reasons, walking might be one of the most effective forms of physical activity out there.

What kind of walker are you?

A walkie talkie?

Walking with a partner or in a group can:

- **Make time fly.** Get immersed in conversation and you'll have lots of steps under your belt before you know it.
- **Create new friendships.** Small talk during long walks can yield new buddies with shared interests.
- **Make you accountable.** Research shows people who are part of a walking group tend to keep exercising and not slack off. It's harder to cancel when others rely on you to show up.
- **Help you decompress.** A walking group or partner gives you a chance to focus on the walk and the people you're with while getting a few minutes away from your day to day.
- **Build community.** It's a great opportunity to connect with other educators outside the school setting, build relationships and foster a stronger sense of community.

Or solo stroller?

Some people prefer the meditative solitude of solo walking. Or you might want to listen to music or podcasts. Whatever your preference, add nature to the mix to achieve:

- **Self-reflection and mental clarity.** Walking alone allows quiet time to reflect on your thoughts, set goals or work through challenges. It can serve as a form of mindfulness and help clear your head.
- **Heightened sensory awareness.** You might notice subtle sounds, like birds chirping, leaves rustling or the smell of fresh air, which can be relaxing and improve mental well-being.
- **Elevated mood.** Walking triggers the release of feel-good endorphins, helps relax your muscles and eases tension — all of which can lift your spirits and even combat burnout.
- **Better balance.** Walking is a simple way to carve out alone time for yourself, which can have a positive impact on your mental health.

How much should you walk?

Experts recommend walking 150 minutes a week. That's 30 minutes most days of the week.

Sources: Harvard Health; American Heart Association; Mayo Clinic



Discover **nature's** pharmacy.

Ready to walk?

Consider taking it outside.
Spending time outdoors can:

- ✓ Support heart health
- ✓ Lessen stress
- ✓ Boost your immune system
- ✓ Promote bone health
- ✓ Improve sleep
- ✓ Strengthen focus & concentration

Get your personalized nature prescription!



For an appointment,
scan the code or call
615-421-1711.

Confused about the prescription drug deductible?

Starting January 1, 2025, a new deductible requirement was added to your Cigna True Choice Medicare Advantage PPO (MA-PPO) prescription drug coverage.

The new requirement:

You must now meet a \$200 annual prescription drug (Part D) deductible before you start paying drug copays.



HERE ARE SOME FAQs

We've compiled some frequently asked questions to help you understand this new rule.

What is a deductible?

A deductible is an amount of money you must pay out of your own pocket before your health plan begins to pay benefits.

How does the new prescription drug deductible work?

The new prescription drug deductible is \$200 per year. This means you must pay \$200 toward the cost of your prescriptions **before** you begin to pay drug copays.

For example, if your covered drug costs \$60, you will pay the full cost of that drug, but that \$60 will apply toward your \$200 deductible. Your deductible balance will then be \$140 (\$200 - \$60 = \$140).

Another example: If your covered drug costs \$275, you will pay \$200 toward the cost — which will satisfy your deductible — plus the copay based on the drug's tier. If your drug is a Tier 1 generic drug and you fill the prescription at Kroger, you will pay \$200 (deductible) + \$4 copay = \$204.

DID YOU KNOW?

For 2025, the Centers for Medicare & Medicaid Services lowered the annual out-of-pocket (OOP) maximum for part D drugs to \$2,000. But your OOP maximum is even lower at \$1,500! This is good news because you will pay no more than \$1,500 a year for your covered prescription drugs.

What happens when I've met the \$200 prescription drug deductible?

Once the amount you have paid out of your own pocket for prescription drugs equals \$200, you will have met the deductible. Then you will pay only drug copays for the rest of the year or until you meet the plan's prescription drug out-of-pocket (OOP) maximum of \$1,500.

As always, your copay amount is based on:

- The drug's tier (e.g., Tier 1 is generic, Tier 2 is preferred brand name, etc.)
- Whether you go to Kroger or another pharmacy (Kroger offers lower copays)

Does the \$200 prescription drug deductible start over on January 1?

Yes.

Do I have any other deductibles with my coverage under the MA-PPO?

Yes. You also have a Part B deductible of \$150.

Part B covers services like doctor's visits, outpatient care and ambulance services.

Part B also includes:

- Durable medical equipment (DME) like wheelchairs, walkers and oxygen equipment and supplies
- Certain drugs you typically wouldn't give to yourself, like those administered in a hospital outpatient setting

If your prescription falls under Part B (for items like DME) — even if you pick it up at a pharmacy — you must meet your Part B deductible first.

DID YOU KNOW?

Your MA-PPO plan has an enhanced drug list (formulary), which includes hundreds of preventive drugs. You pay \$0 — no deductible or copays — for drugs on this list. Visit myCigna.com to view the preventive drug list.

What is the prescription drug out-of-pocket maximum?

It is the most you will pay out of pocket for your prescriptions in a given year. For the MA-PPO, the out-of-pocket (OOP) maximum is \$1,500; this includes amounts paid toward the deductible **and** drug copays.

Once you meet the annual OOP maximum, you pay \$0 for covered prescription drugs — no more copays — through the end of the year.

STAY IN THE KNOW about your retiree benefits

MNPS and Cigna use a variety of ways to keep you informed about your retiree benefits and any changes to your coverage.

For example, we:

- Hold meetings, both in-person and virtual
- Attend MNRTA meetings
- Mail Annual Transfer packets and Annual Notice of Change (ANOC) documents
- Record Brainshark videos
- Post important information on myCigna.com and MNPSBenefits.org/retiree

We encourage you to check out these resources. If you still have questions, call MNPS Employee Benefits at **615-259-8464** or **615-259-8648**.

Feeling stressed or anxious?

START HERE to get help:

GuidanceResources®
Employee Assistance Program

The Employee Assistance Program — or EAP for short — provides FREE, confidential counseling services and is available 24/7, both online and by phone. This benefit is available to you and all your household family members at no cost.

Here's why the EAP should be your first stop when you need expert assistance:

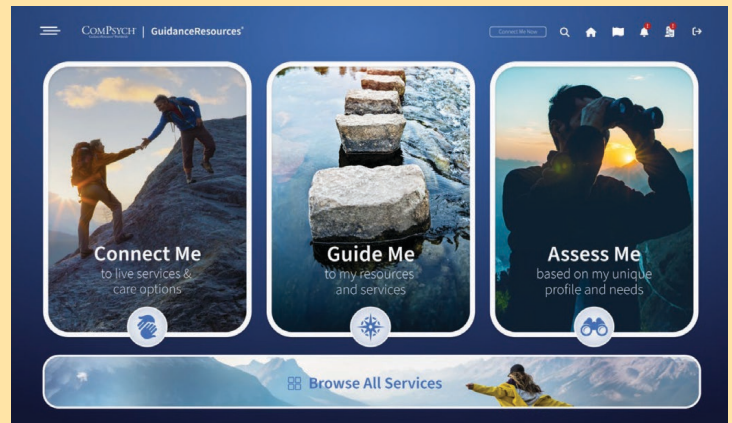
**It supports your mental health
... and so much more!**

Many people contact their EAP for mental health concerns. It's a great place to start for help with issues like:

- Trauma, grief and loss
- Family conflict
- Stress, anxiety, depression and anger
- Marriage and relationship problems
- Job pressures and workplace conflict
- Sexuality and gender identity

But don't overlook the other valuable services your EAP offers. It can help you:

- Save money on many products and services (see box below)
- Learn how to get out of debt
- Find care for an aging parent
- Get legal and/or tax advice
- Make a will or living will
- Address substance misuse
- Be a better public speaker
- And more!



It's more accessible than ever.

On January 1, ComPsych, our EAP provider, completely reimagined their website to make it easier to find the help you need.



Scan the QR code to take a one-minute video tour.

How to connect with the EAP

Call 24/7: **1-888-297-9028**

Visit: **guidanceresources.com**

You must create a personal login to access the site.

Simply follow the steps to register. Our Web ID is MNPS.



Save \$\$ with your EAP

Your GuidanceResources EAP is more than mental health support. It offers discounts of up to 60% on things like pet insurance, tax preparation, movie tickets, theme parks, hotel stays and more! Once you're logged in, click Browse All Services, then Discounts.

Save the date:

Tuesday, April 22

3:00 – 6:30 p.m.

MNPS Employee Wellness Center
2694 Fessey Court in Berry Hill

Diabetes Wellness Fair

Whether you were recently diagnosed, have had diabetes for years or have learned you're at risk, this guided tour through diabetes self-care is for you. The event will feature:

- Fitness sessions led by fitness associates (appropriate for all fitness levels)
- Nutrition sessions led by MNPS health coaches
- 30-minute one-on-one appointments with a nurse to catch up on diabetes care

More details to follow by email soon. Sign up to receive benefit alerts by email at [MNPSBenefits.org/optin](https://mnpsbenefits.org/optin). You can opt out of email alerts at any time.



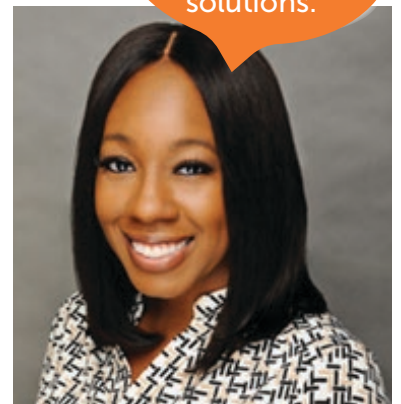
Have a Cigna coverage question?

Employee Benefit Services is always here to answer your questions about MNPS benefits. But if your question relates to your Cigna insurance, we may direct you to **Cigna expert Sharona Ferguson**.

Sharona is dedicated solely to helping MNPS employees and retirees. She can provide answers to your questions about:

- | | |
|-------------------------------|--|
| ■ Claims | ■ ID card requests |
| ■ Eligibility | ■ Earning and spending your incentives |
| ■ Coverage | ■ Navigating the myCigna customer portal |
| ■ Providers | |
| ■ Authorizations for services | |

"I'm here to answer your questions and provide solutions."



Contact Sharona at mnps@cigna.com or sharona.ferguson@cignahealthcare.com, or call or text her at **629-462-8373**.

Once a month, Sharona visits the MNPS Employee Wellness Center to provide in-person assistance. Contact her for the date of her next onsite visit.



The amazingly simple secret to eating healthy



Taking steps to eat healthier can feel overwhelming. You may have more questions than answers: *How much protein do I need? What about fats — aren't there healthy fats and unhealthy fats? Is eating low carb better for me?*

What if we told you that you don't need a degree in nutrition to make a simple change that really counts? In fact, when it comes to healthy eating, one thing ties it all together: Fiber.

The power of plants

We're not talking about fiber found in processed foods like cereals and breads, or fiber added by manufacturers. We're talking about fiber found naturally in fruits, vegetables, beans, nuts and seeds.

These foods already contain all the good stuff your body needs: fiber, protein, healthy fats, high levels of vitamins and minerals, antioxidants and anti-inflammatories. When you fill your plate with them, you're doing two important things for your body:

Plant foods are the only place where fiber is found naturally.

Sources: Mayo Clinic;
Harvard School of
Public Health

- 1 You're increasing the amount of healthy bacteria in your gut — beneficial bacteria that helps your digestive system operate optimally, boosts your immune system and even benefits your brain.
- 2 And you're lowering a lot of things that need to be lowered:
 - LDL and total cholesterol levels
 - Triglycerides
 - Blood sugar levels
 - Insulin levels
 - Inflammation
 - Your risk for heart disease, type 2 diabetes and weight problems
 - Your risk for gastric, pancreatic, breast and colorectal cancers

Natural fiber foods are the whole package!

How much fiber is enough?

Most Americans get about 15 grams of fiber a day — around half of what they need. The National Academy of Medicine recommends 21-25 grams for women and 30-38 grams for men.

Excellent sources of fiber

- Apples
- Bananas
- Berries
- Citrus fruits
- Pears
- Fruits with skin
- Avocado
- Broccoli
- Brussels sprouts
- Cauliflower
- Carrots
- Green beans
- Leafy greens (spinach, kale, collards)
- Potatoes and other vegetables with skins
- Sweet potatoes
- Brown rice
- Oats and oatmeal
- Quinoa
- Nuts and seeds
- Beans, peas, lentils
- Ground flax
- Chia seeds
- Psyllium husk





The longest-living people on the planet all have something in common: a high-fiber diet.



Black bean and rice salad

This dish — which is great as a side or a main dish — is full of fiber and flavor. It can be made ahead of time and refrigerated.

Ingredients

- ½ cup onion, chopped
- ½ cup bell pepper, chopped (green or red)
- 1 cup brown rice, cooked and cooled
- 1 can (15 ounce) black beans, low-sodium, drained and rinsed
- ¼ cup rice vinegar (or white wine vinegar or lemon juice)
- ½ teaspoon mustard powder (optional)
- 1 clove garlic, chopped (or ½ teaspoon garlic powder)
- ½ teaspoon salt
- ¼ teaspoon black pepper
- 2 tablespoons vegetable oil (or oil of choice)

Directions

In a mixing bowl, stir together onion, bell pepper, rice and beans. In a jar with a tight-fitting lid, add vinegar, dry mustard, garlic, salt, pepper and oil. Shake until dressing is evenly mixed. Pour dressing over bean mixture and stir. Chill for at least one hour. Serve cold.

Makes four one-cup servings.

Per serving: 227 calories; 8g total fat; 0mg cholesterol; 442mg sodium; 32g carbohydrates; 9g dietary fiber

Source: myPlate.gov

The information in this newsletter provides highlights of the benefits, programs and extras included in MNPS's certificated benefits program. It's not intended to include all benefit plan details. Complete details about how the plans work are included in the plan documents, which are available upon request. If there are any differences between the information in this material and the plan documents, the plan documents will govern the employee's or retiree's rights to benefits in all cases. This document does not constitute a contract or offer of employment. MNPS reserves the right to change or end any of the plans or programs described in this brochure at any time. If you have any questions about MNPS's benefits program, contact Employee Benefit Services at benefits@mnps.org.

Who do you turn to for health care?

When you're feeling yucky, have an unexplained symptom or suffer an injury that needs attention, who's your go-to for quick, reliable care?

If you normally head to an urgent care clinic or the emergency room, maybe it's time to find a provider you can call your own: a primary care provider, or PCP.

The benefits of seeing "your PCP"

When you feel bad, the last thing you want to worry about is where to go. Knowing you can call your PCP's office and be seen is comforting and easy. Additionally, seeing someone who knows you and your medical history helps ensure consistent care. And, because PCPs are trained to treat a wide range of conditions, they're a great place to start if you're unsure what kind of care you need.

Start at the MNPS Health Care Centers

Not sure how to find a PCP? Why not start at an employee health clinic? The MNPS Health Care Centers can provide many health and wellness services, including serving as your PCP.

Our five Nashville locations are no more than 15 minutes from most worksites. And our 18 family nurse practitioners serve only MNPS employees, retirees and their families, so we have more time to spend with you.

Best of all, PCP visits at the MNPS Health Care Centers are offered as part of your benefits package and cost you nothing.

Act now – before you need care

Once you've selected a PCP, you don't need to wait until you have a specific medical concern to schedule an appointment. Instead, schedule an "establish care visit." This gives your new PCP time to gather your medical history, establish baselines, learn your health goals and get to know you better.

When you've made that appointment, you can prepare for the visit by putting together your health history, making a list of questions, and gathering any necessary documents like a list of prescriptions or health records.



Need help finding a PCP?

Schedule a consultation with MNPS's dedicated Care Navigator Yolonda Powell by scanning the QR code or by calling **615-421-1711**.



Whether you want a provider at the MNPS Health Care Centers or from your community,

Yolonda can help you select a PCP who aligns with your preferences and specific health care needs. In most cases, she can even book your first appointment.



5

EXCLUSIVE HEALTH CLINICS

IN DAVIDSON COUNTY

BERRY HILL

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

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.

SCHEDULE

APPOINTMENTS ONLINE

Scan this code or visit
MNPSHealth.org/schedule.
Or call 615-259-8755.



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



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

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EMPLOYEE BENEFIT SERVICES

MNPSBenefits.org | Email: **benefits@mnps.org** | **615-259-8464** or **615-259-8648**

Office hours: Monday-Friday, 8 a.m.-4:30 p.m.

Want to maximize your retirement dollars?

Start here > Now that you're enjoying the benefits of a well-earned retirement, keeping a close eye on your finances is more important than ever. Actively managing your money can help you enjoy retirement to its fullest.

Start by going online to RetireReadyTN, your one-stop retirement dashboard. There you can:

- Learn more about your retirement plan
- Manage your Tennessee Consolidated Retirement System (TCRS) and 401(k) and 457 plans
- Keep your beneficiaries up to date (Remember, your beneficiary designations for TCRS and 401(k)/457 plans are separate.)
- View *Retiree Advisor*, the official publication for retirees in TCRS
- Learn about PerkSpot, a discount program featuring more than 900 merchants
- Access other helpful resources



Get started

Scan the QR code or visit <https://treasury.tn.gov/Retirement/Retire-Ready-Tennessee/for-Retirees>.