

# For Your Benefit

## Is it time for a change?

**Annual transfer is November 1-30.** It's your once-a-year opportunity to decide if your current retiree medical plan still fits you — or if it's time to make a change.

Because MNPS retirees are automatically enrolled in the Cigna Medicare Surround Plan once they become eligible for Medicare, many remain in the Surround without considering their other option: the Cigna-HealthSpring Medicare Advantage Plan (MAPD). There are two resources to help you decide which plan is best for you:

1

**See the plan comparison chart on page 4.** It offers a side-by-side comparison of the Cigna-HealthSpring MAPD and Cigna Surround plans to help you understand how the two plans differ.

2

**Attend a Cigna-HealthSpring MAPD enrollment meeting.** Learn more about your retiree medical options and talk with Cigna-HealthSpring plan representatives by attending one of two meetings at the MNPS Employee Wellness Center (2694 Fessey Ct., Nashville), Conference Room A, on:

**Thursday, November 15**

2:30-4:30 p.m.

**Monday, November 19**

2:30-4:30 p.m.

Spouses are welcome; no reservation is required.



If you're happy with your current retiree benefits, you don't have to do anything. Your coverage will continue in 2019. If you want to switch from the Cigna Surround to the Cigna-HealthSpring MAPD, or vice versa, see your 2019 Retiree Benefits Guide for steps you need to take before annual transfer closes on November 30.

Look inside to see what's new with your benefits in 2019!

Be smart  
Live well

MNPSBenefits.org

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# What's new for 2019?

The following changes will be effective January 1, 2019:



## Cigna Medicare Surround Plan

## No plan changes

There are no changes to the Cigna Medicare Surround Plan for 2019.

## Discounted fitness center membership **NEW!**

Surround plan enrollees now have access to Cigna's Active&Fit Direct™ program, which offers fitness center memberships at 8,000+ fitness centers nationwide for \$25/month (plus a \$25 enrollment fee). To learn more, visit **[ActiveandFitDirect.com/fitness/Cigna](#)**.

## ► Cigna-HealthSpring Medicare Advantage Plan (MAPD)

## Copay increases

Copays for the following services will increase:

- Emergency room: from \$100 to \$120
  - Worldwide emergency room and transportation coverage: from \$100 to \$120

## Post-hospital meal delivery

Cigna-HealthSpring wants to make the transition home from a hospital stay a little easier. Starting January 1, MAPD enrollees can get 14 nutritious meals delivered to

their home after a hospital stay. This benefit is provided at no cost to you for up to three qualified stays per year. Rules apply; see details in your Evidence of Coverage.

## 100% coverage for shingles vaccines

Zostavax and the new two-shot Shingrix shingles vaccine will now be covered at 100%; no copay required.

## New ID cards

Shortly after annual transfer, all Cigna-HealthSpring MAPD enrollees will receive a new ID card in the mail.

Want more details on your MNPS retiree benefits? See the enclosed 2019 Retiree Benefits Guide.

# New Medicare cards coming by April 2019

If you haven't received your new Medicare card, you will soon! To help protect your identity, your new card will have a Medicare number that's unique to you, instead of your Social Security number. The card looks like this:



## Do we have a copy of your Medicare card?

Once you're eligible for Medicare, you must (1) enroll for Medicare Parts A & B and (2) send a copy of your Medicare card to Employee Benefit Services.\* These two steps are required for you to stay covered by the MNPS retiree medical plan and your coverage premium to be reduced. Note: You do NOT need to send in a copy of your new Medicare card if you already have one on file.

\* Provided you're not covered under any other active employee medical plan such as a spouse's employer plan

**“It was caught very early. I’m really grateful for getting the mammogram when I did.”**

— Susan Davenport  
First-grade teacher, Glendale Spanish Immersion School

# Mammogram results in early cancer catch

First-grade teacher Susan Davenport isn’t what many would consider a cancer risk.

“I’m a person who takes really good care of myself,” she says. “I eat well, I exercise. I do all the right things. But cancer? Cancer doesn’t care.”

About a year ago, prompted by a joint effort by MNPS and Cigna to encourage preventive care, Susan had a routine mammogram. Her voice

***“I eat well; I exercise. I do all the right things. But cancer? Cancer doesn’t care.”***

breaks when she remembers the follow-up call during her workday at Glendale Spanish Immersion School.

“I heard the word ‘cancer’ and I couldn’t even listen beyond that,” she says. “I had to tell the woman from the clinic I’d have to talk to her later because I couldn’t take it in.”

When she mustered the courage to return the call, she learned she had Stage 1 breast cancer.

Now, after a lumpectomy and radiation treatment, Susan counts her blessings.

“It was caught very early,” she says. “I’m really grateful for the reminder to get the mammogram when I did.”

Her health care team didn’t just treat her body; they also helped keep her spirit strong. Take Bobbi Nickel, her health coach through the MNPS Health Care Centers, for example.

“She’s a good person to talk to,” Susan says. “We’ve had a great relationship ever since I started seeing her. I love going to her, and the front office staff is wonderful, too.”

Susan has worked in school systems in several states and has 20 years with MNPS. She says she never had to put her health insurance to the test before, but Cigna approved all of her appointments and bills.

“As you get older, you know you’re not going to live forever, but something like cancer is startling,” she says. “This



was a great case; it was caught early and it ended well.

Johnsie Holt, MNPS employee wellness coordinator, believes an emphasis on prevention and wellness makes good sense for everyone, however healthy they might look.

“We want to address any issues on the front end,” she says. “We don’t want them to have to face chronic conditions, so the earlier we can get people into the clinics, the better for their health.”

## Have you been screened?

It can be confusing to know which screenings you need and how often. The MNPS Health Care Centers can help! We provide well-care for women and men and referrals for age-appropriate screenings like mammograms and cervical, colorectal and other types of cancer screenings. Call us for an appointment at **615-259-8755**.



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

# 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-HealthSpring prescription drug plan)

## Cigna-HealthSpring Medicare Advantage Plan\* (with Medicare Part D prescription drug coverage)

See any provider you wish?	Yes, as long as provider accepts Medicare	You must select a PCP in Cigna-HealthSpring's network to coordinate your care
Referrals required to see specialists?	No	Yes; specialist must be in the network
Coverage out-of-network?	Yes; there is no network	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; lower copays than Surround
Annual out-of-pocket maximum?	\$2,000	\$1,500
Monthly premiums?	\$123.69/member	\$51.00/member
Extras?	Active&Fit 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 Epic Hearing Health Care.

## Should I switch to the Cigna-HealthSpring plan?

If you're considering the Cigna-HealthSpring MAPD and would like more information, attend a meeting with plan representatives at the MNPS Employee Wellness Center (2694 Fessey Ct.), Thursday, November 15, 2:30-4:30 p.m. or Monday, November 19, 2:30-4:30 p.m.

# FREE flu shots

It's not too late!

Our annual flu shot clinics end November 3. But you can still get a free shot at any of the MNPS Health Care Centers, including the Employee Wellness Center. Call **615-259-8755** for an appointment.



## Shingles vaccine update

Because of the high demand for the new Shingrix® shingles vaccine, there is a nationwide shortage. The manufacturer is still producing and shipping small amounts of the vaccine, but does not expect to be back to normal production until January 2019.

"As we receive vaccine, we're calling patients who need their second dose to complete the two-shot series," says Suzan Ali, Kroger Pharmacy Manager in

the MNPS Employee Wellness Center. "If you haven't yet received your first dose, we recommend waiting until January to ensure you can get your second dose within the recommended two- to six-month window."



If you have questions about the shingles shots, call the MNPS Kroger pharmacy team at **615-600-3854**.

## Connect with us online

### My Health at Vanderbilt

Do you or a family member visit the MNPS Employee & Family Health Care Centers? If so, we encourage you to sign up for My Health at Vanderbilt. Our secure online patient portal allows you to:

- ✓ Message with your provider
- ✓ View medical records
- ✓ View lab results
- ✓ Request prescription refills
- ✓ Get reminders for annual tests and procedures

Visit **MNPSHealth.org/patientportal** to request access. Need help? Ask a patient services representative at our front desk.



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



COMING SOON:

Caramel brulee latte, chestnut praline latte,  
peppermint mocha latte or frappuccino,  
holiday blend coffee

MNPS Employee Wellness Center at Berry Hill  
2694 Fessey Ct., 2nd floor  
Monday-Friday, 6 a.m.-2:30 p.m.



# We're now open on the west side!

## Bellevue Middle

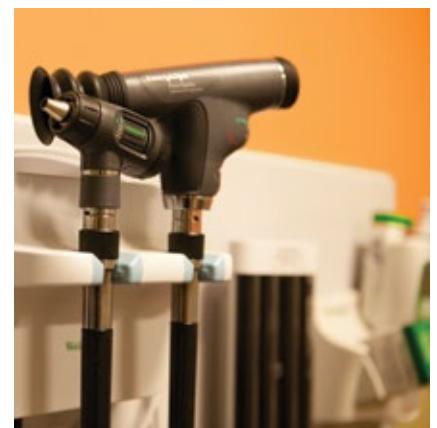
655 Colice Jeanne Road, Nashville  
Monday-Friday 8 a.m.-6 p.m.



A fifth MNPS Health Care Center has opened on Nashville's west side. Nurse practitioners Ashlee Lecorps and Louisa Tur provide a wide range of primary and acute care services for you and your family members:

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

NPs Ashlee Lecorps (left) and Louisa Tur (right)



Or visit one of our four other locations:

### MNPS 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.

### Two Rivers Middle

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

### Taylor Stratton Elementary

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

### Mt. View Elementary

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

### We protect your privacy.

HIPAA, which stands for the Health Insurance Portability and Accountability Act of 1996, is a federal law that protects the privacy of your medical records and other personal information. The HIPAA Privacy Rule gives patients full rights over their health information, including the right to examine their health records and request corrections. And it sets limits and conditions on who has access to a patient's information without his or her authorization. You can view MNPS's notice of privacy practices at Benefit Express ([MNPSBenefits.org](http://MNPSBenefits.org)) or request a copy from Employee Benefit Services.



Learn more at [MNPSHealth.org](http://MNPSHealth.org).  
For an appointment, call **615-259-8755**.



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

Have questions about your MNPS retiree benefits?

Contact Employee Benefit Services

**615-259-8464**

615-214-8665 (fax)

2601 Bransford Ave. Nashville, TN 37204

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

[benefits@mnps.org](mailto:benefits@mnps.org)

[MNPSBenefits.org](http://MNPSBenefits.org)



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