

# For Your Benefit

**"Granddad, I need your help!"**

The pleading voice on the phone was muffled and hard to understand.

**"Billy, is that you?"**

Jack asked.\*

**"Yes, it's Billy,"** the caller responded.

**"Please don't tell mom I called you, but I'm in trouble and need money fast."**

**"Of course I'll help,"** Jack replied.

**"Tell me how much you need and where to send it."**

## Don't be a victim!

*\* Fictional characters for illustrative purposes*

**Scammers. Con artists. Thieves.** No matter what you call them, there are plenty of bad guys out there trying to separate you from your money. And they're very good at it.

Called the "grandparent scam," the conversation above shows how they skillfully play on emotions and a grandparent's desire to help a grandchild.

So how did "Billy" know Jack had a grandson? Social media can be a rich source of personal information, and scammers often use it to find people to target. Here are some tips to help you avoid phone scams:

- If you're on social media, make sure your privacy settings won't allow your personal details to fall into the wrong hands.
- Never give out personal information like your Social Security number, account numbers, or other personal details like your mother's maiden name, which can be a clue to your passwords.
- If you have caller ID, don't answer calls from suspicious numbers.
- If you have doubts about a caller, just hang up.

*Article repurposed with permission from Cigna*

 **Be smart**  
**Live well**

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CELEBRATING

10 YEARS

Be smart Live well

Vanderbilt Health at MNPS Employee & Family Health Care Centers

The first MNPS Employee & Family Health Care Center opened in a school classroom in January 2009. Within a few months, five primary care clinics, housed in repurposed classroom portables, fanned out across Metro Nashville. Today, 10 years later, our Employee Wellness Center and four outlying locations provide patient-centered, holistic health care each week to more than 700 teachers, staff and retirees and their family members. We extend a heartfelt thanks to all of our Health Care Center providers and staff for their extraordinary dedication!



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.

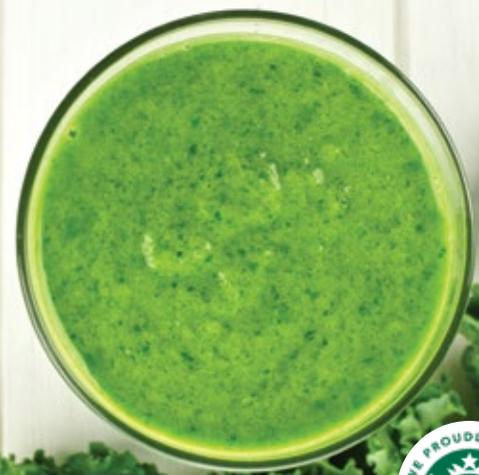
Learn more at MNPSHealth.org • For an appointment, call 615-259-8755

New! Summer smoothies



Choose from 4 flavors: Green Machine, Strawberry Banana, Creamsicle and Blueberry Boost

Monday-Friday, 6 a.m.-2:30 p.m. Employee Wellness Center, 2nd floor



# AVOID SUNSCREEN MISTAKES

Whether summer finds you poolside, pushing a lawnmower or cheering on your little soccer star, sunscreen should always be within arm's reach. But don't fall victim to these common mistakes, which can not only ruin your day but also increase your risk of skin cancer.

- 1 Skimping.** It takes one ounce to cover your whole body. Think a shot glass full. That's probably more than you thought, right?
- 2 Applying late.** It takes 15 minutes for sunscreen to sink into your skin and provide protection. So slather it on well before you go outside.
- 3 Missing spots.** Arms and legs almost always get covered. Don't forget the tops of the feet, backs of the knees and heels, back of the neck, scalp and ears.
- 4 Failing to reapply.** One application protects you about two hours, less if you're swimming or sweating. Even if your sunscreen is waterproof or water resistant, you must reapply.
- 5 Relying on the clouds.** You may feel safe on overcast days, but UV rays can still get through and damage your skin, especially over time.
- 6 Misunderstanding SPF** (sun protection factor). SPF refers only to the proportion of UV rays it blocks, not the length of time you can be exposed. So an SPF 70 does not protect you any longer than SPF 30.

Of course, the best protection is to cover up and avoid the sun during peak UV hours (10 a.m. to 4 p.m.).

# Let's get fit!

Summer classes at the Employee Wellness Center



## Kurt's Boot Kamp

Tuesdays and Thursdays at 4:15 p.m.  
Meets in the lower parking lot

Fitness associate Kurtis Lewis leads this rigorous interval training sequence featuring high-intensity exercises. This class builds cardiovascular fitness while improving muscular strength and endurance. It will push you to your limits! Bring plenty of water; this is an outdoor class.



## Zumba®

Mondays and Wednesdays at 5 p.m.  
**New!** Saturdays at 8:30 a.m. (traditional) and 9:15 a.m. (toning)  
Meets in the fitness studio

Zumba, a Latin-inspired dance class, is an exhilarating, effective, easy-to-follow, fitness party that is moving millions of people toward improved health and happiness. Come see what all the excitement is about! Classes are led by Lourdes and Maggie. All fitness levels are welcome.

## Fitness center summer hours

June and July:  
Monday-Friday, 5:30 a.m. - 7 pm.  
Saturday, 8 a.m. - 2 p.m.  
Details at [MNPSHealth.org/fitness](http://MNPSHealth.org/fitness)

**20 classes a week!**  
Visit [MNPSHealth.org/classes](http://MNPSHealth.org/classes)

## Ready to eat better by shopping smarter?

The new OptUp app, presented by Kroger, makes better-for-you shopping simple! With easy-to-understand nutrition scoring and healthier recommendations based on what you tend to buy, it's easier than ever to track your nutritional progress. Visit [Kroger.com/optup](http://Kroger.com/optup).



Eating well. Simplified.





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

**EMPLOYEE BENEFIT SERVICES**

NONPROFIT ORG  
US POSTAGE  
**PAID**  
NASHVILLE TN  
PERMIT 1

## Have questions about your MNPS retiree benefits?

### Contact Employee Benefit Services

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

## Want to receive benefit alerts by email?



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

## Health plan premiums for 2019-2020

The following premium deductions are effective with your July pension check. Premiums for Cigna-HealthSpring plan enrollees are not changing.

Plan*	With or without Medicare A and B	Monthly premium (per member)
Cigna Medicare Surround with Cigna-HealthSpring Rx (PDP)	Retiree and/or spouse with Medicare A and B	\$123.94/member
Cigna-HealthSpring Medicare Advantage with Part D drug coverage	Retiree and/or spouse with Medicare A and B	\$51.00/member
Cigna Medical Plan	Retiree or spouse without Medicare	\$196.72/member
	Dependent child without Medicare	\$84.12/dependent child

\* All plans include dental coverage through Delta Dental, vision coverage through EyeMed and hearing coverage through Epic Hearing Healthcare.

### Have questions about your premiums?

Contact Employee Benefit Services at **615-259-8464** or **615-259-8648**.

## COLA increase for 2019

Retirees who have been retired for at least 12 months will receive a 1.9% cost-of-living (COLA) increase on their retirement pension payments. This increase will be reflected in your July 31, 2019 pension check.

