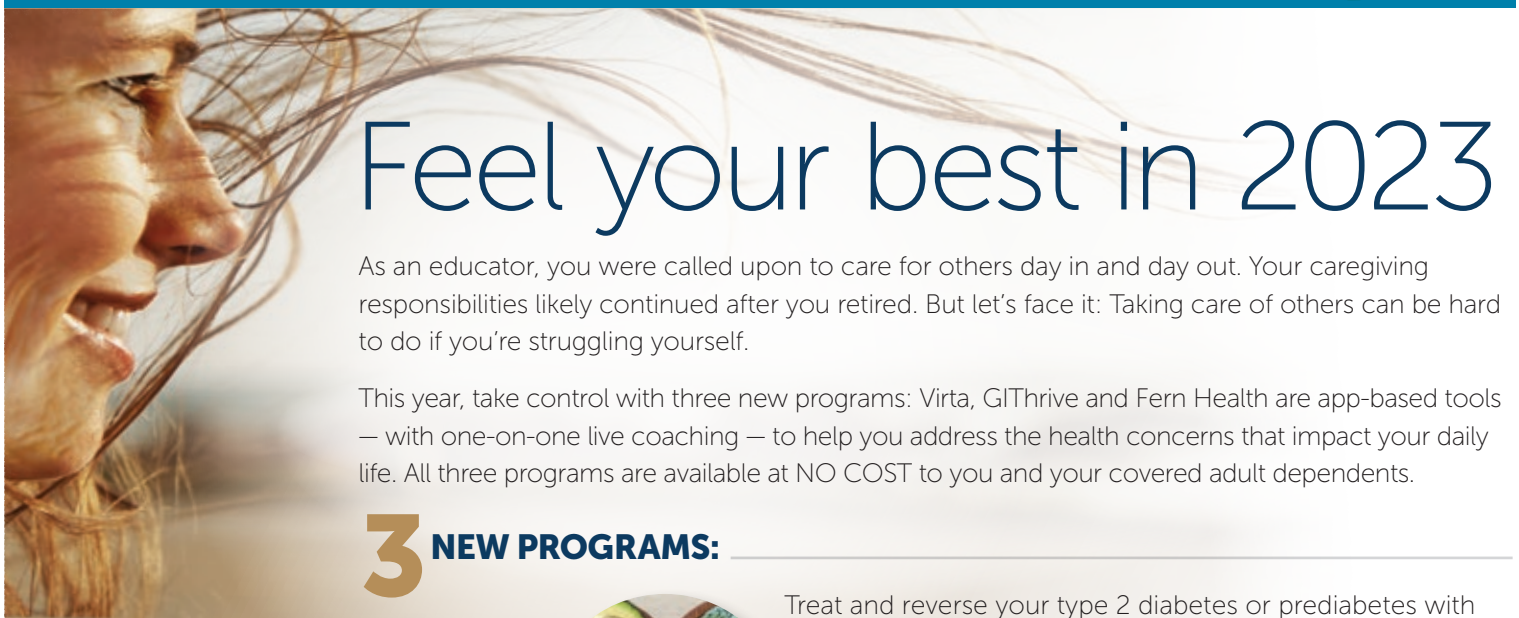


# For Your Benefit



CERTIFICATED RETIREE BENEFITS • SPRING 2023



## Feel your best in 2023

As an educator, you were called upon to care for others day in and day out. Your caregiving responsibilities likely continued after you retired. But let's face it: Taking care of others can be hard to do if you're struggling yourself.

This year, take control with three new programs: Virta, GIThrive and Fern Health are app-based tools — with one-on-one live coaching — to help you address the health concerns that impact your daily life. All three programs are available at NO COST to you and your covered adult dependents.

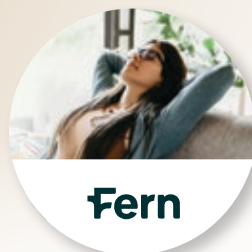
### 3 NEW PROGRAMS:



Treat and reverse your type 2 diabetes or prediabetes with Virta, a medically supervised, research-backed program that can help you focus on the root causes of high blood sugar. This program uses food as medicine to help you naturally lose weight and lower your blood sugar under the personalized guidance of your remote medical care team. | [See page 2.](#)



Nearly three-quarters of Americans have some sort of digestive trouble on a regular basis. If you're one of those people, you'll want to check out the GIThrive® program. This all-in-one program helps you work toward better gut health through virtual support, including nutrition, education, cutting-edge science and 24/7 expert support from real human beings. | [See page 3.](#)



If you live with chronic musculoskeletal pain, you know the toll it can take on your mental and physical health. When pain lasts for months — or in some cases, years — it gets in the way of how you live your life. Now, you can learn to manage your pain with Fern, a personalized, smartphone-delivered program for chronic pain. The program addresses both the physical and mental aspects of your pain, with the support of a certified health coach. | [See page 4.](#)

## INSIDE

5 Two new MyHealth bundles: kidney stones, substance use disorders

6 Telehealth at the MNPS Health Care Centers

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10 Sidestep phone scams



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

For more information about these and our other health improvement programs, go to [MNPSBenefits.org/hip](https://MNPSBenefits.org/hip).

NEW  
BENEFIT!



# Reverse type 2 diabetes and prediabetes with Virta

If you struggle with type 2 diabetes or prediabetes, better health is within reach. MNPS has partnered with Virta Health to give you a better way to treat — and yes, even reverse! — type 2 diabetes, prediabetes and/or a BMI of 30 or greater.

## What is Virta?

Virta is a medically supervised, research-backed program that focuses on the root causes of high blood sugar. How? Virta uses food as medicine to help you naturally lose weight and lower your blood sugar.

Don't eat less; eat more better-for-you meals under the personalized guidance of your remote medical care team. There is no surgery or exercise required.

Even better, MNPS is fully covering the cost of Virta (valued at more than \$3,000) for you and your adult dependents (age 18+) with type 2 diabetes, prediabetes and/or a BMI of 30 or greater who are under age 65, not yet eligible for Medicare and enrolled in the MNPS Certificated Retiree Health Plan.\*

## What's included?

- Virtual medical care from a physician-led team
- One-on-one health coaching
- Diabetes testing supplies like meters and strips, delivered right to your door
- Practical resources like recipes, food lists and meal plans
- Access to a private online patient community



For information or to schedule your free consultation, scan the QR code or go to [www.virtahealth.com/join/mnps](http://www.virtahealth.com/join/mnps).



In only one year,  
Virta patients see  
an average of<sup>1</sup>:

**63%** medication  
reduction

**1.3%** HbA1c  
reduction

**12%** weight  
loss

<sup>1</sup> Hallberg SJ, McKenzie AL, Williams P, et al. Effectiveness and Safety of a Novel Care Model for the Management of Type 2 Diabetes at One Year: An Open Label, Non-Randomized, Controlled Study. *Diabetes Ther*. 2018. DOI: 10.1007/s13300-018-0373-9

\* There are some medical conditions that exclude patients from the Virta program. Start the application process to find out if you qualify. Currently, eligibility for Virta ends when you reach age 65 and become eligible for Medicare.



**NEW  
BENEFIT!**

# Improve your digestive health with GIThrive

If you suffer from a chronic digestive condition, you know all too well the impact it has on your day-to-day.

Research shows about 74% of Americans have some sort of gut trouble on a regular basis. For many, it's bloating, gas, nausea, diarrhea or food sensitivities. For some, it's a chronic condition like IBS, GERD, celiac disease, Crohn's or colitis. And, it turns out, more than 50% of people with gut trouble don't know where to turn for help.

Help is now available through a new virtual, digestive health program, GIThrive.

## Who can participate?

GIThrive is available to you and your adult dependents who are under age 65, not yet eligible for Medicare and enrolled in the Certificated Retiree Health Plan. The program is covered at 100% — no copays or out-of-pocket costs.

## What's included?

- Personalized meal plans, tailored to your body
- 24/7 access to your personal care team, including a registered dietitian and health coach
- Easy-to-use symptom tracker
- Free microbiome gut test and analysis (\$150 value)

The infographic features a central illustration of a human silhouette with a red dashed line representing the digestive tract. Two figures, one holding a clipboard and the other a tablet, stand on either side. Below this, three circular icons represent a microscope, a person, and hands holding an apple. The text is set against a blue background with white and green accents.

**Fully covered benefit for your digestive health**  
- no cost to you.

**GIThrive®**

**Get a free at-home gut microbiome test and analysis (\$150 value).**

**Work with a registered dietitian and health coach to get to the root cause of your digestive symptoms.**

**Experience better overall physical and emotional well-being!**



For more information or to get started, go to **GIThrive.com/MNPS** or scan the QR code.

**NEW  
BENEFIT!**

# Relief is within reach

**Fern**

Chronic pain looks different for every person. Maybe your pain started because of an injury or illness. Or perhaps it was triggered by stress. It's possible you just woke up one morning with an ache that never went away.

Regardless of how your pain began, when it lasts for months — or even years — it can feel like you don't have control. It becomes harder to focus on what's most important to you.

## What is Fern?

Fern Health is a digital chronic pain program rooted in clinical evidence and developed by leading pain management physicians. After creating a free account and answering some questions about how pain impacts your life, you'll be paired with a certified health coach. You and your coach will work together to develop a pain management plan, customized to you, to help you reach your goals.

## Who can participate?

Fern is available to you and your adult dependents who are under age 65, not yet eligible for Medicare and enrolled in the Certificated Retiree Health Plan. The program is covered at 100% — no copays or out-of-pocket costs.

## What's included?

Personalized digital pain program focused on your lifestyle and behaviors that are related to pain

One-on-one support from a certified health coach (via phone and in-app messaging)

Regular check-ins to keep you on track

A welcome kit that contains everything you need to get started



## You deserve relief. Learn how Fern can help.

The Fern Health program officially begins in March. If you'd like to be notified when enrollment opens, follow the QR code to provide your email address.

# MORE

## MyHealth Bundles



Maternity/delivery  
Cochlear implants  
Spine surgery  
Hip/knee replacement  
Osteoarthritis of hip or knee  
Shoulder pain  
Medical weight loss  
Surgical weight loss  
Kidney stones *NEW!*  
Substance use disorder *NEW!*

When you're facing a major medical issue like these, Vanderbilt's MyHealth Bundles ensure you receive the best outcome and an enhanced care experience so you can concentrate on what's most important — your health and well-being.

These programs bundle care — exclusively through Vanderbilt Health providers — for specific medical conditions using an innovative, patient-centered approach. MyHealth Bundles combine state-of-the-art medical treatment with concierge patient services to ensure that you and your dependents receive world-class care at no cost to you.

**This year, you can choose from two new bundles in addition to the eight already offered. See below.**

Learn more at [MNPS.MyVanderbiltHealthBenefits.com](https://mnps.myvanderbilthealthbenefits.com). MNPS retirees and their dependents who are under age 65, not yet eligible for Medicare and enrolled in the Certificated Retiree Health Plan are eligible.

## New bundles for 2023

### MyUrologyHealth *kidney stone treatment*

This bundle redefines kidney stone treatment and helps prevent them from returning.

Participants receive:

- Pre-surgery prep and education on kidney stone removal procedure
- Imaging, surgery and related hospital admission
- Non-surgical emergency room visits (if needed)
- Follow-up visits with your surgeon
- Preventive care education and interventions
- Concierge service with a dedicated patient navigator to help manage care at every step

### MyRecoveryHealth *substance use disorder treatment*

This bundle helps patients overcome substance use disorders, with treatment options ranging from standard or intensive outpatient to inpatient care. It addresses opioid use disorder (OUD) as well as disorders that involve alcohol, cannabis, cocaine, methamphetamine and other stimulants, sedatives, hallucinogens, inhalants and other psychoactive substances.

Participants receive:

- Office visits for outpatient support
- Inpatient coverage for related admission to Vanderbilt's psychiatric hospital
- Emergency room/observation admittance
- Partial hospitalization
- Evaluation and monitoring
- Anti-craving medications (clinic-administered drugs only)
- All group therapy, psychological evaluations and treatment
- Behavioral health-related services
- Labs





# Do MNPS Health Care Centers offer telehealth?

**A: We get that question a lot.**

The MNPS Health Care Centers do offer telehealth visits for many common health concerns, such as:

- Stomach viruses, rashes and chronic conditions like allergies and insomnia
- Follow-up visits if labs are not needed
- Some physical therapy visits
- Medication management with our behavioral health providers
- Health coaching with our onsite coaches

Because some concerns require testing and/or lab work, not all visits are appropriate for telehealth.

If you have a regular provider at any of our five clinics, you may be able to make a telehealth appointment with that provider. We suggest you connect with your provider through the patient portal or call us to ask if a telehealth visit is appropriate for your need.

As always, you pay \$0 to use the MNPS Health Care Centers if you're covered by the Certificated Retiree Health Plan and not yet eligible for Medicare.



## FIVE CLINICS ACROSS DAVIDSON COUNTY

**BERRY HILL**

**Employee Wellness Center**

**MADISON**

**Taylor Stratton Elementary**

**ANTIOCH**

**Mt. View Elementary**

**NE NASHVILLE**

**Two Rivers Middle**

**BELLEVUE**

**Bellevue Middle**

Call for an in-person or telehealth appointment: **615-259-8755**

Learn more: [MNPSHealth.org/services](https://MNPSHealth.org/services)



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



## Get a bivalent boost against COVID-19

There's a new COVID-19 variant in town, and if you haven't gotten a bivalent booster shot, you're not fully protected. This variant, named XBB.1.5, is circulating in our region. In fact, it now accounts for about 20% of infections in Tennessee, and the original COVID vaccine does not protect against it.

Make an appointment for a free shot through the My Health at Vanderbilt patient portal.

# Have a Cigna coverage question?

Sharona Ferguson, MNPS's new dedicated Cigna representative, has the answer! She's worked at Cigna for six years and comes equipped with a vast knowledge of benefits and claims.



Call, text or email Sharona at 629-462-8373 or [sharona.ferguson@cigna.com](mailto:sharona.ferguson@cigna.com).

*FYB* asked Sharona to describe what's special about the services she provides

MNPS retirees. Two things stand out: personal interaction and her problem-solving abilities.

In one example, a retiree had switched medical plans. Because his coverage was temporarily in flux, he was having trouble getting his medication refilled. At 6 p.m. on a Friday, when the issue was still not resolved, Sharona knew she couldn't wait until Monday to find a solution.

"He needed his medication," she says. "He couldn't go through the weekend without it."

So, she set an alarm. When it went off early Saturday morning, she got to work, going back and forth on the phone with the pharmacy until the prescription finally went through.

Sharona also has a team of service coordinators at the ready. If someone asks a question she can't answer or presents a problem she can't resolve herself, she'll call on a service coordinator. But she's happy to be the first point of contact for retirees.

"I want them to know my cell phone is secure," she says. "They can shoot me a text message anytime."

Sharona lives in Cleveland (Tennessee, not Ohio) and enjoys traveling, shopping and teaching her five-year-old daughter the secrets to providing great customer service. Because she

works from home, her daughter often gets to see her mom in action.

"Most little girls play with Barbie dolls — my daughter pretends she works at Cigna!" Sharona says.

Cigna representative  
Sharona Ferguson  
can help with:

- Eligibility questions
- Claims issues
- ID card requests
- Authorization for services



## A Q&A with fitness associate Kreg Kinnaman

What goals did you set for 2023? If being more active is one of yours, you'll want to know this: Kreg Kinnaman, lead fitness associate at the MNPS Employee Wellness Center, understands that just getting started can be the hardest part. So *FYB* asked Kreg how a fitness associate can ease the way.

He gave us the inside scoop on how fitness associates help new clients over the hump — from walking them through their first visit to helping them stick with a program and, ultimately, achieve success. And all at no cost to you!

Read Kreg's Q&A at [MNPSBenefits.org/articles](https://MNPSBenefits.org/articles) > click "Fitness associates take the worry out of getting active."

Want to learn more about fitness services at the Employee Wellness Center? Visit [MNPSHealth.org/fitness](https://MNPSHealth.org/fitness).



# MNPS wins workplace mental health award



The physical and mental well-being of our employees — and retirees — has always been a top priority at MNPS. Now, that commitment has gained national attention!



MNPS recently received the Carolyn C. Mattingly Award for Mental Health in the Workplace. This prestigious award celebrates organizations

that advance the mental health and well-being of their workforce and serve as role models for other employers.

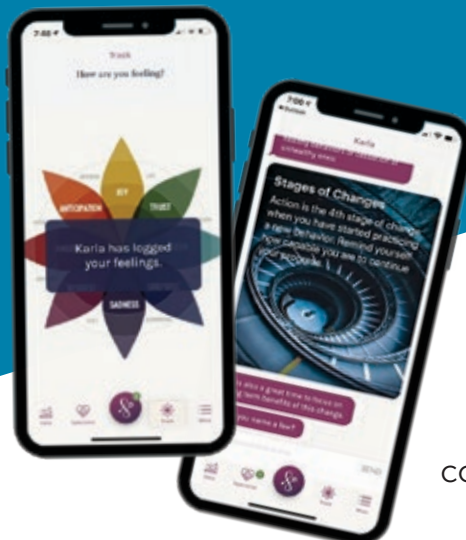
While we're excited our efforts have been noticed, we're not resting on our laurels. We're committed to continuing to improve mental health support and resources available to you.

For example, most employers don't offer an Employee Assistance Program to retirees. Not so at MNPS! You and your household family members can continue to take advantage of this valuable MNPS benefit. Visit **MNPSBenefits.org/eap** to learn more. Or go direct: **guidanceresources.com** (user ID: MNPS; password: EAP) or **1-888-297-9028**.

Retirees also have access to:

- Virtual and in-person office visits with behavioral health staff at the MNPS Health Care Centers
- Live counseling via your computer or smartphone, provided by Synchronous Health; see below

## Online counseling + support between sessions



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



# Free classes, courtesy of Lipscomb



## Lifelong Learning

As an educator, you've devoted your life to teaching others. Now, Nashville's Lipscomb University wants to return the favor. All MNPS retirees are invited to:

### Take one Lifelong Learning course for free (an \$80 value)

and  
or

### Attend a Special Gathering lunch & learn for \$15 (a \$35 value)

#### Lifelong Learning program

Lipscomb's Lifelong Learning program offers retirees and those nearing retirement an opportunity to expand their knowledge and explore new ideas in an informal, non-competitive environment. Class topics include gardening, creative writing, cooking, music and more.

Scan the QR code or visit **community.lipscomb.edu/lifelonglearning** and click Class Offerings to view the list of spring classes. Some spring session courses have already begun, but others don't start until late March.

#### Special Gathering lunch & learns

Special Gathering lunch & learns are one-day learning experiences alongside your peers that let you discover interesting new facets of your community and the world. Special Gatherings meet at Longview Mansion in Nashville and lunch is provided.

Scan the QR code or visit **community.lipscomb.edu/lifelonglearning** and click Special Gatherings to view spring events.



#### How to register

To register for Lifelong Learning courses and/or Special Gathering lunch & learns — and ensure you get the MNPS retiree special offer — email or call Amy Hamar at **amy.hamar@lipscomb.edu** or **615-966-6216**. **Important:** To receive the discount, you must register through Amy. Do not register online.



## Want to receive benefit alerts by email?

Follow this link to opt in for email alerts: **MNPSBenefits.org/optin**. We will continue to mail important information to your home, and you can opt out of email alerts at any time.

# Sidestep phone scams

Your phone rings and the caller ID says, "Medicare."

You answer, and an official-sounding voice tells you your Medicare card has been compromised and cancelled. He can send you a new one, but he'll need a credit card number first.

The caller knows your name and even your address. So, it must be a legitimate call, right?

## **Wrong!**

The world of senior scams is full of con artists who are highly skilled at separating you from your money. In the above scenario, you should know that Medicare sends replacement cards for free. A real government agency won't ever call, email or text to sell you anything or ask you to pay for a replacement card.

It's also important to know that scammers can "spoof" phone numbers to make them appear legitimate on caller IDs.

Keep reading to learn about some other popular scams.



## The grandparent scam

In this popular con, a scammer will call and feign a bad connection, saying, "Hi grandma, do you know who this is?" When the grandparent guesses the name of their "grandchild," the scammer has the information they need to secure trust. They then ask for money to solve an urgent financial problem, beg the grandparent not to tell anyone, and ask to receive the money in a way that doesn't require identification to collect; for example, via wire transfer.

Other variations of this scam include callers who claim to be an arresting officer, lawyer or doctor and are trying to help the grandchild. They use high-pressure tactics to get the grandparent to send cash as fast as possible.



## Phone/robocall scams

"Can you hear me?" the caller says when you answer the phone. You respond "yes," and the scammer hangs up. They've now recorded your voice signature, which they can use to authorize charges on stolen credit cards.

Another popular scam is called the "impending lawsuit," where the victim receives an urgent call from someone claiming to be the police or other law enforcement agency. They're told they'll be sued or arrested if they don't pay a fine by a certain deadline for a made-up offense. The con artist provides an easy way for you to pay the fine.



# How to protect yourself



## Hang up!

If you suspect a caller isn't legitimate, end the call.



## Educate yourself.

To read about current scams, visit the National Council on Aging's website at [ncoa.org/article/top-5-financial-scams-targeting-older-adults](https://ncoa.org/article/top-5-financial-scams-targeting-older-adults).



## Report it.

If you or someone you know has been the victim of a scam, the U.S. Department of Justice created a dedicated, National Elder Fraud Hotline you can use to report it. Call **1-833-372-8311** or visit [ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope](https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope).

Source: National Council on Aging







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

INSIDE:

**3** new no-cost-to-you  
benefits launching



EMPLOYEE BENEFIT SERVICES

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

## What happens...



### ...when you become eligible for Medicare

As a benefits-eligible MNPS retiree under age 65 and not yet eligible for Medicare, there is nothing you need to do during Annual Transfer (November 1-30) each year. Your retiree benefits automatically continue into the next year.

But once you become eligible for Medicare, a couple of key things happen\*:

- You must enroll for Medicare Parts A & B and send a copy of your Medicare card to Employee Benefit Services. This allows you to stay covered by the Certificated Retiree Health Plan and your monthly premium to be reduced.
- Once enrolled for Medicare, your retiree medical coverage will be provided through a plan that coordinates with Medicare. You'll receive details about your coverage as a Medicare beneficiary at that time.



### ...if one of your covered dependents becomes eligible for Medicare before you do

Your coverage will not change, but your dependent will be required to move to a medical plan that coordinates with Medicare. This will lower their premiums to retiree rates. Your dependent will be provided with more details about coverage as a Medicare beneficiary at that time.

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