

# For Your Benefit



CERTIFICATED EMPLOYEE BENEFITS • FALL 2019

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**Be smart  
Live well**

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



## Can you spare a day?

364 days out of the year, you take comfort in knowing your MNPS benefits are there when you need them.

What about that other day?

Your benefits are still there for you, of course. But for that one day — sometime during the month of November — we encourage you to:

- Look over your current benefits
- Learn what's changing for 2020
- Decide if you need to make changes

You only have one health plan, so

there's nothing to do there. But ask yourself this: Are you paying for health care or child care with after-tax dollars? Learn about the flexible spending accounts on pages 4-5. Could you make ends meet if you were unable to work? See if disability coverage would offer some peace of mind on page 3.

Then visit **MNPSBenefits.org** to enroll. Don't forget: If you want to pay the lowest health plan premiums in 2020, be sure to take the Cigna health assessment by November 30. See page 11.

## QUESTIONS?

Contact:  
Employee Benefit Services  
615-259-8607  
[benefits@mnps.org](mailto:benefits@mnps.org)

## You must take action!

During this annual enrollment, you must log on to Benefit Express, review your personal information and update it if needed. This will help ensure you always get important benefit updates. Go to **MNPSBenefits.org** and click Benefit Express enrollment login.

# FREE FLU SHOTS

Don't miss out!



The CDC\* expects this to be a very active flu season. If you missed our annual flu shot clinics, you can still get a free shot at any of the MNPS Health Care Centers. Call **615-259-8755** for an appointment, or stop by the Kroger Pharmacy in the Employee Wellness Center.

\* Centers for Disease Control and Prevention

## SHINGLES vaccine update

Area pharmacies are once again getting shipments of the Shingrix® shingles vaccine, including Kroger Pharmacy in the Employee Wellness Center. Call **615-600-3854** for an appointment for your free shingles shot.

**KROGER**  
*Health™*

## Convenient care across Davidson County

The Vanderbilt Health at MNPS Employee & Family Health Care Centers provide a wide range of primary and acute care services for you and your family members:

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

### 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  
651 Colice Jeanne  
Road, Nashville

M-F 8 a.m.-6 p.m.

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

# Disability insurance 101

## What is disability insurance?

Disability insurance replaces a portion of your paycheck for a period of time if illness, injury or pregnancy keeps you from working.

MNPS's short-term disability plan continues 60% of your pay for up to 13 weeks. Benefits generally begin after a 14-day waiting period and after all paid time off (sick, vacation pay) has been used.

Long-term disability generally begins when short-term disability ends; it continues 60% of your pay after 90 days of disability.

## Do I need this coverage?

Could you and your family make ends meet if you were unable to work? If an extended period with no paycheck would create a financial strain, you should consider enrolling for short-term disability, long-term disability, or both plans during fall annual enrollment.

## How do I enroll?

Visit [MNPSBenefits.org](http://MNPSBenefits.org) and log onto Benefit Express November 1-30 to see your costs and enroll for coverage.

You may elect short-term disability without answering medical questions. But if you previously declined long-term disability (when you first became eligible) and wish to add it now, you may have to answer medical questions before your coverage becomes effective. If medical questions are required, you'll be notified when you go online to enroll.



## What else do I need to know?

- You must be enrolled for this coverage before you can claim benefits.
- Benefits are not paid for conditions that started in the 12 months before coverage became effective. This is called a pre-existing condition limit. So, for example, if you become pregnant before signing up for coverage, your pregnancy may not be covered.
- Dearborn National administers the disability plans and makes the final decision about whether a disability qualifies for benefits. Disability checks come from Dearborn.
- Disability may not pay benefits for the entire time you need to be off work; make sure you understand each plan's benefit period before you sign up.

Visit [MNPSBenefits.org/disability](http://MNPSBenefits.org/disability) to learn more.

## Soup is back!



Featuring classic chicken noodle, potato bacon, corn chowder, broccoli cheese, Italian wedding and everybody's favorite, buttery grilled cheese tomato

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

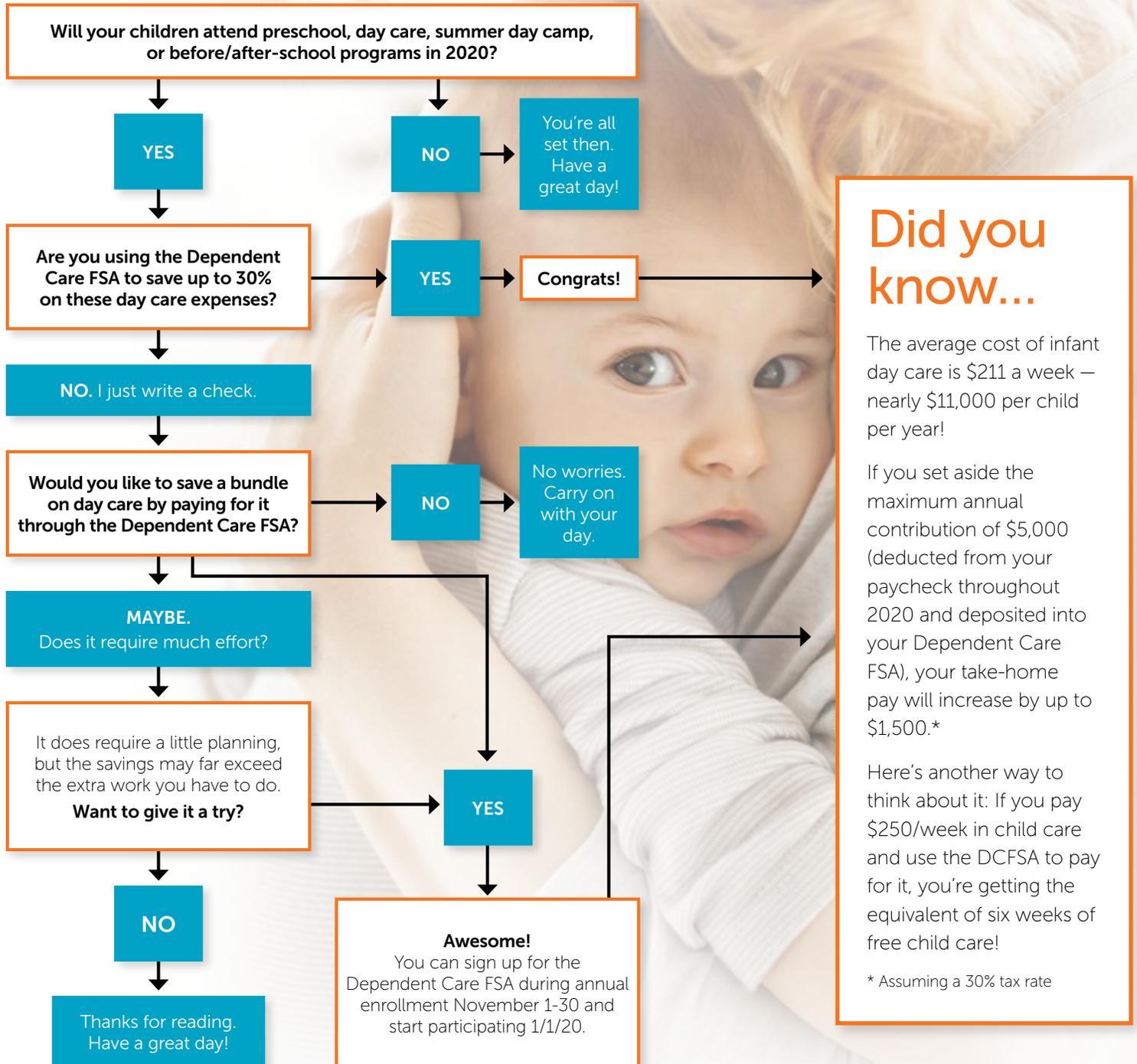


Stop by to see what's available. It's different every week.



# Are you overpaying for child care?

expenses. Yet most MNPS employees don't take advantage of them. Annual enrollment is your



## Did you know...

The average cost of infant day care is \$211 a week – nearly \$11,000 per child per year!

If you set aside the maximum annual contribution of \$5,000 (deducted from your paycheck throughout 2020 and deposited into your Dependent Care FSA), your take-home pay will increase by up to \$1,500.\*

Here's another way to think about it: If you pay \$250/week in child care and use the DCFSA to pay for it, you're getting the equivalent of six weeks of free child care!

\* Assuming a 30% tax rate

go to [MNPSBenefits.org](https://MNPSBenefits.org) > **Benefit Express enrollment login** to enroll in the one or both of the FSAs.



“I was struggling with being prediabetic. I was really worried.”

— Jessica Hall  
Third grade teacher  
Harpeth Valley Elementary



omada

## Could you be at risk for diabetes?

Omada®, a digital lifestyle change program, can help you develop long-term healthy habits and avoid developing diabetes — at no cost to you. If accepted into the program, you'll get a wireless smart scale to monitor your progress, weekly online lessons and a professional Omada health coach to guide your progress.

To see if you're eligible, take a one-minute

# “It’s given me a whole new wardrobe!”

Jessica Hall was petite, at 5-foot-1 and 120 pounds. Then a thyroid issue sent her scale rapidly upward — toward the 200 mark in less than a year. The weight gain resulted in painful joints, a loss of energy and low self esteem.

Other alarm bells began sounding when Jessica’s blood sugar levels crept up.

“I was struggling with being prediabetic,” says the Harpeth Valley Elementary third-grade teacher. “I was really worried.”

Last spring, at the height of her concern, she started seeing posters and getting emails about Omada®, a free program for eligible certificated employees. The 16-week program pairs

technology with real human support to help participants build lasting healthy lifestyle changes. More specifically, it’s aimed at people at risk for type 2 diabetes and heart problems.

Jessica, 33, submitted her application and met the criteria to participate. Once she started, she was surprised at how much she didn’t know.

“It was nice to have the education, to have a lesson every week,” she says.

She also liked the technology and tools that come with participation.

“They give you a nice scale and ask you to weigh every day,” Jessica says. The free scale is equipped with a wireless transmitter to track participants’ results.

She also got a free pedometer to log her steps each day. She could access the lessons and results online or through a free app.

“I started really working on losing weight and getting my sugar down,” she says.

She got help at the MNPS Health Care Center in Bellevue and the Berry Hill Employee Wellness Center, and from her online Omada coach, who kept in close contact. Her coach even sent instant messages of encouragement to Jessica as she progressed or stalled.

The program places participants in small, online groups where members can see each others’ individual progress (anonymously if they prefer). Jessica admits seeing others’ results sometimes prompted her to work harder.

Since starting the program, she’s dropped 50 pounds, and her blood sugar has come down, as well.

“I feel better overall,” she says. Her joint pain has subsided and, as she makes better food choices, her entire family is eating healthier meals.

There’s a more fun side to her better health, too.

“It’s given me a whole new wardrobe,” Jessica adds gleefully.



“When I read the email that our insurance company was offering Omada for free, I was skeptical it would be a ‘one size fits all’ type...It actually is just the opposite. I have a coach (who is not a robot!). The app is awesome to keep track of my food and activity each day. I love to weigh in on my scale each morning. This is a program I would love to stay on even after I lose the weight. And I KNOW I’ll lose the weight!”

— Bridget, another Omada participant

risk screener at [omadahealth.com/mnps](https://omadahealth.com/mnps).



# We asked teachers...

...about the mental and emotional challenges of their job.

**We learned a lot.**



It's no secret that teaching is a high-stress occupation. How stressful? Synchronous Health\* asked MNPS first-year teachers and Teachers of the Year. Here's what they learned:

- Relationships matter most. For first-year teachers, relationships with co-workers are most important. Later, the focus shifts to relationships with students.
- It's easy to be distracted by worry for students' safety and wellbeing.
- The hardest part of the school year is returning from winter break.
- Nearly half of all respondents thought about resigning in their first year.

These responses (and others) were the starting point for **Connect with Karla®**, a no-cost emotional support program for certificated employees\*\* that includes:

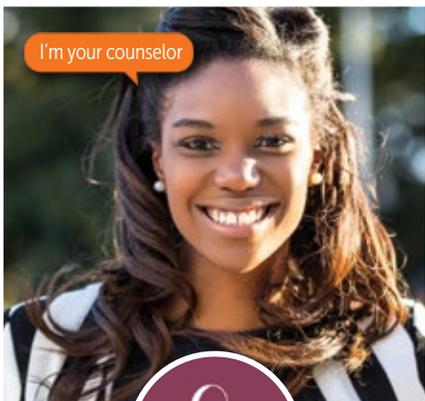
- One-on-one (face-to-face) support from a live licensed counselor via the app's behavioral telehealth feature
- Support customized to your needs and delivered in real time by a bot named Karla

## Intrigued? Here's how it works:

- Visit [sync.health/mnps](https://sync.health/mnps) on your phone or other smart device.
- You'll receive an invitation to download the Karla app.
- Take a quick online assessment to customize the program to your specific needs.
- Ask Karla if you need immediate emotional support.
- Use the telehealth feature for face-to-face interactions with behavioral health experts.

\* Synchronous Health is a Nashville-based company that specializes in delivering programs and curriculum through your phone or other smart device. This email survey was conducted in mid 2019.

\*\* Enrolled in the Cigna medical plan



I'm your counselor



# Suffering from migraines?

Help is on the way!



Take the quiz!

MNPS will soon offer a program called Working With Migraine™ that can help you better understand migraine headaches and give you tools to manage them.

This free program is for anyone who has, think they have, or is affected by someone who has migraine. It will teach you to:

- Recognize how migraine can affect your life
- Identify signs and symptoms
- Understand triggers
- Find effective treatment and self-manage

If you have headaches but don't know if they're migraines, take the quiz\* to the right.

\* From the Headache Classification Committee of the International Headache Society, 2018

1. Do you have frequent or intense headaches?  
 Yes  No
2. Do your headaches usually last more than four hours?  
 Yes  No
3. Do you usually suffer from nausea when you have a headache?  Yes  No
4. Does light or noise bother you when you have a headache?  Yes  No
5. Does headache limit any of your physical activities?  
 Yes  No

If you answered "yes" to any four of the questions above, your headaches may be migraine. Note: These questions are not intended as medical advice. Talk to your health care provider about any concerns you may have.



## Are money problems **stressing you out**

**Having children doesn't make people happier.** That's what a group of researchers discovered and then set out to learn why. After all, if true, why would so many choose to have kids?

What they found is that it's not children themselves that cause unhappiness — it's the financial strain of raising them.

Stress over money is all too common. In fact, nearly 80% of Americans live paycheck to paycheck, including some families that make \$100,000+/year. And money tops the American Psychological Association's annual poll of top stressors.

If family finances are making you anxious, MNPS's Employee Assistance Program (EAP) can help. ComPsych's FinancialConnect® puts you in touch with financial professionals who can help you:

- Get debt under control
- Create a family budget
- Save for college

Visit [MNPSBenefits.org/eap](https://www.mnpsbenefits.org/eap) to find resources that can help ease your financial stress. Or call **1-888-297-9028** to speak with an EAP counselor.

# Benefits for **BUILDING A FAMILY**

For employees and spouses covered by the Certificated Employee Health Plan

## **1** Facing fertility challenges?

MNPS now offers an inclusive fertility benefit for all paths to parenthood. The Progyny benefit includes comprehensive coverage leveraging the latest technologies and treatments, access to high-quality care through a premier network of fertility specialists, and personalized support and guidance from your own dedicated Patient Care Advocate.

To learn more about your benefit or get started, visit [MNPSBenefits.org/progyny](https://MNPSBenefits.org/progyny), or text or call **1-855-507-6311**.

## **2** Want to ensure a healthy pregnancy?

Cigna's Healthy Pregnancies, Healthy Babies® program helps keep you and your baby healthy during your pregnancy and in the weeks following birth. Get live telephone nurse support 24/7 and a library of maternity resources and tracking tools. And download the Cigna Healthy Pregnancies app to make tracking your pregnancy easier than ever.

If you enroll in the program in your first trimester and complete the program, you earn \$500. If you enroll in your second trimester, you earn \$250. Call **1-800-615-2906** or visit [cigna.com/mnps](https://cigna.com/mnps) (click Plan Extras).



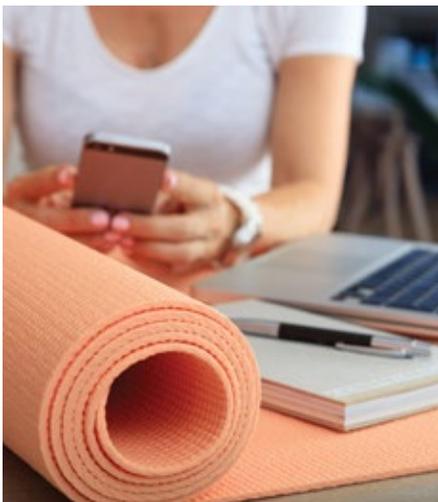
# Earn **\$100** for things you're already doing!

Do you get an annual physical or mammogram? Or work with an MNPS or Cigna health coach? You're just a few clicks away from earning up to \$100 in gift cards through MotivateMe.

Visit [MNPSBenefits.org/incentives](https://mnpsbenefits.org/incentives) or check out the MotivateMe postcard in your annual enrollment packet to see a list of the things you can do to earn up to \$100.

## MotivateMe gets new incentives

Starting in 2020, if you qualify for and complete Omada's 16-week diabetes prevention program **or** complete our nine-week stress reduction (MBSR) course at the Employee Wellness Center, you qualify for the health coaching goal. See the postcard in your annual enrollment packet for details.



# Want to pay the lowest health care premiums?

## You must take action every year

To qualify for the lowest health plan (medical/dental/vision/hearing) premiums, you must take the Cigna health assessment every year by the close of annual enrollment on November 30. Here's how it works:

- Log onto **myCigna.com** and choose My Health Assessment under the Wellness tab. Follow the prompts to take the health assessment.
- If you miss the November 30 deadline, you will get one reminder from Employee Benefits before the premium surcharge begins.
- If you don't take action after this reminder, you'll begin paying an additional \$40/paycheck or \$30.77/paycheck for your health plan premiums (the amount depends on whether you receive 20 or 26 paychecks during the year).

Here are a few more things to know about the Cigna health assessment:

- It's optional; taking it simply saves you money on your health plan premiums.
- Your spouse is welcome to participate, but it is not a requirement for lower premiums.
- Taking the health assessment unlocks a program called MotivateMe, which allows you to earn up to \$100 in gift cards for completing certain wellness activities. See the sidebar to the left.
- Your results and individual answers are confidential and will not be shared with anyone at MNPS.

For more details, visit [MNPSBenefits.org/assessment](https://mnpsbenefits.org/assessment).





“It probably saved his life.”

Julie and Art Staehling thought they were doing the right things for their health. But they both put off colon cancer screening — until they received a reminder from the MNPS Health Care Centers. They got tested and Art’s results showed a problem, which required surgery. The couple believes the screening likely saved his life.

Julie Staehling  
Art teacher, Shayne Elementary School

Call the MNPS Health Care Centers at 615-259-8755 to learn about your no-cost colon cancer screening options.

Read the Staehling’s full story on [MNPSHealth.org/testimonials](https://MNPSHealth.org/testimonials)

## Kurt’s Boot Kamp **HEATS UP**

Fitness associate Kurtis Lewis turned up the heat this summer with his own outdoor class, focused on strength and endurance. But if sweating in the sun is not your thing, don’t worry. The fitness center offers a variety of classes for all fitness levels.

Check out the schedule at [MNPSHealth.org/classes](https://MNPSHealth.org/classes), featuring yoga, pilates, tai chi, Zumba, Pound and more!

