

For Your Benefit

Metro Nashville Public Schools • Certificated Retiree Health Plan • MNPSBenefits.org



WE'RE OPEN THIS SUMMER!

Summertime sniffles? Ready to tackle a new health challenge? Need an annual physical? We've got you covered!

The **MNPS Employee & Family Health Care Centers** are open year-round, with no reduction in operating hours during the summer. Our clinics have 18 nurse practitioners who perform:

- Office visits
- Annual physicals
- Sports physicals
- Women's health
- Child and adolescent health care
- Lab work and more

If you've been struggling with a chronic or ongoing health concern and need more specialized help, the Employee Wellness Center in Berry Hill provides these additional services:

- Physical therapy
- Chiropractic care
- Behavioral health
- Health coaching

There is no copay to use Center services if you're enrolled in an MNPS Cigna medical plan. If you're enrolled with Cigna-HealthSpring, normal plan copays apply.

Visit us online at MNPSHealth.org to learn more. Or call **615-259-8755** for an appointment.

See page 4 for a list of all clinic locations.

New clinic coming to west side

Access to care just got easier with the opening of a fifth MNPS Health Care Center.

"We want a clinic within a 15-minute drive from anywhere in Metro Nashville," says Director of Benefits David Hines.

The new clinic, located at Bellevue Middle School, will fill a geographic gap on the west side of Nashville. Nurse practitioners Ashlee Lecorps and Louisa Tur will move from their current locations to serve patients at the west clinic.

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Be smart
Live well



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

Did you miss our shingles vaccine clinic in May?

Plan to attend our July clinic! If you're age 50 or older and enrolled in an MNPS Cigna plan, you can get your first or second dose with no copay. For Cigna-HealthSpring enrollees, there is a \$25 copay per shot. However, starting January 1, 2019, Cigna-HealthSpring and Medicare will begin covering the shingles vaccine at 100%.

Tetanus and/or pneumonia vaccinations will also be available during the clinic.

Shingles vaccine clinic

Thursday, July 12 and July 26, 2-5 p.m.

Employee Wellness Center Board conference room (2nd floor)

Bring your insurance card!

For more details, visit MNPSHealth.org/events.



erase shingles

Health plan premiums for 2018-2019

The following premium deductions are effective with your July pension check. Per-member per-month premiums reflect a slight increase for all plans except the Cigna-HealthSpring plan.

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	\$123.69/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	\$196.48/member
	Dependent child without Medicare	\$83.84/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?

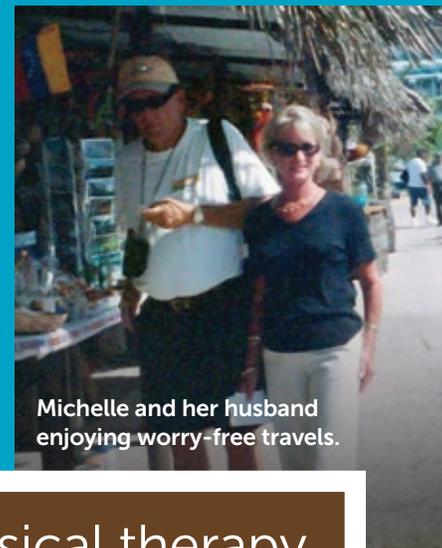
Contact Employee Benefit Services at **615-259-8464** or **615-259-8648**.

COLA increase for 2018

Retirees who have been retired for at least 12 months will receive a 2.1% cost-of-living (COLA) increase on their retirement pension payments. This increase will be reflected on your July 31, 2018 pension check.



“I got the success I was hoping for.”



Michelle and her husband enjoying worry-free travels.

Retired teacher finds pain relief with physical therapy

Michelle Kalkhoff's pain was getting worse. She tried everything, including a new mattress, but when it became difficult to get out of bed, she knew something had to change.

After retiring from MNPS, Michelle returned part-time as a reading interventionist at J.E. Moss Elementary School — a job that required her to sit at small tables in very small chairs. That made her pain worse.

“So I made an appointment at the [Mt. View] clinic,” says Michelle.

Nurse practitioner Rhonda Hollins-Dortch recommended X-rays. When those images showed a degenerative disc and acute arthritis in her lower back, Rhonda suggested physical therapy.

Physical therapy pays off

Michelle started seeing Don Bursch, a physical therapist at the MNPS Employee Wellness Center, who worked with her on stretching and core stabilizing exercises for her condition.

“Don told me it would be a lifelong commitment, and I didn't like that idea at first,” she says.

But it didn't take long before Michelle noticed improvement. She did so well that, after a couple of months, Don

released her to continue the exercises at home on her own.

“I haven't stopped exercising since. I have a fear of this horrible pain coming back,” she says. “If I go even a day without exercising, I can tell a difference the very next day.”

Michelle's determination was bolstered by a testimonial from an MNPS employee.

“I read an [FYB] article about an employee who worked with Don and got her pain under control,” Michelle says. “But then she stopped exercising and everything changed.

“After reading that, I knew I didn't want to go through it all again.”

Now, activities that seemed out of reach have become possible, like traveling with her husband.

“I can do anything I want to do now,” she says. “The results keep me motivated. I feel so fortunate MNPS has this available to us. I got the success I was hoping for.”

She's thankful for the Employee Wellness Center.

“Teachers have needed it for a really long time. The facility is beautiful and the nurse practitioners I've seen are

“I can do anything I want to do now. The results keep me motivated. I feel so fortunate MNPS has this available to us.”

— Michelle Kalkhoff



Physical therapists Don Bursch and Brittany Myczkowski

outstanding. Some people may shy away from physical therapy and think it won't do any good because they won't keep it up. But I will keep it up!”

To learn more about the physical therapy benefits offered at the Employee Wellness Center, visit MNPSHealth.org/physical_therapy.

Your coverage includes hearing aids

Bus drivers. Musicians. Farmers. Pit crew members. Teachers. What do these very different professions have in common?

A greater chance of hearing loss.

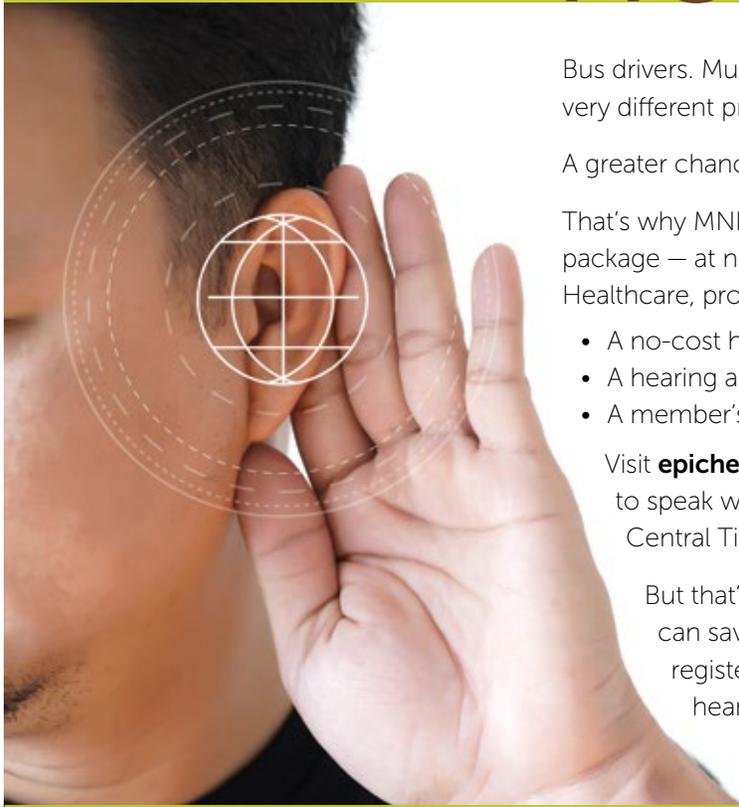
That's why MNPS includes a hearing benefit as part of its retiree benefits package — at no additional cost to you. The plan, offered through Epic Hearing Healthcare, provides:

- A no-cost hearing exam
- A hearing aid benefit of up to \$700 per ear
- A member's-only discount of 30%-60% savings off MSRP!

Visit epichearing.com/mnps for more information. Call **1-866-956-5400** to speak with a hearing counselor and get started. Hours are 8 a.m.-8 p.m. Central Time.

But that's not all! With Epic's Hearing Health Wellness program, you can save an additional \$400. Simply visit listenhearlivewell.com and register with your name and email address. Then complete four fun hearing health activities and receive your reward coupon.

Source: Wakefield Research



Women's health care

The MNPS Employee & Family Health Care Centers offer a wide range of women's health services, including annual wellness visits and pap tests. Watch for more details coming this fall.

WE'RE OPEN THIS SUMMER! Continued from page 1

Five Davidson County locations

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 Old Hickory
Blvd. West, 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
655 Colice Jeanne
Road, Nashville

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

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



Vanderbilt Health
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TCRS named among top four best funded state pensions

Pew Charitable Trusts, a non-profit organization dedicated to non-partisan government research, recently ranked Tennessee Consolidated Retirement System (TCRS) as one of the best funded state pension programs in the country. Tennessee joins just three other states — Wisconsin, South Dakota and New York — as “best prepared to fulfill pension promises made to public employees.”

David H. Lillard, Jr., State Treasurer and Chair of the TCRS Board of Trustees, said, “My primary focus as treasurer is protecting the retirement of our teachers, state and local government employees, police officers and firefighters, and others who have dedicated their lives to serving Tennessee. I am extremely proud of this achievement and the work Tennessee does every day to protect the retirement of those who serve the public.”

While other states struggle with pension funding as low as 31%, Pew says successful states like Tennessee have “records of making actuarial contributions, managing risk and avoiding unfunded benefit increases.”

The Tennessee General Assembly has consistently voted to fully fund the actuarially determined contribution — a key factor in Pew’s recognition of successful public pension plans. TCRS also has a legislative oversight committee, the Council on Pensions and Insurance, which develops, recommends and establishes pension and retirement standards and maintains a progressive state policy on retirement.

TCRS is a defined benefit pension plan serving over 350,000 active and retired state, higher education, and participating local government employees, as well as K-12 public teachers. Administered by the Tennessee Department of Treasury, TCRS provides lifetime retirement, survivor and disability benefits for employees and their beneficiaries.

For more information about the Pew study, visit www.pewtrusts.org/en/research-and-analysis/issue-briefs/2018/04/the-state-pension-funding-gap-2016.

To learn more about your MNPS retirement benefits, visit MNPSBenefits.org/retirement.



I am extremely proud of this achievement and the work Tennessee does every day to protect the retirement of those who serve the public in Tennessee.”

— David H. Lillard, Jr.



FRESHER THAN EVER!



**Breakfast • Lunch
Coffee • Snacks**

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



Got Medicare? Take action!

All participants in the MNPS Certificated Retiree Health Plan who become eligible for Medicare must have Medicare parts A and B to remain covered — even if you’re not yet receiving Social Security benefits. You do not need to enroll in a Part D plan outside of your MNPS benefits package as prescription drug benefits are included in your MNPS retiree medical plan.

Send Employee Benefit Services a copy of your Medicare card as soon as you receive it.

If you have questions about your benefits, call Employee Benefit Services at **615-259-8464** or **615-259-8648**.

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Live well**

Have questions about your MNPS retiree benefits?

Contact Employee Benefit Services

Phone: **615-259-8464** or **615-259-8648**

Email: **benefits@mnps.org**

Office hours:

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

MNPS Employee Wellness Center

Fitness center now open Saturdays



The fitness center in the MNPS Employee Wellness Center is now open on Saturdays, 8 a.m.-2 p.m. for open gym only. This means you can use the fitness floor/equipment, walking track and locker rooms, but no classes, fitness consultations or equipment orientations will be offered.

Haven't visited the fitness center yet? Make your first visit during the week, when fitness associates are available to help you get started.

The fitness center is available to all MNPS employees, retirees and spouses at no charge. Learn more at **MNPSHealth.org/fitness** or call **615-259-3282 ext. 858412**.

Hours: Monday-Friday, 5:30 a.m.-8 p.m. | Saturday, 8 a.m.-2 p.m.