

For Your Benefit



CERTIFICATED RETIREE BENEFITS • SUMMER 2023



SUMMER HEALTH *checklist*

Summertime is here!

As you create your summer to-do list, don't forget to add taking care of your and your family's health needs. Now is a great time to schedule appointments, catch up on important screenings and address any concerns.

The MNPS Health Care Centers can help you:

- ✓ Establish care with us.
- ✓ Select a primary care provider.
- ✓ Schedule an annual wellness visit.
- ✓ Schedule school or sports physicals.
- ✓ Get back-to-school vaccinations.
- ✓ Get help with family planning.
- ✓ Address a mental health concern.
- ✓ Catch up on needed preventive screenings.
- ✓ Talk to a health coach.
- ✓ Find relief from pain.
- ✓ Schedule a fitness consultation.

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MNPSBenefits.org

Turn to page 2 for details.

Let the MNPS Health Care Centers help you check these items off your

SUMMER *to-do list*

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✓ **Establish care.**

If you haven't visited the MNPS Health Care Centers before, summer is a great time get established as a patient. An "establish care visit" allows us to learn your medical history and health goals and address any health care needs. You can schedule an establish care visit even if you don't have a specific health care need (in fact, that's a perfect time to do it).

✓ **Get a primary care provider (PCP).**

With demand for health care higher than ever, finding a PCP you click with who's taking new patients can be challenging. We've got you covered. With 18 family nurse practitioners (NPs) across our five clinic locations, you can choose one to be your PCP. Learn about our providers at [MNPSHealth.org/staff](https://mnpshealth.org/staff).

Because the MNPS Health Care Centers are a certified "patient-centered medical home," you have an entire team of professionals dedicated to your whole health. If you need a specialist, we can connect you. If you're looking for a special program to address a health condition, we can help you find it.

✓ **Schedule a wellness visit.**

An annual check-up ensures you know your basic biometric numbers — like blood pressure, cholesterol and blood sugar — and which preventive screenings you need based on your age and health status.

✓ **Get school/sports physicals and back-to-school vaccinations.**

We can help make sure your kids are up to date on their check-ups and vaccinations before school starts. Adult vaccines are available, too.

✓ **Get help with family planning.**

Birth control, annual well-woman exams, pregnancy testing, screening for sexually transmitted infections and HPV vaccination are just a few of the needs we can address.

✓ **Address a mental health concern.**

Our onsite psychologist and behavioral health NPs can be a great starting point. They will work with you to:

- Assess all the services available under your health plan to decide which are right for you (learn about those services at [MNPSBenefits.org/mhrg](https://mnpsbenefits.org/mhrg))
- Develop a care plan
- Provide a referral for counseling if needed
- Prescribe medication if indicated
- Monitor your progress

✓ **Catch up on preventive screenings.**

Confused about which preventive tests and adult vaccinations you need? These handy one-minute guides break it down by age and frequency:



Women's screening guidelines
[MNPSHealth.org/womens-health](https://mnpshealth.org/womens-health)



Men's screening guidelines
[MNPSHealth.org/mens-health](https://mnpshealth.org/mens-health)



✓ **Talk to a health coach.**

Want some one-on-one help with a health concern? Our health coaches provide confidential, personalized guidance when you want to lose weight, improve your eating habits, quit tobacco, manage a chronic health condition, set goals or make other health improvements.

Learn more at MNPSBenefits.org/healthcoaching.

✓ **Find relief for pain.**

Is pain interfering with the things you want to do? Let us help you find a solution. Start by seeing one of our NPs to assess your problem. If appropriate, you may be referred to one of our physical therapists, chiropractors or acupuncturists located in the Employee Wellness Center. In addition to these services, you have access to Fern Health's musculoskeletal pain program (see page 11).

✓ **Schedule a fitness consultation.**

Our full-service fitness center in the Employee Wellness Center is open to you and your spouse at no cost. Onsite fitness associates can help create a plan just for you. Visit the fitness center front desk to schedule your consultation.

**All the benefits/services
described here are no cost to you.**

No-cost health care for the whole family

The Vanderbilt Health at MNPS Employee & Family Health Care Centers provide a wide range of services exclusively for you and your family. Because you're enrolled in the Certificated Employee Health Plan, you can use all our services at **no cost to you**. Learn more at MNPSHealth.org.

Call 615-259-8755 for an appointment at any of our five locations:

Berry Hill Employee Wellness Center

Madison Taylor Stratton Elementary

Antioch Mt. View Elementary

Northeast Nashville Two Rivers Middle

Bellevue Bellevue Middle



Vanderbilt Health

at Metro Nashville Public Schools
Employee & Family Health Care Centers

Better health can taste great

Don't settle for a life with diabetes

Virta Health is a virtual clinic that may help you lower your blood sugar, lose weight and rely less on pricey drugs. Members eat their way to better health thanks to a plan customized for you and support from medical providers, coaches and digital health tools.



MNPS fully covers the cost of Virta (valued at over \$3,000) for you and your eligible family members with type 2 diabetes, prediabetes and/or a BMI of 30 or greater. Learn more and see if you're eligible at virtahealth.com/join/mnps.



Since starting the program, my blood sugar dropped and I no longer have to take insulin. This has been incredible.

— MNPS member

What's behind Virta's programs?

- Research-backed approach
- Tips to make meals more healthy
- Personalized provider care and coaching
- Daily support via mobile/desktop app

Sound price? It's provided at no cost to you.

What happens...



...when you become eligible for Medicare

- 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

2023-2024 premiums

for the Certificated Retiree Health Plan

One of MNPS's top priorities has been — and will always be — giving you and your family access to best-in-class health insurance coverage, as well as many programs to help you get and stay healthy. We continually strive to remove barriers to getting the care you need, and that includes keeping your premiums affordable.

The following premiums are effective with your July pension check for the period July 1, 2023 – June 30, 2024. All plans include dental, vision and hearing coverage. Have questions about your premiums? Contact Employee Benefit Services at **615-259-8464** or **615-259-8648**.

Plan	With or without Medicare	Monthly cost
Cigna Medical Plan	Retiree and/or spouse without Medicare	\$248.21/member
	Dependent child without Medicare	\$104.47/dependent child
Cigna Medicare Advantage PPO with Part D drug coverage	Retiree and/or spouse with Medicare	\$50/member
Cigna Medicare Surround Plan with Cigna Rx (PDP) (closed plan)	Retiree and/or spouse with Medicare	\$155.33/member
Cigna Medicare Advantage HMO with Part D drug coverage (closed plan)	Retiree and/or spouse with Medicare	\$51/member

Cost-of-living increase for 2023

If you've been retired for at least 12 months, you will receive a 3% cost-of-living adjustment (COLA) in your retirement pension payments. This increase will be reflected in your July 31, 2023 pension check.

Enhanced dental benefits

Pay less out-of-network

Is your dentist an out-of-network provider? If so, you already know you're responsible for paying:

- Any required deductible and coinsurance amounts plus
- Any amount that exceeds Cigna's maximum allowable charge (in-network dentists have agreed not to exceed Cigna's maximum allowable charge)

Good news: On June 1, Cigna increased its maximum allowable charge (the amount they will pay for most out-of-network services). So, in most cases, all you will need to pay is the deductible, if applicable, and your coinsurance amount.

This change makes it possible for you to see any dentist you choose, whether they're in or out of the Cigna Total DPPO Network.



For more information about your dental benefits, go to MNPSBenefits.org/dental.

Don't forget: Memory matters

Have you ever walked into a room and then wondered why you went in there? Most people will answer, "Oh, yes!" It happens. Understanding what's normal forgetfulness and what's more serious can help you appropriately address any changes you notice.

Normal brain changes

As you reach your 50s or 60s, you might find you're getting a bit more forgetful. Maybe you can't remember someone's name that you just met at a party. Or maybe you can't remember the actor from an old movie — but it comes to you later. All this is perfectly normal.

Abnormal brain changes

Not all memory changes are normal. It's a good idea to get a memory screening if you exhibit:

- Changes in mood or personality
- Challenges in planning or problem-solving
- Difficulty completing familiar tasks
- Confusion with time or place
- Trouble understanding visual images
- Poor judgment

Defining dementia

Dementia is a general term for a decline in memory, thinking and reasoning caused by the death of nerve cells and tissue loss in the brain. More than 55 million people have dementia worldwide. And every year, there are nearly 10 million new cases.*

Alzheimer's disease is the most common form of dementia, affecting memory, thinking and functioning in daily life. Risk factors can include age, genetics and lifestyle.

When to see a doctor

If you think you or a loved one is having issues with memory loss, make an appointment with your primary care provider (or the MNPS Health Care Centers). A thorough checkup can help determine what might be causing the symptoms.

Remember, memory loss isn't always due to dementia or Alzheimer's disease; things like depression or medication side effects can be to blame. Once you know what you're dealing with, you and your provider can determine the best treatment plan going forward.

Coming this fall

One-on-one memory screening event

The MNPS Health Care Centers will host a memory screening event in October (date/time to be announced soon) at the Employee Wellness Center.

Staff from the Vanderbilt Memory and Alzheimer's Center will do one-on-one memory assessments and review results at the same appointment. The event is appropriate for all MNPS employees, retirees and dependents age 50+ who have memory concerns and/or are interested in getting screened.



Get notified

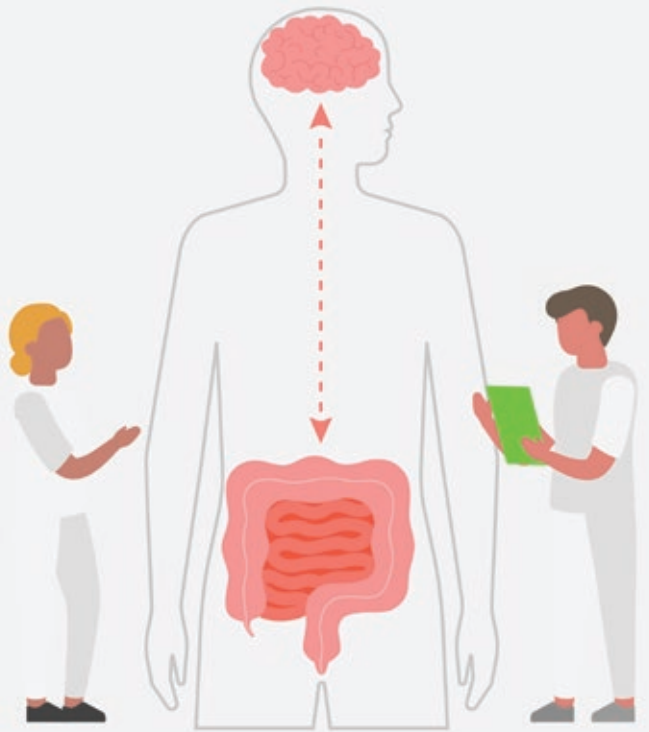
If you'd like to be notified with event details (date, time, how to RSVP for the event), complete a brief online form at form.jotform.com/231495240541148.

Five ways to keep your mind sharp**

- 1 **Get physical exercise daily.** Increasing blood flow in your body can help keep your memory sharp.
- 2 **Eat healthy foods.** Fruits, vegetables, lean proteins and whole grains are heart-healthy and good for your brain, too.
- 3 **Stay mentally active.** Try learning a language, taking up a new hobby, doing puzzles or playing games.
- 4 **Spend time with family and friends.** Social interaction can ease depression and stress, which can both contribute to memory issues.
- 5 **Prioritize sleep.** Not getting enough sleep has been linked to memory loss, so try to get at least 7 hours of sleep every night.

* <https://www.who.int/news-room/fact-sheets/detail/dementia#:~:text=Key%20facts,nearly%2010%20million%20new%20cases>

** <https://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/memory-loss/art-20046518>



The gut-brain connection is real!

Did you know that your mental health directly impacts your digestive health, and vice versa?

Nerve pathways that connect the brain and the gut act like a superhighway, delivering communication in both directions. This is known as the gut-brain connection.

Check out your no-cost digestive health benefit, GIThrive, to learn more.

With GIThrive, you'll get tools to improve your gut-brain connection like:

- A dedicated health coach who will provide tips for managing your mental health
- Live relaxation sessions featuring guided meditation and breathing exercises
- A registered dietitian who will work with you to create personalized meal plans tailored to your needs



Register now to start your path to better digestive (and mental) health. Visit GIThrive.com/mnps.



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

EMPLOYEE BENEFIT SERVICES

NONPROFIT ORG
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PAID
 NASHVILLE TN
 PERMIT 1



EMPLOYEE BENEFIT SERVICES

MNPSBenefits.org | Email: benefits@mnps.org | 615-259-8464 or 615-259-8648

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

The benefits/programs described in this newsletter are for retirees and their dependents who are covered by the Certificated Retiree Health Plan, under age 65 and not yet eligible for Medicare.

Don't let pain interfere with your summer plans!

For many, summer means more time to focus on the things most important to you. But if you're living with chronic musculoskeletal pain, your options may be limited.

Try Fern, a no-cost-to-you digital program that teaches you skills and strategies to better manage your pain so you can find the relief you deserve. With a personalized care plan and one-on-one support from a live health coach (not a bot), you can keep your summer plans on track.

You deserve relief. Fern can help. Learn more or join at fernhealth.com/mnps.

Fern

Relief is within reach.

