

For Your Benefit



CERTIFICATED EMPLOYEE BENEFITS • SUMMER 2019

Welcome new MNPS teachers!

For Your Benefit is your three-times-a-year benefits newsletter. It's chock full of great information. Even if your MNPS benefits are not effective until this fall, this summer issue discusses many programs and activities you can take advantage of now. We hope you enjoy it!

Visit **MNPSBenefits.org** to learn all about your benefits and insurance coverage options.

COOL STUFF



COMING JULY 1

For educators, summer is a much-anticipated wind-down period. Not for Employee Benefits! We're winding up to roll out some cool, new programs — and a bunch of opportunities for you to focus on your health and save money at the same time. For example:

- The Cigna behavioral health copay is dropping to zero! Read more on page 6.
- New behavioral health benefits with Synchronous Health will give you access to licensed counselors through your mobile device. Page 6
- Employee benefit premiums will change only slightly for the 2019-20 school year. Page 7
- A new fertility benefit called Progyny is being added. Page 8

And here are some activities and offers happening NOW:

- Zumba classes are now offered on Saturdays. And Kurt's Boot Kamp is the Wellness Center's first outdoor fitness class. Okay, we admit this one is more hot than cool. Bring lots of water. Page 4
- Physical therapy sessions are now offered at the Taylor Stratton Health Care Center in Madison. Page 2
- Want to lose weight and reduce your risk for diabetes? Build healthy habits that last with a free diabetes prevention program. Page 3
- Live with diabetes? You can get a free upgrade of your blood glucose meter. Page 3

Be smart Live well

MNPSBenefits.org

INSIDE

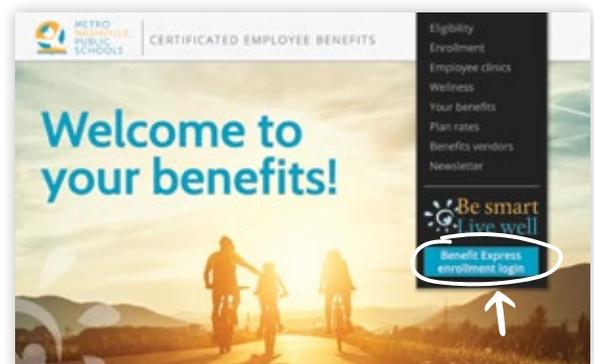
- 4 Six common sunscreen mistakes to avoid
- 5 Are you overpaying for child care? Learn how to save up to 30%
- 7 Have you earned your \$100 MotivateMe gift card for 2019? You have until October 31!

Communicating better with you

A message from Employee Benefit Services

We want to make sure you know all you need to know about your MNPS benefits. That's why we're sending more information via email ... and adding useful information to our websites **MNPSBenefits.org** and **MNPSHealth.org**.

So we'd like to ask a favor: Take a minute to log onto Benefit Express and make sure we have your preferred email address. This will help ensure you always get the latest benefit updates.



Go to MNPSBenefits.org > [Benefit Express enrollment login](#) > [Account Information](#) > [Personal Information](#)

CELEBRATING

Be smart
Live well

Vanderbilt Health at
MNPS Employee & Family Health Care Centers

10
YEARS

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**

Physical therapy pilot at Taylor Stratton

Now through September 20

Employee Wellness Center physical therapist Josh Greensweig is seeing patients at Taylor Stratton Health Care Center on the first and third Fridays of each month, from 7:30 to 11 a.m.

If you live or work in the Madison area and have considered physical therapy services, this pilot program may be a convenient option. Depending on your needs, subsequent visits may have to be performed in the physical therapy wing of the Employee Wellness Center. Call for an appointment: **615-259-8755**.

Learn more about physical therapy services at MNPSHealth.org/physical_therapy

Josh Greensweig | Physical Therapist, DPT



Benefits pop quiz

Name an MNPS employee benefit that is:

- Available on your first day of work
- Absolutely free to you and your family members, no enrollment required
- Available 24 hours a day, 7 days a week

Find the answer on page 4.

Stop diabetes (before it starts)



Seeking participants for innovative new program

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.

Take a one-minute risk screener at omadahealth.com/mnps to see if you're eligible.

Diabetes is a lifelong disease. Once you develop it, you must make significant lifestyle changes to avoid diabetes-related complications like heart disease, stroke, nerve damage, and eye and kidney disease. But you CAN avoid developing diabetes, even if you are at risk. Most people who have diabetes started out with a condition called prediabetes. This means your blood sugar levels are higher than normal, but not high enough for a diabetes diagnosis. One in three people with prediabetes will develop diabetes within five years.

New blood glucose meter at no charge

Do you live with diabetes? MNPS has an offer that may make controlling your blood sugar easier. As an MNPS Cigna plan enrollee, you can get a OneTouch Verio Flex[®] meter at **no charge!** OneTouch Verio[®] test strips and lancets are also covered at 100%.

ONETOUCH[®]
every touch is a step forward[™]



Choose one of the options below:

- Bring your meter prescription to Kroger Pharmacy in the Employee Wellness Center (or any Kroger pharmacy), and our pharmacists will help set up your meter.
- Make an appointment at one of the MNPS Employee & Family Health Care Centers. Your provider will help set up your meter.
- Call **1-866-952-5016** or visit **OneTouch.orderpoints.com** with order code **736C**. Your meter will be shipped to you with set-up instructions.

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.

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



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.

20 classes a week!

Visit MNPSHealth.org/classes

Benefits
pop quiz

answer (from page 2)

Your EAP The MNPS Employee Assistance Program, or EAP, is available to you and your family members 24/7, starting your first day on the job. The EAP puts you in touch with licensed counselors, legal experts, CPAs, certified financial planners, estate planners and other experts at no cost to you. Learn about your EAP at MNPSBenefits.org/eap.

How to contact the EAP

Phone: **1-888-297-9028**

Web: guidanceresources.com (Company Web ID: MNPS)

App: GuidanceNow® (available in the App Store or Google Play)

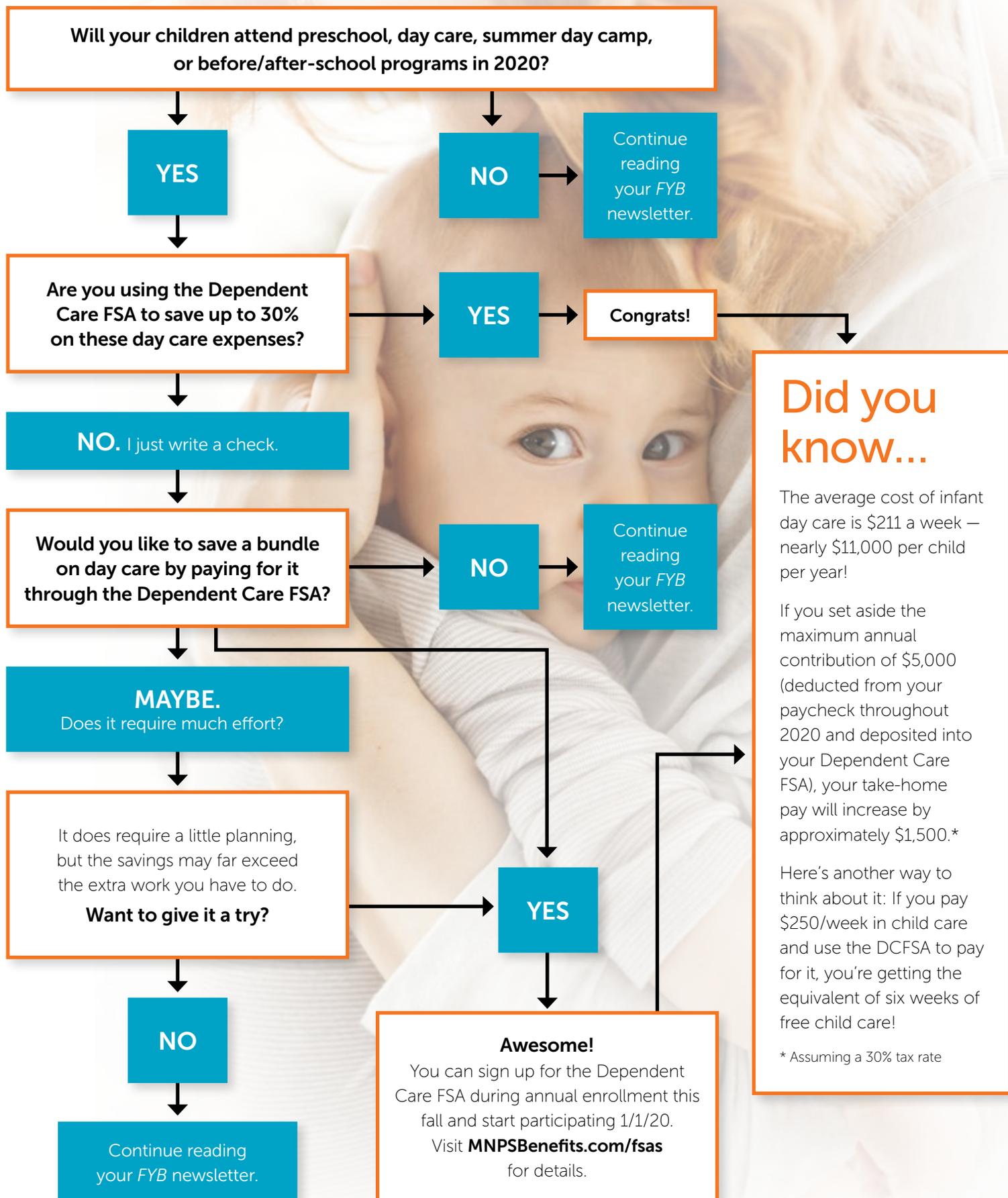
AVOID SUNSCREEN MISTAKES

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.).

Are you overpaying for childcare?



Behavioral health on my phone?



I'm your counselor

Hi, I'm Karla®



Yes! Teachers have a rewarding but tough job. As pressures mount, stress can take a toll on your work, family and life.

MNPS is committed to providing you with benefits that support not only your *physical* health but also your *mental and emotional* health. So we have partnered with Nashville-based Synchron Health to offer a unique style of support to teachers: It all happens through your phone (or other smart device), so care and assistance is delivered in the moments you need it most!

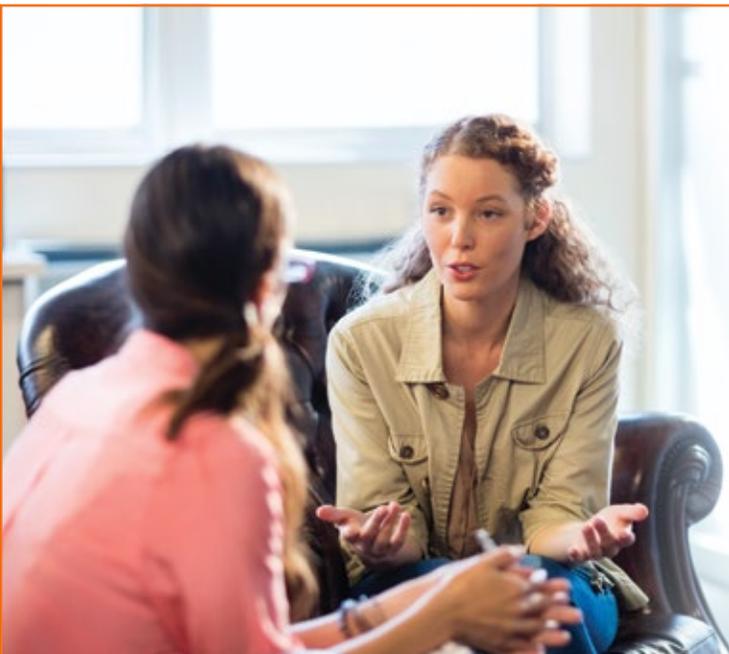
The new program launches July 1 and is available to all certificated employees and their adult dependents in the Certificated Employee Health Plan.

It includes access to:

- **Live licensed counselors via a telehealth app**
- **A virtual assistant named Karla®** who will monitor your living environment and deliver encouragement, education, and support when you need it
- **Skill-building activities and exercises**

...all designed to help you be the best version of yourself.

More details about this innovative new benefit are coming soon. Visit www.sync.health/mnps for a sneak preview.



Behavioral health copays now \$0

Starting July 1, 2019, the in-network copay for outpatient behavioral health visits is **decreasing from \$30 to \$0 per visit**.

Visit myCigna.com (Open Access Plus plan) to search for network providers. Out-of-network and inpatient care costs will not change.

Visit MNPSBenefits.org/medical.

Premiums for 2019-2020

We're pleased to announce that certificated employee benefit premiums will only see a very small increase — less than a dollar per paycheck — for the 2019-20 school year. This is because of a minimal increase in the dental plan.

Medical/Dental/Vision/Hearing

Life and AD&D*

| | Total annual cost (100%) | Your annual share (25%) | Your biweekly share** | | Your biweekly share | |
|-----------------------|--------------------------|-------------------------|-----------------------|------------|---------------------|------------|
| | | | (10-month) | (12-month) | (10-month) | (12-month) |
| Employee only | \$9,442.44 | \$2,360.61 | \$118.03 | \$90.79 | \$0.00 | \$0.00 |
| Employee + spouse | \$18,884.95 | \$4,721.24 | \$236.06 | \$181.59 | \$3.00 | \$2.31 |
| Employee + child(ren) | \$13,480.08 | \$3,370.02 | \$168.50 | \$129.62 | \$0.60 | \$0.46 |
| Family | \$22,779.51 | \$5,694.88 | \$284.74 | \$219.03 | \$3.60 | \$2.77 |

* Includes basic employee life/AD&D coverage of \$50,000, spouse life of \$25,000 and child life of \$10,000 per child over 6 months of age; for supplemental life and disability insurance costs, visit Benefit Express (MNPSBenefits.org).

** Rates are based on employee taking the Cigna health assessment. If not completed by the deadline, a premium surcharge will apply. Learn more at MNPSBenefits.org/assessment.

Have questions about your premiums?

Contact Employee Benefit Services at **615-259-8607**. As a reminder, when you enroll for bundled medical/dental/vision/hearing coverage, your share of the cost is paid through pre-tax payroll deduction. The biweekly amounts listed above are based on whether you work a 10-month (20 deductions) or 12-month (26 deductions) schedule. In other words, premiums are based on your work schedule, NOT how often you get a paycheck.

Have you earned your

\$100

MotivateMe gift card for 2019?

You have until October 31!

Complete one designated preventive screening ➔ earn \$50

Complete one of the health coaching options ➔ earn \$50

For complete rules, visit
MNPSBenefits.org/incentives



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.



OptUP

Eating well. Simplified.





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

EMPLOYEE BENEFIT SERVICES

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EMPLOYEE BENEFIT SERVICES
MNPSBenefits.org | Email: **benefits@mnps.org** | 615-259-8607

New! Summer smoothies

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

Try our Green Machine smoothie with pineapple, kale, avocado, cucumber and lemon.

New fertility benefit added

Effective July 1

MNPS has partnered with Progyny, the leading fertility benefits provider, to provide an all-inclusive family-building benefit for every unique path to parenthood. This comprehensive, new benefit includes:

- Coverage for IUI, IVF and more
- Access to the largest national network of premier fertility specialists
- Unlimited guidance and personalized support from a Patient Care Advocate throughout your fertility journey

The Progyny benefit is available to certificated employees and their spouses/partners* who want to have a child or preserve their fertility.

More details about this new benefit are coming soon. Watch your email. If you can't wait, visit **progyny.com**.

* Covered by the Certificated Employee Health Plan

