

For Your Benefit

Metro Nashville Public Schools • Certificated Retiree Health Plan



Annual transfer is November 1-30



What's new for 2018?

There are no changes to the **Cigna Medicare Surround Plan** for 2018. The following changes will be effective January 1 for the **Cigna-HealthSpring Medicare Advantage Plan**:

Copays for the following services will increase:

- Emergency room copay: from \$50 to \$100
- Worldwide emergency, urgent care and transportation coverage copay: from \$75 to \$100

Shortly after annual transfer, all Cigna-HealthSpring MAPD enrollees will receive a new ID card in the mail.

Annual transfer is your once-a-year opportunity to decide if your current retiree medical plan still fits you — or if it's time to make a change.

Because MNPS retirees are automatically enrolled in the Cigna Medicare Surround Plan once they become eligible for Medicare, most simply remain in the Surround without considering their other option: the Cigna-HealthSpring Medicare Advantage (MAPD) Plan. The MAPD is designed for retirees looking for a lower-cost option.

There are two resources to help you decide which plan is best for you:

- 1. Retiree enrollment meetings** - Learn more about your retiree medical options and talk with plan representatives by attending a retiree enrollment meeting at the MNPS Employee Wellness Center (2694 Fessey Ct.) on:
 - [Thursday, November 9, 2:30-4 p.m.](#)
 - [Wednesday, November 15, 2:30-4 p.m.](#)
- 2. The article on page 4** - It offers a side-by-side comparison of the MAPD and Surround plans.

See your 2018 Retiree Benefits Guide for steps you need to take before annual transfer closes on November 30.

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Body by Bobbi

*Ken Swann,
Spouse of
MNPS employee*



If you ask Ken Swann how he lost weight, he's quick to credit MNPS Care Coordinator Bobbi Nickel. After working with her just since February, Ken is down an astonishing 50 pounds, and his primary care physician (PCP) has taken him off all but two of his five medications. His future goals include losing another 15 pounds and getting off the remaining medications. Not surprisingly, his PCP is "doing backflips over how well I'm doing," Ken says.

When Ken first learned about Care Coordinator services, he made an appointment to see Bobbi. During that initial hour-long meeting, she talked about healthy eating, and how important it is for Ken, who has diabetes, to understand the truth about carbohydrates and sugar.

"She explained there's good carbs and bad carbs," Ken says. "For example, fruits are good carbs, and breads are bad carbs. So I basically cut out those

“ We all know what we're supposed to do ... eat right and exercise ... but for me, it's being accountable to someone.”

bad carbs and really watch my sugar intake. Every time I meet with her, we discuss different options and I learn something new.”

While nutrition played an important role in his weight loss, Ken knew he needed to do more. That's where the Employee Wellness Center came in, along with its access to personal fitness associates.

"After I had lost a little weight and I knew the Wellness Center was available, I talked about it with Bobbi, then went and signed up," he says. "They're very knowledgeable and helpful. They developed a program for me to follow and I've been doing it ever since. I work out there at least twice a week, and then I walk all the other days.”

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It's flu season! Got your shot?

Did you miss out on the MNPS flu clinics? Don't worry! You can still get a free flu shot at any of the MNPS Health Care Centers, including the Employee Wellness Center. Call **615-259-8755** for an appointment.



Onsite clinics growing, expanding

The MNPS Employee & Family Health Care Centers continue to grow and offer a convenient health care option for teachers, retirees and their families.

"We recently expanded our Madison location by installing a second portable building," says Director of Benefits David Hines. "We added a third nurse practitioner and extended our hours to make it more convenient for people in that area."

The Madison clinic is located on Taylor Stratton Elementary's campus. Late this fall, MNPS plans to open a fifth clinic in west Nashville on the campus of Big Picture High School (160 Rural Avenue, off White Bridge Road), filling the gap Brookmeade left when it closed. Nurse practitioner Ashlee LeCorps will move to serve this new location.

"Our goal is to have a clinic within a 15-minute drive of home for most teachers and staff," adds Hines. "We're looking forward to expanding our geographic footprint and serving even more people."



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

615-259-8755 • MNPSHealth.org

Visit us at any of these Davidson County locations:

CENTRAL

Employee Wellness Center at Berry Hill
2694 Fessey Court, Nashville
Clinic: 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

Big Picture High School
160 Rural Avenue, Nashville



Is it time to switch medical plans?

As a retiree with Medicare, you have two options for retiree medical coverage – and annual transfer is your once-a-year opportunity to switch to a different plan. Here’s a side-by-side comparison of the two plans to help you decide:

	Cigna Medicare Surround* (with Cigna-HealthSpring prescription drug plan)	Cigna-HealthSpring Medicare Advantage Plan* (with Medicare Part D prescription drug coverage)
See any provider you wish?	Yes, as long as provider accepts Medicare	You must select a PCP in Cigna-HealthSpring’s network to coordinate your care
Referrals required to see specialists?	No	Yes; specialist must be in the network
Coverage out-of-network?	Yes; there is no network	Only in an emergency
Cost for office visit?	10% after you/Cigna split Medicare Part B deductible	PCP: \$5 copay Specialist: \$10 copay
Prescription coverage?	Yes; lowest copays at Kroger	Yes; lower copays than Surround
Coverage for preventive care?	100%; you pay nothing	100%; you pay nothing
Coverage for non-preventive care?	After Medicare pays, you and Cigna split remaining costs	Affordable copays or coinsurance; no deductibles
Annual out-of-pocket maximum?	\$2,000	\$1,500
Monthly premiums?	\$115.24/member	\$51.00/member
Extras?	Yes; access to MNPS Health Care Center services and certain preventive drugs at no cost	Yes; Silver&Fit® free gym membership and more; see Retiree Benefits Guide
In general...	Higher cost option with freedom to see any provider	Lower cost option with limited out-of-network benefits

* Retiree medical coverage includes dental coverage through Delta Dental, vision coverage through EyeMed and hearing coverage through Epic Hearing Health Care.

Should I switch to the Cigna-HealthSpring plan?

If you’re considering the Cigna-HealthSpring MAPD, check out the Brainshark video at [cigna.com/mnps](https://www.cigna.com/mnps). It gives you more details about how the MAPD works.

New Medicare cards are coming



All Medicare beneficiaries will receive a new Medicare card sometime between April 2018 and April 2019. To help protect your identity, your new card will have a Medicare number that's unique to you, instead of your Social Security Number.

Important things to know

- » You don't need to take any action to get your new Medicare card.
- » There's no charge for your new card.
- » The new card won't change your Medicare coverage or benefits.
- » Medicare will never ask you for personal or private information to get your new Medicare number and card. Learn about the limited situations in which Medicare can call you here: www.medicare.gov/forms-help-and-resources/report-fraud-and-abuse/fraud-and-abuse.html.

Beware of scams

Scam artists falsely claiming to be from Medicare may call you and try to get your Medicare number or other personal information. They may:

- » Ask you to confirm your Medicare or Social Security number so they can send you a new card
- » Tell you there's a charge for your new card and they need to verify your personal information
- » Threaten to cancel your health benefits if you don't share your Medicare number or other personal information

If someone calls you and asks for your Medicare number or other personal information, hang up and call 1-800-MEDICARE (1-800-633-4227).

Once you're eligible for Medicare...

Once you become eligible for Medicare (provided you are not covered under any other active employee medical plan such as a spouse's employer plan), you must enroll for Medicare Parts A & B and send a copy of your Medicare card to Employee Benefit Services in order to stay covered by the MNPS retiree medical plan and for your Cigna premium to be reduced.



Eat to lose

It may seem counterintuitive, but to achieve lasting weight loss, you have to eat.

Ken lost 50 pounds, in part because he made some simple nutritional changes. Those include eating several small meals each day, even if it's just a handful of nuts, which keeps his body fueled and his energy levels high. Ken's typical breakfast consists of bacon, eggs, fresh fruit and coffee. Then he has a midmorning snack, which is usually a protein bar. For lunch, he has a salad or vegetables like carrots or celery, and hummus. Dinner includes more fresh vegetables and lean meat like pork, chicken or fish.

Body by Bobbi... Ken Swann's story

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Ken's trainer, Samantha, helps him build his core strength by using free weights and other workout equipment, and he takes advantage of the walking track.

"There's no cost for all these services — Bobbi, the Wellness Center, the fitness associates — which can add up to several hundred dollars a month for somebody to do it on their own," he says.*

When asked how he stays motivated, Ken says, "We all know what we're supposed to do. We all know we should eat right and exercise, but for me, it's being accountable to someone like Bobbi. She's never judgmental and is always very positive and uplifting."

“There's no cost for all these services, which can add up to several hundred dollars a month for somebody to do it on their own.”*

He's now sharing his success story — and showing off his old, way-too-big-now pants — with attendees in the wellness classes Bobbi teaches. He's also coined a new phrase: "I'm a triple B — Body by Bobbi!" he says.

Ken's lifestyle changes have had a positive effect on more than his own health. His wife, Carol, has lost 18 pounds since he started his journey.

**Certificated retirees and their spouses can use the EWC fitness center at no cost. Clinical services are provided at no out-of-pocket cost when covered by the MNPS Cigna retiree medical plan or Surround plan. Medicare rules require that Cigna-HealthSpring members pay their regular copay amounts..*



Employee Benefit Services
2601 Bransford Avenue
Nashville, TN 37204