

# For Your Benefit



CERTIFICATED RETIREE BENEFITS • SPRING 2022



## The secret to good health

*By now — three months into 2022 — you’ve probably seen hundreds of “New Year, New You!” or “Lose Weight Fast” ads. These frenzied messages that tell us we’re not good enough are not helpful. They make promises that are unrealistic and offer advice that’s not sound.*

So what *is* helpful? What’s the secret to putting yourself and your health first?

We believe the secret is ... support!

Whatever your goals for 2022, MNPS offers programs to help you discover and nurture your best self. Here we highlight four programs provided by health and wellness professionals who stand ready to support you in that journey.

**Connect with Karla®** — The connection between physical and emotional well-being is strong and complex. Connect with Karla is a virtual counseling service that supports a healthy mind/body connection — a key part of making lifestyle changes to improve your physical health. See page 6.

**One-on-one health coaching** — Bobbi Nickel, certified health coach, provides confidential, personalized coaching when you want to lose weight, improve your eating habits, quit smoking, manage a chronic health condition, set goals or make other health improvements. See page 10.

**Weight Management Program** — Want help reaching your weight goals? Get personalized help and deep discounts on membership fees at approved weight management organizations. See page 8.

**MNPS Fitness Center** — Located in the MNPS Employee Wellness Center, the fitness center is not a program but a place. It can help you not only achieve your fitness goals but your overall health goals, too. See page 2.

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MNPSBenefits.org

# More than a fitness center

Don't overlook the power of movement to help you reach your wellness goals for 2022. The MNPS fitness center is FREE to all MNPS employees, retirees and their spouses. Located in the MNPS Employee Wellness Center at Berry Hill, it has something for everyone:

- An exercise floor with a full range of well-maintained equipment
- A walking track
- Fitness associates to help you get started and even provide one-on-one coaching
- Fitness classes for all ages and levels, both in-person and online

The fitness center's Healthy for Life class is especially popular with retirees and older adults. It includes a low-impact, low-intensity workout with aerobic conditioning, strengthening and stretching. Lead Fitness Associate Kreg Kinnaman has taught the class for two years and pivoted to Zoom-only classes during the height of COVID-19. Now, "we've transitioned to a hybrid," Kreg says. "I have a few people with me in the studio and others can attend from where they're comfortable."

But the state-of-the-art fitness facility is so much more than just a place to exercise.

It's an integral part of the Employee Wellness Center's holistic approach to care. Everything is under one roof: sick care, preventive care, physical therapy, chiropractic, nutrition assistance, health coaching and fitness, just to name a few.

"That makes it so accessible and so easy for people," says Kreg.

All those areas are intertwined. For example, physical therapy patients often bring their exercise orders to the fitness center to get help with their recovery goals. Or, if a fitness associate thinks someone could benefit from nutrition assistance, "We just walk with them down the hallway and help them get started with health coaching," Kreg continues.

"Everybody's right here," he adds. "People don't have to drive to eight different places to get one question answered."

In today's health care environment, where getting help for an issue often means seeing different specialists in varying locations, this integrated approach is refreshing. Staff under the Wellness Center roof — including fitness center staff — all work closely with one another to address your complex health needs, not just as someone who wants to exercise but as a whole person.

Visit [MNPSHealth.org/fitness](https://www.mnpshealth.org/fitness).



## Get active with Silver&Fit or Active&Fit

The fitness facility in the MNPS Employee Wellness Center is free to retirees and their spouses. But if our Berry Hill location is not convenient to you, you have other options:

**Retirees enrolled in a Cigna Medicare Advantage (MA) plan** (MA-HMO or MA-PPO) can take advantage of Cigna's fitness benefit — the Silver&Fit® Healthy Aging and Exercise program — at no cost. The program includes a fitness center membership at more than 16,000 participating locations and one Home Fitness Kit per year. There's also a Get Started program where you can:

- Find a personal exercise plan
- Access thousands of digital workout videos on the program's website or mobile app
- Get a wearable fitness device at no cost to track your fitness activity
- Get one-on-one Healthy Aging Coaching by phone
- Enjoy many other digital resources

To learn more or enroll, call **1-888-886-1992** or go to **SilverandFit.com**.

**Retirees enrolled in the Cigna Medicare Surround plan** have access to Cigna's Active&Fit Direct™ program, which offers fitness center memberships at 8,000+ fitness centers nationwide for \$25/month (plus a \$25 enrollment fee). Visit **ActiveandFitDirect.com/fitness/Cigna**.

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The Healthy for Life class is especially popular with retirees and older adults. It includes a low-impact, low-intensity workout with aerobic conditioning, strengthening and stretching.

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# Make time for a life-saving screening

*You're busy. The idea of fitting one more thing into your schedule can feel like too much. But what if that "one more thing" could mean the promise of more time with your loved ones later on? By taking the time to get screened for colorectal cancer, you'll help ensure you'll have many more tomorrows.*

## Why get screened?

The short answer: It could save your life. When caught early, cancer is more treatable. And colorectal cancer is one of the most preventable cancers; when detected early, it's beatable in 90% of cases.

## Who should get screened?

**If you're at average risk:** Men and women should start getting screened at age 45.

**If you're at high risk:** If you have a family history of colon cancer, you're at high risk. And regardless of family history, if you're black or Hispanic, you're more likely to get — and die from — colorectal cancer than any other group. That's because these groups often experience differences in access to screenings and health care.

## How much does this screening cost?

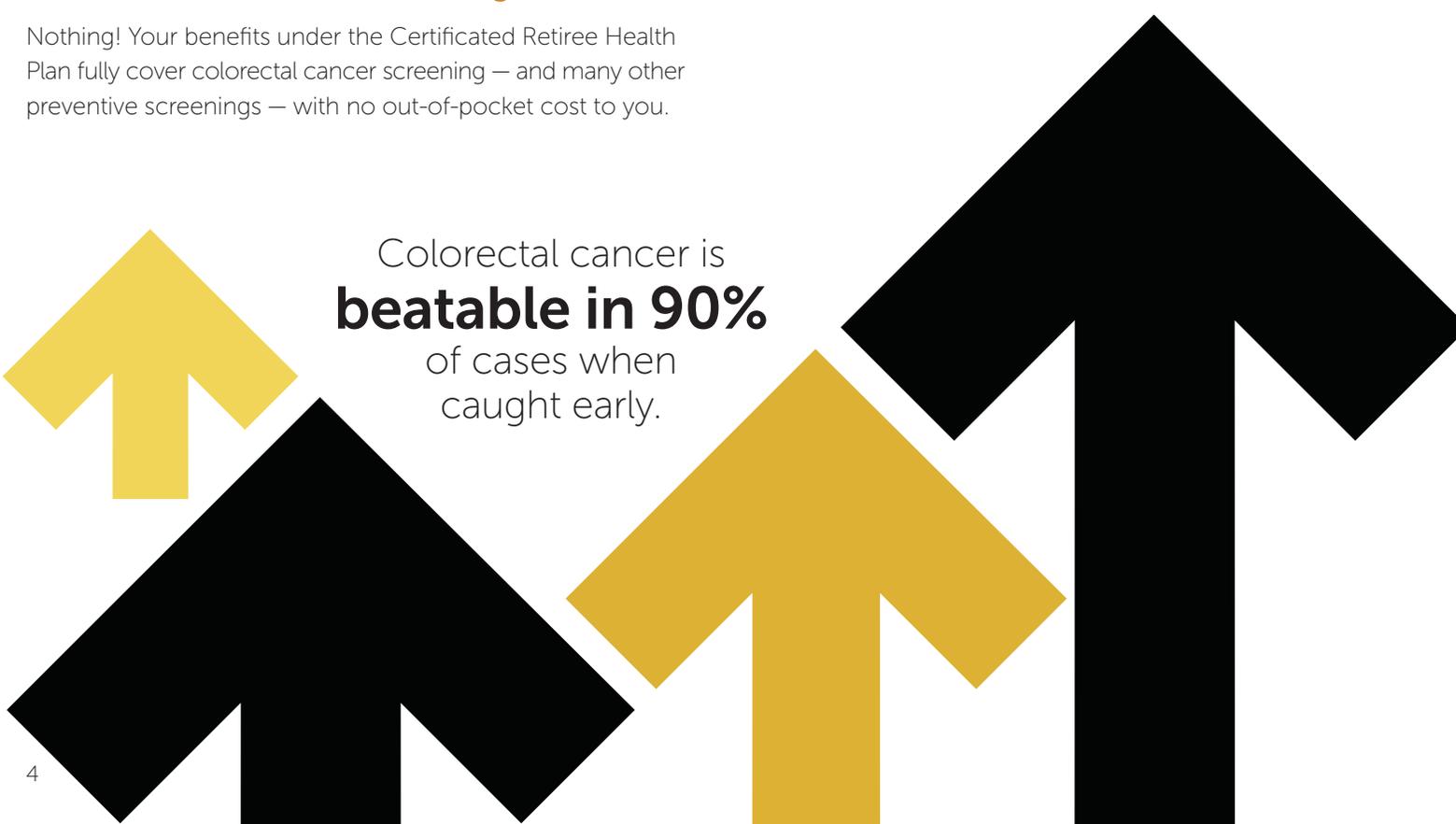
Nothing! Your benefits under the Certificated Retiree Health Plan fully cover colorectal cancer screening — and many other preventive screenings — with no out-of-pocket cost to you.

## Which type of screening should I get?

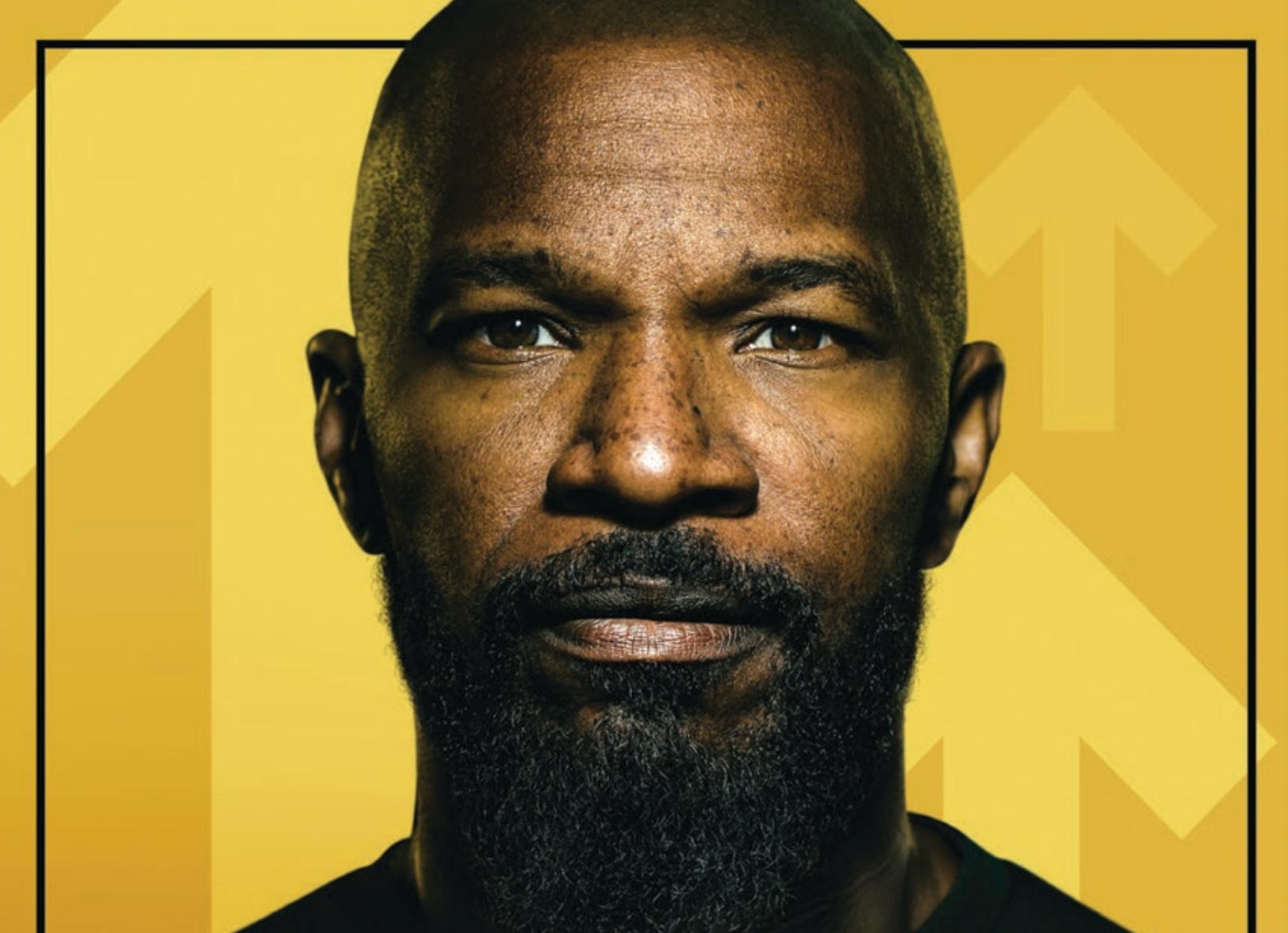
The answer to that question is a personal one. Here are two options to help you decide:

- Visit the Stand Up To Cancer website listed on the next page.
- Make an appointment at one of our five MNPS Health Care Centers. Our providers can help you assess your risk, discuss screening options and answer any questions about getting screened. Be sure to ask them about the noninvasive Cologuard® screening test. It does not require bowel prep; instead, it detects blood and DNA associated with colon cancer and pre-cancer in a stool sample. Like a traditional screening colonoscopy, the Cologuard kit is free for employees and adult dependents enrolled in the Certificated Retiree Health Plan who qualify. Visit [MNPSBenefits.org/crc](https://MNPSBenefits.org/crc) to learn more about it or request a kit.

Source: [StandUpToCancer.org](https://StandUpToCancer.org)



Colorectal cancer is  
**beatable in 90%**  
of cases when  
caught early.

A close-up portrait of actor Jamie Foxx, looking directly at the camera with a serious expression. He has a full, dark beard and mustache. The background is a solid yellow color with faint, stylized upward-pointing arrows.

# Take control and get screened for colon cancer

- If you're 45 or older get screened for colon cancer now.
- This disease can be very treatable when caught early.
- It doesn't matter if you're a man or a woman or if you have no symptoms.
- Even if you have no family history of colon cancer, you must get screened.

Visit [StandUpToCancer.org/ColonCancer](https://StandUpToCancer.org/ColonCancer) to learn about screening options that may be right for you.

SU2C ambassador Jamie Foxx. Photo By G L Askew II



**EXACT  
SCIENCES**

Stand Up To Cancer is a division of the Entertainment Industry Foundation (EIF), a 501(c)(3) charitable organization. US.CG.4744-1

# Teacher learns mindfulness, shares skills with students

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Even if you think you  
don't need it, you  
probably do.



Madison Anthony grew up in small-town Ohio, so her 2019 move to the biggest city in Tennessee took some adjusting. The 26-year-old kindergarten teacher also started a job at Cane Ridge Elementary and got married that year.

The combination of a new city, job and family in such a short span of time was a lot to deal with.

"It was really hard for me to cope," Madison says. "I wasn't sure how I could be the best teacher I could be and still manage my time and all the feelings I was having."

Help arrived in the form of a Synchronous Health Connect with Karla® flyer she noticed in her school's mailroom.

Madison downloaded the Karla app and scheduled her first virtual counseling appointment through it. She was paired with a compassionate professional who

understood her struggles. And because their sessions were done remotely, through video or online chat, access was easy.

"I know I can reach out to her any time," Madison says.

And although they've never met in person, Madison feels an important connection.

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We'll breathe together and say 'My mind is calm.' Then we can go back to what we were doing.

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"I'm sure she meets with a lot of teachers and hears a lot of stories, but she remembers personal details about me and things that I've been going through," she says. "She's so kind. And I really feel like I can open up and talk to her."

The coping skills Madison learned through therapy also help her get through the COVID-19 pandemic. She's

now teaching some of those skills to her students, including ways to calm her kids when things get chaotic.

"I implement mindful breathing," she says. "We'll breathe together and say, 'My mind is calm.' And each time we say it a little quieter, until we're not saying it any more at all and it's silent in the room. Then we can go back to what we were doing."

Madison now speaks with her therapist every other week and will eventually see her only as needed. She believes others can find similar help with the program.

"Even if you think you don't need it, you probably do," she says. "I think every teacher could benefit from it."

"I can actually be myself because now I'm not so busy trying to figure out how to deal with my feelings," she continues. "I know how to handle them, so I'm more enthusiastic. I'm more available. I'm more present in the moment with my spouse, my family and my students."

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Connect with Karla is now available to all MNPS retirees enrolled in the Certificated Retiree Health Plan and their covered adult dependents — at no cost.

CONNECT  
with  
**Karla**®



## Online counseling + support between sessions

### Convenient

- ✓ Fits your schedule
- ✓ Link from your smartphone or laptop

### Confidential

- ✓ No personal details shared with MNPS

### Confidence

- ✓ Licensed counselors
- ✓ TripleCrown™ trained & certified

### Low cost

- ✓ No copay or deductible for certificated educators on plan

Synchronous  
HEALTH

| [www.sync.health/mnps](http://www.sync.health/mnps)



# Onsite Weight Management Program

Our very own MNPS Health Care Centers offer a Weight Management Program that provides personalized help for people with a BMI of 25 or greater who want to lose weight.

Participants get no-cost, personalized health coaching, plus enrollees who meet certain requirements can receive 50% reimbursement for:

- Membership fees at an approved weight management program/organization (for example, The New Beginnings Center, WeightWatchers®, Jenny Craig®, YMCA, etc.)
- One-on-one nutrition counseling with a registered dietitian/nutritionist

To learn more, see the program flyer at [MNPSBenefits.org/weight-management-program](https://MNPSBenefits.org/weight-management-program), or contact Laura Vanderpool at **615-875-1966**.

# LET US BE YOUR “ONE LESS THING”

*If you're a fan of the movie "Forrest Gump," you might remember Gump's famous line when he learned his shrimp boat partner had invested their earnings well and they no longer had to worry about money: "Good, one less thing."*

*The MNPS Employee & Family Health Care Centers want to make getting and staying well your "one less thing." Whether you need a primary care provider or just a one-time visit, we're here for you.*

Exclusively for MNPS employees, retirees and their family members

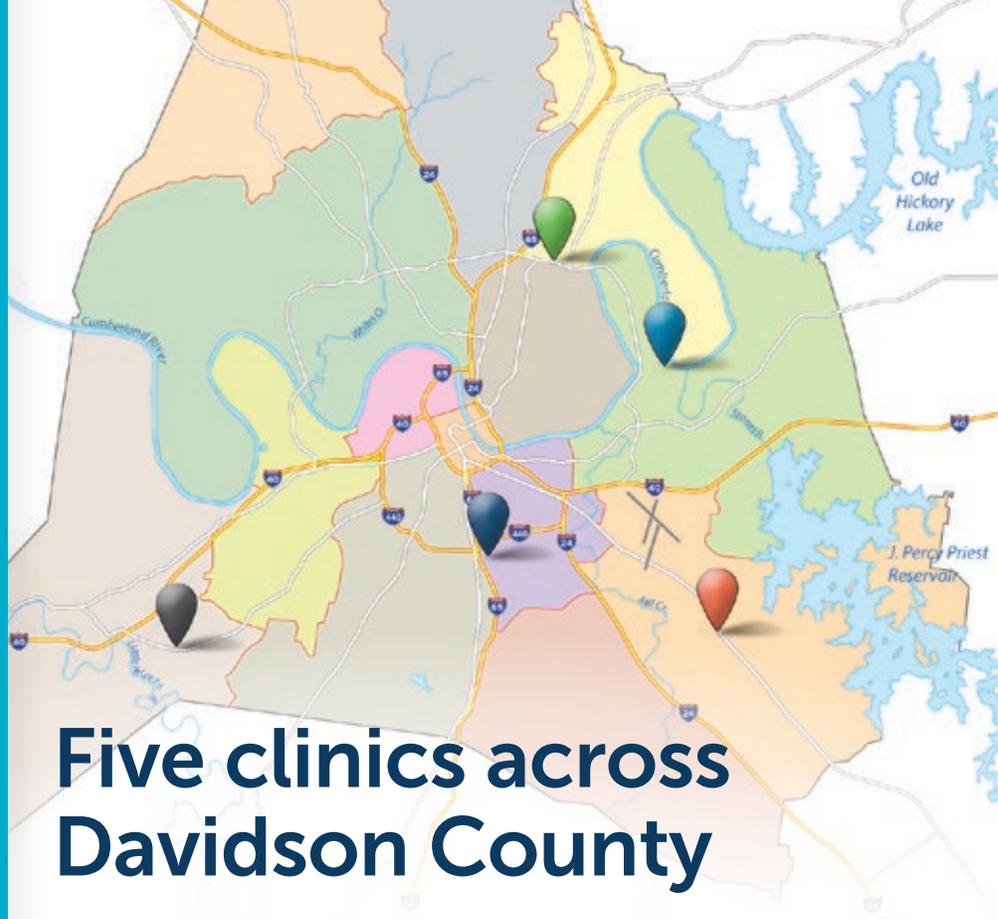
Conveniently located within 15 minutes of most MNPS work locations

LEARN MORE:

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

CALL FOR AN APPOINTMENT:

**615-259-8755**



## Five clinics across Davidson County

**CENTRAL:** Employee Wellness Center at Berry Hill

**NORTH:** Taylor Stratton Elementary

**SOUTHEAST:** Mt. View Elementary

**NORTHEAST:** Two Rivers Middle

**WEST:** Bellevue Middle



Vanderbilt excellence



Whole-person care



Same-day and next-day appointments



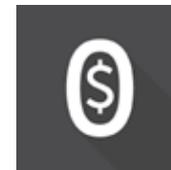
Seamless coordination with specialists



Highest safety standards



Telehealth visits available



\$0 copay for most services\*



Medical Home Certification by the AAAHC\*\*

\* If you're covered by the Certificate Retiree Health Plan, most services are covered by your plan at 100% with no cost to you.

\*\* Accreditation Association for Ambulatory Health Care

# Meet Bobbi Nickel, health coach

Ready to embark on a healthier-you journey? *FYB* talked with Bobbi Nickel, health coach at the MNPS Employee Wellness Center.

## **FYB:** Who can benefit from health coaching?

**Bobbi:** Health coaching is for anyone who wants to obtain optimum health. If you want to lose weight, get your diabetes under control, lower your blood pressure, or help your body heal your autoimmune disease, for example, health coaching can help. Maybe you aren't sleeping well. Perhaps you're fatigued and know your lifestyle habits aren't the best. Health coaching can help you get or stay on track with accountability.

## **FYB:** What's a typical coaching session like?

**Bobbi:** The first session is an hour. I'll get to know you and what your goals are. And I'll share some of the latest information on lifestyle medicine and how small changes in your lifestyle can produce BIG results. After that, we'll set a meeting schedule for private visits. Because

of COVID-19, I'm currently doing telehealth visits only, which makes it very convenient for my clients to see me.

## **FYB:** What's your coaching approach?

**Bobbi:** I work off the principles of epigenetics and nutrigenomics. These are two new sciences that teach us that our genes are not our destiny. Instead, our genes can be turned on or off by diet and lifestyle. I love teaching patients how to do that with lifestyle changes.

Accountability is key. If you have a goal you'd like to accomplish, studies show that accountability is the most effective way to stay on track. Come see me, I'd love to help you!

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Bobbi's health coaching services are no cost to retirees covered by the Certificated Retiree Health Plan. To see Bobbi's bio, visit [MNPSHealth.org/staff](https://www.mnpshealth.org/staff). To make an appointment, call **615-259-8755**.



“Health coaching can help you get or stay on track with accountability.”

## New benefit: \$0 COVID-19 tests

This spring, under a new CMS\* COVID-19 test initiative, you can get up to eight COVID-19 tests per covered family member per month at no cost to you. You'll be able to get the tests at eligible retail pharmacies and other participating entities. You won't need a prescription; this new benefit is for FDA-authorized over-the-counter (OTC) COVID-19 rapid antigen tests. They provide results in minutes.

Until the above CMS program goes live:

- Medicare Advantage members can order four free at-home test kits at [COVIDtest.gov](https://www.COVIDtest.gov) or by calling **1-800-232-0233 (TTY 1-888-720-7489)**. The tests will be mailed to your home.
- Cigna Medicare Surround members have home tests covered under their Cigna medical plan. They can also order four free test kits at [COVIDtest.gov](https://www.COVIDtest.gov).

\* Centers for Medicare & Medicaid Services

# What you need to know about prior authorization

## What is prior authorization?

Prior authorization is an approval your network doctor must get from Cigna before you can receive certain services, procedures, medications or medical equipment. Getting prior authorization ensures:

- You're receiving the most appropriate care from doctors who share Cigna's commitment to quality
- You're taking the right medication for your condition
- You and your doctor know exactly what's covered by your plan

## Do I need to ask my doctor about getting prior authorization?

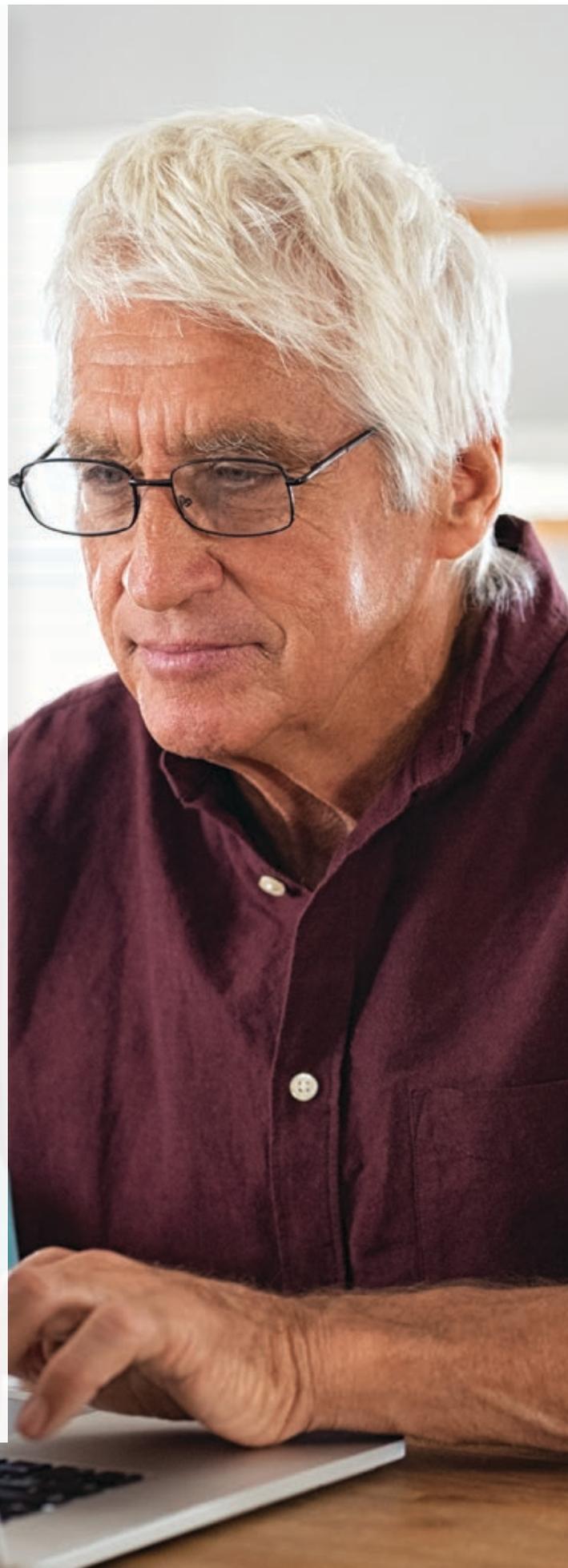
If you're seeking care from a Cigna network provider, your provider should handle this for you. However, feel free to ask to be sure.

**If you're enrolled in the new Medicare Advantage (MA) PPO\* and using an out-of-network provider**, you're highly encouraged to ask Cigna for a "pre-visit coverage decision." This helps you and your provider know what's covered — before you get the service. Without a pre-visit coverage decision, you may find out later the services are not covered.

## Need more info?

Talk with your doctor or call Cigna Customer Service at **1-888-281-7867** for more information.

\* The new MA-PPO covers care received from out-of-network providers; the MA-HMO does not.



# myCigna | An app that can make your life easier

- You're in the exam room and the nurse asks about your medications. Forgot your list? No problem!
- Wondering how close you are to meeting your out-of-pocket maximum? No problem!
- Need to find an urgent care clinic close to you? No problem!

**Customer Login**

Username [Forgot Username?](#)

Password [Forgot Password?](#) [Show](#)

**Log In**

[Haven't created an account yet?](#)

[Register](#)

[Registrarse en Español](#)

**Your online account gives you access to these features:**

- Find Care and Costs**  
Search for in-network providers, procedures, cost estimates, and more.
- View Claims**  
See a list of your most recent claims, their status, and reimbursements.
- Manage Spending Accounts**  
Review your spending account balances, contributions, and withdrawals, all in one place.
- Update Your Profile**  
Make sure your contact information is up-to-date so you don't miss out on important notifications about your plan.

## myCigna can provide the information you need — on your computer or your phone!

You can:

- See how much your plan covers for different services
- View your plan's medication formulary (list of covered drugs)
- Find network providers, facilities and pharmacies
- Access your claims and explanations of benefits (EOBs)
- View a list of your current medications and manage your prescriptions
- Price a medication
- Access the Healthy Rewards discount program
- View, print or share your ID card
- Register for wellness incentives
- Manage your profile and preferences

**On your computer:** Visit [myCigna.com](https://myCigna.com)

**On your smartphone:** Download the myCigna app at the App Store or Google Play



EMPLOYEE BENEFIT SERVICES  
**MNPSBenefits.org** | Email: [benefits@mnps.org](mailto:benefits@mnps.org) | **615-259-8464** or **615-259-8648**  
 Office hours: Monday-Friday, 8 a.m.-4:30 p.m.