

For Your Benefit



CERTIFICATED RETIREE BENEFITS • SUMMER 2022



QUESTIONS?

Contact: Employee Benefit Services
615-259-8464 | benefits@mnpss.org

The benefits and programs described in this newsletter are for retirees and their dependents who are covered by the Cigna Medicare Advantage PPO or HMO.

Patient-centered health care for the whole family



INSIDE

- 2 Extras that come with your coverage — don't miss out!
- 4 Due for a pneumonial shot? Here's who needs one
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MNPSBenefits.org

The MNPS Health Care Centers have you covered this summer

Now is an ideal time to check these essential tasks off your to-do list. Visit the MNPS Health Care Centers for:

- ✓ **Your first appointment.** If you've never visited us before, now is a great time to start. Because we're a patient-centered medical home, you have an entire team of professionals dedicated to your whole health.
- ✓ **Your annual wellness visit.** Know your numbers (blood pressure, cholesterol, blood sugar, etc.) and learn which preventive screenings you need based on your age.
- ✓ **Family wellness visits.** These can include annual check-ups as well as sports and school physicals.

- ✓ **Vaccinations.** Pneumonia, shingles* and flu shots are just a few of the adult vaccines we offer.
- ✓ **Health coaching and fitness consultation.** Why not get in the best shape ever this summer? Our fitness associates at the Employee Wellness Center in Berry Hill can help.
- ✓ **Family planning.** Birth control, gynecological care, pregnancy testing and screening for sexually transmitted infections are just a few needs we can address.

* Our Kroger pharmacy carries the shingles vaccine.

Turn to page 6 for locations and hours.

EXTRAS

that come with your coverage

Certificated retirees and dependents enrolled in the Cigna Medicare Advantage PPO or HMO have access to these special programs and services at no additional cost to you.



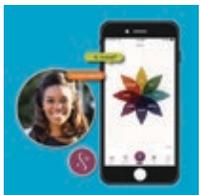
Wellness incentives

Your yearly health checkup is not only no cost to you — you can also earn a \$50 Amazon or Walmart gift card when you complete it. Visit [myCigna.com](https://www.mycigna.com) >

Wellness. If you have questions or need help scheduling your checkup, call Cigna Customer Service at **1-888-281-7867** (TTY 711), 7 days a week, 8 a.m. - 8 p.m.

Medicare Advantage PPO enrollees can earn additional incentives for completing other routine and doctor-recommended screenings, including:

- Mammogram
- Colorectal cancer
- HbA1c
- Diabetic retinal exam



Connect with Karla

Feeling stressed or overwhelmed? Synchronous Health's Connect with Karla® is a unique way of supporting your mental and emotional health through your smartphone or device. You get one-on-one video sessions with a licensed

counselor, plus between-session support and tools from the Karla app. Visit sync.health/mnps or call **615-258-6654** to get started.



Meal delivery after a hospital stay

This benefit provides 14 nutritious meals delivered to your home after an eligible hospital or skilled nursing facility stay, up

to three times a year. After you're discharged, Cigna's meal provider will contact you to schedule delivery. To learn more, call **1-888-281-7867** (TTY 711).



Employee Assistance Program (EAP)

Most employers don't offer an Employee Assistance Program to retirees. Not so at MNPS! You and your household family

members can continue to take advantage of this valuable MNPS benefit. Visit MNPSBenefits.org/eap to learn more. Or go direct: guidanceresources.com (user ID: MNPS; password: EAP) or **1-888-297-9028**.



Health coaching

Health coaches at the MNPS Employee Wellness Center offer confidential guidance when you want to lose weight, improve your diet, manage a chronic

condition (like diabetes, heart disease, respiratory disease or obesity) and/or make overall health improvements. To make an appointment, call **615-259-8755**.



Silver&Fit® Healthy Aging and Exercise Program

Get healthier with Cigna's fitness benefit provided by Silver&Fit. Enjoy one, some or all of the following at no cost to you:

- Membership at one of 16,000+ fitness centers (change fitness centers at any time)
- Digital workout resources including daily online video classes plus a library of 1,500+ on-demand workout videos
- Home-based fitness kit options including wearable fitness tracker, yoga and strength kits
- One-on-one healthy aging coaching and resources

Call **1-888-886-1992** (TTY 711) or visit silverandfit.com to learn more or enroll.



Medicare Advantage PPO only



Free transportation

Need a ride to the pharmacy or doctor's office? The Cigna Medicare Advantage PPO covers 50 one-way trips per year to approved locations at no cost to you. To learn more, call **1-888-281-7867** (TTY 711) or log in to **myCigna.com**.

To schedule transportation or learn more, call Access2Care 24/7 at **1-888-223-7578** (TTY 1-855-823-8587).* You must request transportation at least 48 hours before your appointment.

* Cancellation requirements and restrictions apply. Any other means of nonemergency transportation requires authorization. For details, see your Evidence of Coverage (EOC) Snapshot.



Are you due for a pneumonia shot?

Age 65 is when most people should plan to get a pneumonia shot, unless you have certain medical conditions like diabetes or lung disease.



Here are the latest recommendations from the Centers for Disease Control and Prevention (CDC):

Who?	Which shot?
CHILDREN	
Under age 2	PCV13*
Ages 2-18 with certain medical conditions	PCV13* or PPSV23
ADULTS	
Age 65+ and Ages 19-64 with certain medical conditions	PCV20 or PCV15* followed by PPSV23
Ages 19+ who received PCV13 or PCV15	May receive PPSV23 at least 1 year later
Those who have had only PPSV23: Age 65+ and Ages 19-64 with certain medical conditions	PCV20 at least 1 year later

* Kroger Pharmacy in the MNPS Employee Wellness Center does not currently stock PCV13 or PCV15.

Source: CDC's Advisory Committee on Immunization Practices

Pneumonia shot cheat sheet

There are four pneumonia vaccines authorized for use by the U.S. Food and Drug Administration:

- PCV13 (Pevnar 13®)*
- PCV15 (Vaxneuvance®)* – newer vaccine that protects against 15 types of pneumococcal bacteria that can cause serious infections in adults
- PCV20 (Pevnar 20®) – newer vaccine that protects against 20 types of bacteria
- PPSV23 (Pneumovax23®)

Which vaccines and screenings do I need?

These handy one-page, one-minute guides break it down by age and frequency. Visit:

MNPSHealth.org/womens-health
MNPSHealth.org/mens-health



What's in a (brand) name?

When it comes to prescription drugs, the simple answer to the question above is: higher cost. In fact, you can pay up to 85% less simply by switching from a brand name drug to a generic. That's a sharp contrast in pricing for medications that are designed to work the same.

Is there a difference in how brand name and generics work?

In a word, no. The U.S. Food and Drug Administration (FDA) requires drug companies to show that the generic medicine can substitute for — and provide the same health benefits as — the brand name medicine. Generic versions must match their brand name counterparts in:

- Active ingredients
- Safety
- Strength, dosage form (such as tablet or an injectable) and how it's taken
- Effectiveness
- Strict manufacturing standards

The FDA also requires a generic medicine to be what's called "bioequivalent" to the brand name drug. That means that in addition to having the same active ingredients, it shares the same desired outcomes for patients.

Why do generics cost less if they work the same?

Studies and trials required of brand name drug manufacturers don't have to be repeated to make generic drugs. As a result, generics cost less to make. Also, multiple manufacturers can apply to market the same generic drug. That creates competition in the marketplace, which typically results in lower prices.

Do all brand name drugs have a generic equivalent?

No, they don't. Generics can only be manufactured after a brand name drug's patent has expired. Not all patents are on the same timeline, so it may take longer for some brand names to have generic equivalents.

What if I want to pay a little extra for the brand name?

You could end up paying more than a little extra, depending on the drug. If you request a brand name drug when a generic is available, you will pay the brand name copay, plus the cost difference between the brand name and the generic.

There is one exception: If your doctor specifies that the brand name drug is medically necessary and gets required authorization from Cigna, you will pay only the brand name copay.

How can I switch to a generic?

You'll just need to ask your doctor to send your pharmacy a new prescription.

Patient-centered health care for the whole family

...continued from page 1

The Vanderbilt Health at MNPS Employee & Family Health Care Centers provide a wide range of services for you and your family members. Your cost is either a small cost-share or nothing at all, depending on the Cigna plan you're enrolled in.

All five locations provide these primary and acute care services:

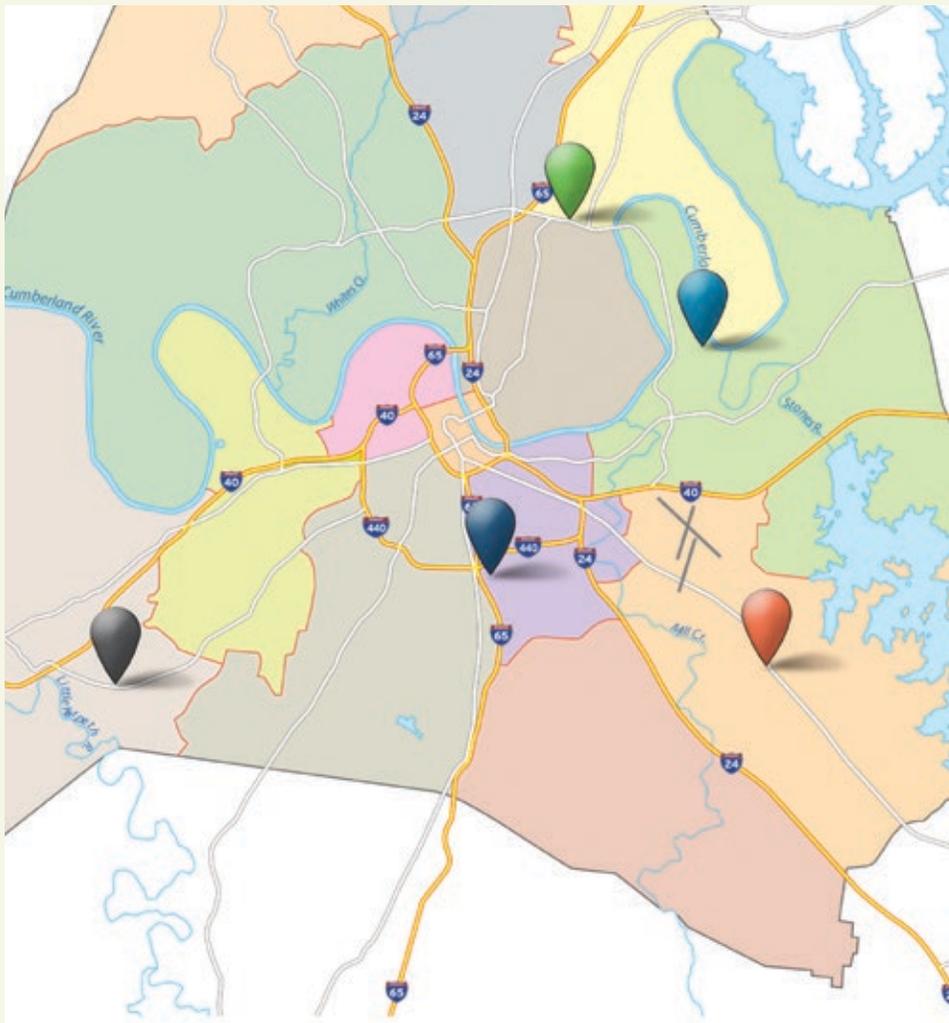
- ✓ Minor illnesses and injuries
- ✓ Lab tests and blood work
- ✓ Immunizations, including flu shots
- ✓ Annual and sports physicals
- ✓ Women's and men's health
- ✓ Child/adolescent health
- ✓ Health coaching
- ✓ Chronic condition management
- ✓ Behavioral health screenings

Additionally, our Berry Hill location has:

- ✓ Full-service fitness center
- ✓ Group fitness classes
- ✓ Health coaching
- ✓ Physical therapy
- ✓ Chiropractic care
- ✓ Acupuncture
- ✓ Behavioral health services
- ✓ Onsite Kroger pharmacy
- ✓ The Daily Grind café

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LOCATIONS



MADISON

Taylor Stratton Elementary
306 West Old Hickory Blvd.
M-F 7 a.m.-6 p.m.

NORTHEAST NASHVILLE

Two Rivers Middle
2995 McGavock Pike
M-F 8 a.m.-6 p.m.

ANTIOCH

Mt. View Elementary
3812 Murfreesboro Road
M-F 7 a.m.-5 p.m.

WEST NASHVILLE

Bellevue Middle
651 Colice Jeanne Road
M-F 8 a.m.-6 p.m.

BERRY HILL

Employee Wellness Center
2694 Fessey Court
M-F 7 a.m.-7 p.m.
Sat. 8 a.m.-2 p.m.



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



MNPSHealth.org
615-259-8755

Health plan premiums for 2022-2023

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. We continually strive to remove barriers to getting the care you need, and that includes keeping your premiums affordable. While our other retiree medical plans will have premium increases for the 2022-2023 year, the Medicare Advantage plans won't.

The following premium deductions are effective July 1, 2022.

Plan	With or without Medicare	Monthly cost
Cigna Medical Plan	Retiree and/or spouse without Medicare	\$241.21/member
	Dependent child without Medicare	\$101.67/dependent child
Cigna Medicare Surround Plan with Cigna Rx (PDP)	Retiree and/or spouse with Medicare	\$151.04/member
Cigna Medicare Advantage PPO with Part D drug coverage	Retiree and/or spouse with Medicare	\$50/member
Cigna Medicare Advantage HMO with Part D drug coverage (closed plan)	Retiree and/or spouse with Medicare	\$51/member

* All plans include dental coverage through Cigna, vision coverage through EyeMed and hearing coverage through Cigna/Amplifon.

Have questions about your premiums?

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



Cost-of-living increase for 2022 largest since 1982!

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, 2022 pension check.



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

EMPLOYEE BENEFIT SERVICES

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INSIDE:

All the extras that come with
your health plan coverage
— don't miss out!



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.

CONNECT
with

Karla[®]

Online counseling
+ support between
sessions



Synchronous
HEALTH

Learn more about \$0 cost telehealth counseling through
Connect with Karla at **www.sync.health/mnps** or by calling **615-258-6654**.