

For Your Benefit



CERTIFICATED RETIREE BENEFITS • SUMMER 2019

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- 4 Six common sunscreen mistakes to avoid
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Be smart
Live well

MNPSBenefits.org

COOL STUFF



COMING JULY 1

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

- Your cost for behavioral health visits is dropping to zero! Read more on page 5.
- Health plan premiums will change only slightly — less than a dollar per month — for 2019-20. Page 6

And here are some activities and offers happening NOW:

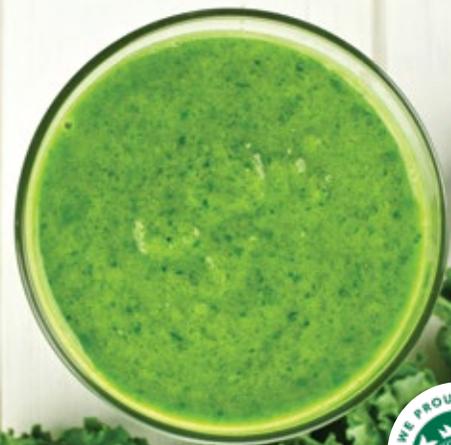
- Zumba classes are now offered on Saturdays. And Kurt's Boot Kamp is the Wellness Center's first outdoor fitness class. Okay, we admit this one is more hot than cool. Bring lots of water. Page 4
- Physical therapy sessions are now offered at the Taylor Stratton Health Care Center in Madison. Page 2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

New! Summer smoothies



Choose from 4 flavors: Green Machine, Strawberry Banana, Creamsicle and Blueberry Boost

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



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

Got Medicare? Take action!

All participants in the MNPS Certificated Retiree Health Plan who become eligible for Medicare must have Medicare parts A and B to remain covered – even if you're not yet receiving Social Security benefits. You do not need to enroll in a Part D plan outside of your MNPS benefits package because prescription drug benefits are included in your MNPS retiree medical plan.

Send Employee Benefit Services a copy of your Medicare card as soon as you receive it. If you have questions about your benefits, call Employee Benefit Services at **615-259-8464** or **615-259-8648**.

"Granddad, I need your help!"

The pleading voice on the phone was muffled and hard to understand.

"Billy, is that you?"

Jack asked.*

"Yes, it's Billy," the caller responded.

"Please don't tell mom I called you, but I'm in trouble and need money fast."

"Of course I'll help," Jack replied.

"Tell me how much you need and where to send it."

Don't be a victim!

** Fictional characters for illustrative purposes*

Scammers. Con artists. Thieves. No matter what you call them, there are plenty of bad guys out there trying to separate you from your money. And they're very good at it.

Called the "grandparent scam," the conversation above shows how they skillfully play on emotions and a grandparent's desire to help a grandchild.

So how did "Billy" know Jack had a grandson? Social media can be a rich source of personal information, and scammers often use it to find people to target. Here are some tips to help you avoid phone scams:

- If you're on social media, make sure your privacy settings won't allow your personal details to fall into the wrong hands.
- Never give out personal information like your Social Security number, account numbers, or other personal details like your mother's maiden name, which can be a clue to your passwords.
- If you have caller ID, don't answer calls from suspicious numbers.
- If you have doubts about a caller, just hang up.

Article repurposed with permission from Cigna

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.

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.).

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

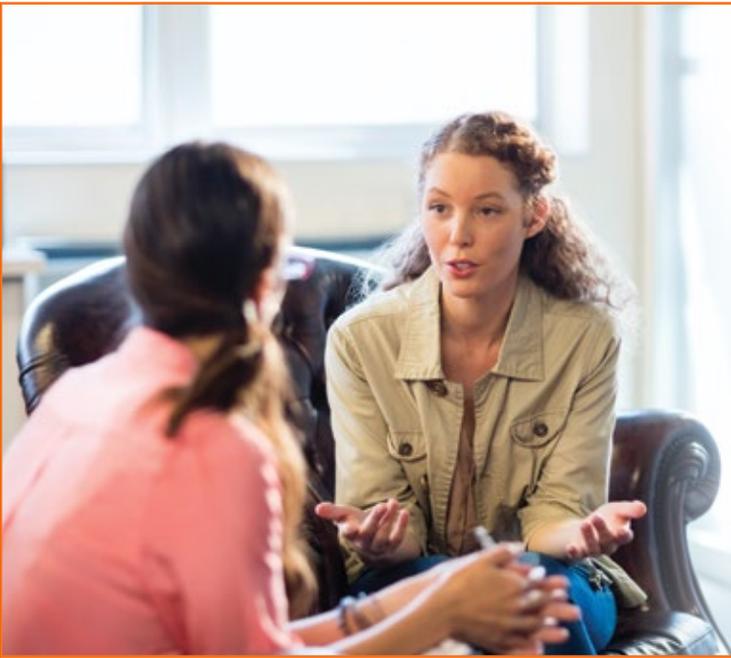
Ready to eat better by shopping smarter?

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.



Eating well. Simplified.





Outpatient behavioral health now no cost to you!

Starting July 1, 2019, the in-network cost for outpatient behavioral health visits is **decreasing 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**.



Pasta primavera

Good-for-you veggies are the stars of this summery dish.

Ingredients

8 ounces dry whole-wheat pasta
1 tablespoon olive oil
1 teaspoon garlic, minced
4 cups assorted vegetables (red pepper strips, broccoli florets, carrot sticks, green beans)
1 15.5-ounce can no-salt-added diced tomatoes
1 5.5-ounce can low-sodium tomato juice
1/4 teaspoon ground black pepper
1/4 cup grated Parmesan cheese

Directions

Bring 3 quarts of water to a boil over high heat. Add spaghetti, cook according to package directions and drain. Meanwhile, combine olive oil and garlic in large sauté pan. Cook until garlic is soft but not browned (about 30 seconds). Add mixed vegetables and cook until soft but not browned (3-5 minutes). Add diced tomatoes, tomato juice and pepper. Bring to a boil. Reduce heat and simmer 5 minutes. Add spaghetti and Parmesan cheese. Toss until pasta is hot and well mixed, and serve.

Makes four 2-cup servings

Per serving: 319 calories; 6g total fat; 2g saturated fat; 4mg cholesterol; 167mg sodium; 12g total fiber; 13g protein; 59g carbohydrates; 596mg potassium

Recipe is from the National Heart, Lung, and Blood Institute's Keep the Beat™ collection at www.nhlbi.nih.gov.



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

EMPLOYEE BENEFIT SERVICES

NONPROFIT ORG
US POSTAGE
PAID
NASHVILLE TN
PERMIT 1

Have questions about your MNPS retiree benefits?

Contact Employee Benefit Services

Phone: 615-259-8464 or 615-259-8648

Email: benefits@mnps.org

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

Want to receive benefit alerts by email?



Follow this link to opt in for email alerts:

www.MNPSBenefits.org/optin

We will continue to mail important information to your home, and you can opt out of email alerts at any time.

Health plan premiums for 2019-2020

The following premium deductions are effective with your July pension check. Per-member per-month premiums reflect a slight increase for all plans except the Cigna-HealthSpring plan.

Plan*	With or without Medicare A and B	Monthly premium (per member)
Cigna Medicare Surround with Cigna-HealthSpring Rx (PDP)	Retiree and/or spouse with Medicare A and B	\$123.94/member
Cigna-HealthSpring Medicare Advantage with Part D drug coverage	Retiree and/or spouse with Medicare A and B	\$51.00/member
Cigna Medical Plan	Retiree or spouse without Medicare	\$196.72/member
	Dependent child without Medicare	\$84.12/dependent child

* All plans include dental coverage through Delta Dental, vision coverage through EyeMed and hearing coverage through Epic Hearing Healthcare.

Have questions about your premiums?

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

COLA increase for 2019

Retirees who have been retired for at least 12 months will receive a 1.9% cost-of-living (COLA) increase on their retirement pension payments. This increase will be reflected in your July 31, 2019 pension check.

