

# For Your Benefit

CERTIFICATED RETIREE BENEFITS

FALL 2024

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# HEALTHY HOLIDAYS!

## Nobody ever says that!

Perhaps that's because the very idea of a "healthy" holiday during this festive time of year sounds a lot like skipping our favorite holiday foods.

Concerns about weight often become top-of-mind during the holidays. Some people worry that the season's temptations will derail the otherwise healthy choices they make the rest of the year. Others opt for *all* the indulgences, promising to think about it on January 1.

Because carrying excess weight can negatively impact your health and quality of life, it's good to be mindful. But it's possible to navigate the holidays in a happy *and* healthy way.

The tips — and a recipe — on page 9 can help you savor the flavor of the holidays without the January food hangover. And if you need some expert guidance on your weight management journey, you have access to a variety of resources. These are available at no cost to you because you're covered by the Certificated Retiree Health Plan for retirees under age 65 not yet eligible for Medicare. See the next page.

Before you go, remember this: There is no universal healthy weight. What works for your friend may not be right for you. To decide what's best for you, your primary care provider (PCP) is a great place to start. Together, you can discuss where you are, where you want to be and how to get there.

Feel free to share the program information on the next page with your PCP. He or she may have thoughts on which one (or more than one) is right for you.

# Six weight management resources

## foodsmart

Learn how to eat smarter. Meet one-on-one with a registered dietitian via video visits for personalized nutrition guidance, customized meal plans, recipe ideas and more. Visit [foodsmart.com/members/mnps](https://foodsmart.com/members/mnps) or call 1-888-837-5325.



This personalized program helps you develop healthy habits, lose weight and avoid developing diabetes and heart disease. Participants receive no-cost Wi-Fi-connected devices to track progress, along with professional health coaching sessions. Visit [omadahealth.com/mnps](https://omadahealth.com/mnps).



A key benefit of the Virta lifestyle — which is custom designed to help you reduce your average blood sugar and reverse type 2 diabetes — is its ability to help people lose weight and keep it off. That's why Virta is available to eligible retirees with a BMI of 30+, regardless of diabetes diagnoses. Turn the page for a Virta success story. Visit [virtahealth.com/join/mnps](https://virtahealth.com/join/mnps).

Note: Eligibility for Foodsmart, Omada, Virta and the Vanderbilt Health bundle ends when you become eligible for Medicare.

## Weight management program

This program, offered through the MNPS Health Care Centers, is designed for people with a BMI of 25 or higher who want to lose weight and pursue better health. Eligible enrollees receive 50% reimbursement of membership fees at an approved weight management program/organization. Visit [MNPSHealth.org/weight-management](https://MNPSHealth.org/weight-management).

## One-on-one health coaching

Health coaches Bobbi Nickel and B.J. Reeves are dedicated solely to MNPS employees, retirees and their families. They provide confidential, personalized health coaching when you want to lose weight, improve your eating habits, manage a chronic health condition (like diabetes or obesity) or make other health improvements. Visit [MNPSBenefits.org/healthcoaching](https://MNPSBenefits.org/healthcoaching).

## Surgical weight loss bundle

This program provides a streamlined and personalized approach to bariatric surgery and recovery. The Vanderbilt Health team works with you to develop a customized care plan that combines surgery, nutrition, exercise and psychological support to ensure success. Visit [select.vanderbilthealth.com/mnps](https://select.vanderbilthealth.com/mnps) or call 615-936-BNDL.





# Virta — not just for diabetes

**“My outlook on life is so much better.”**

For years, Rosebank Elementary special education teacher Kirsten Feinberg struggled with severe stomach acid issues. She was on eight types of medication for it, and her symptoms were still agonizing.

To relieve her pain, Kirsten scheduled a procedure that wraps the top of the stomach around the bottom of the esophagus to help control acid. But she had to lose weight before undergoing the surgery.

With the help of a liquid diet, she lost the weight and had the surgery in 2022. Although the surgery relieved Kirsten's stomach acid issues, she knew she wasn't finished. She needed to find a way to lose more weight — and keep it off.

## More than diabetes management

She'd seen an email from MNPS about Virta, a weight loss and diabetes reversal program. Although Kirsten didn't have diabetes, her body mass index was high enough for her to qualify. And the ketogenic-based program was offered at no cost through MNPS's certificated health plan.\*

She talked with her husband, Mark, about joining along with her.

“It's free,” Kirsten told him. “You and I both need to lose weight. And if you do it with me, we can both stay on track.”

Always supportive, Mark agreed. They started the program in February 2023.

Virta's closely monitored keto diet includes meals of moderate proteins, low carbohydrates and enough fat for satisfaction. Virta users are remotely monitored daily to check both their blood sugar and blood ketones. The key is getting blood ketones to the level that helps the body burn stored fat.

“They're there with recipes,” Kirsten says. “You've got a coach. You've got a doctor.” Plus, she had Mark in her corner.

“I just latched on,” Kirsten says. “The first thing I did was clean out the entire kitchen of foods that didn't work with Virta. And I completely changed the way I cook.”

“Very quickly, we started to see the weight come off,” she adds.

## An unexpected benefit

Kirsten's Virta experience also helped her through recent major surgery. Because of arthritis, she needed knee replacement surgery. When she met with her surgeon, he was positive about her outcome.

Kirsten is convinced Virta helped her ease through the surgery. “I was way ahead of the curve,” she says of her weight loss.

Now, Kirsten happily stays busy — working in the garden and around the house. “I'm going up and down stairs normally,” she adds.

She's facing replacement of the other knee in a year but says she is much less anxious over that now. “I feel good. I feel so good,” she says.

“

Very quickly, we started to see the weight come off.





## "Life-changing" results

Kirsten is now down about 80 pounds, having lost 40 of those while participating in Virta. Mark is also significantly trimmer, and both are delighted with the results.

"My outlook on life is so much better," she says. "My energy is so much better. Holy smokes, I am not the same person I was a year ago!"

Even with all her health gains, Kirsten feels there's more in store for her after her knee heals. She's looking forward to hiking and dancing with her husband.

She's also quick to encourage others to help themselves by joining Virta.

"It's just been life-changing," she says.

\* Virta is available to retirees and adult dependents under age 65 enrolled in the Certificated Retiree Health Plan who live with type 2 diabetes or prediabetes or have a BMI of 30 or greater.

## Is Virta right for you?

Virta is a guided nutrition program to help you sustainably lose weight, reduce blood sugar and even eliminate costly meds. It's available at \$0 cost to you. Backed by research and trusted by thousands, Virta helps you eat the right foods to lose weight — without injections, side effects or weight regain.

Ready to try a kinder way to lose weight? Claim your fully covered Virta benefit today at [virtahealth.com/join/mnps](https://virtahealth.com/join/mnps).



Kirsten is now down about 80 pounds, and lost 40 of those while participating in Virta.



*Eye spy:*

# Special camera can catch diabetic retinopathy early

Sarah Jones didn't see it coming.\* The 48-year-old was diagnosed with type 2 diabetes 15 years ago and currently lives with high blood pressure and high cholesterol — all risk factors for diabetic retinopathy.

During a regular visit to the MNPS Health Care Centers, Sarah's provider recommended a diabetic eye exam, called RetinaVue. Even though she hadn't noticed any vision changes, she agreed to undergo the screening.

Sarah was shocked to learn she had mild diabetic retinopathy. Her provider referred her to an eye specialist where she received treatment, potentially saving her sight.

\* Patient's name changed for privacy

## What is retinopathy?

Retinopathy is a common complication of diabetes. It can occur when high blood sugar levels damage the blood vessels in the retina — the part of the eye that detects light and sends signals to the brain. Retinopathy develops gradually and can usually be managed if caught early. Untreated, it can lead to vision problems and even blindness.

**If you have diabetes, a retinopathy exam is recommended every year.**

## What is RetinaVue?

RetinaVue is a convenient way to get an annual retinopathy exam — it doesn't require your eyes to be dilated. Instead, you simply look into a special camera that takes a picture of the inside of each eye. Those pictures are then sent to an ophthalmologist for review. If you show signs of retinopathy, the MNPS Health Care Centers will contact you to discuss next steps.

## How effective is RetinaVue?

The RetinaVue cameras in the MNPS clinics have detected eye disease in 12 patients in the past two years. Five of those were severe, vision-threatening cases.

## How do I schedule a screening?

If you've been diagnosed with diabetes and haven't had a diabetic eye exam in the last year, you're eligible for screening. All five MNPS Health Care Centers offer the RetinaVue exam. Call us at **615-259-8755** or visit **[MNPSHealth.org/schedule](https://mnpshealth.org/schedule)** to schedule an appointment.

Retinopathy screening doesn't replace regular eye exams, provide a glasses/contacts prescription, or test for glaucoma (increased pressure in the eye). For more on the importance of eye (and ear) exams, see page 8.

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## EXCLUSIVE HEALTH CLINICS

IN DAVIDSON COUNTY

### BERRY HILL

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

### 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.

## SCHEDULE APPOINTMENTS ONLINE

Scan this code or visit  
**[MNPSHealth.org/schedule](https://mnpshealth.org/schedule)**.  
Or call **615-259-8755**



# Why ear and eye exams matter

How important are your sight and hearing? Hundreds of years ago, Greek philosopher Aristotle had some thoughts about that. He ranked our five senses in this order, based largely on the role each played in survival at the time:

Sight > Hearing > Smell > Taste > Touch

Today, our very survival doesn't depend on good vision or hearing, but a 2019 study found that Aristotle's ranking of the first two still holds up.

So, what can you do to preserve yours?

## Preserve your vision

A comprehensive eye exam can spot more than 270 serious health conditions, including diabetes, high blood pressure, autoimmune conditions and even some cancers.

Certain exams can also detect progressive conditions like glaucoma, macular degeneration, cataracts and retinopathy — even before symptoms develop. Detecting and treating these conditions early is vital because they can cause irreversible vision loss.

**Get an eye exam:** The American Optometric Association recommends that adults over age 18 get an in-person eye exam every year, regardless of their eye health.

**Use your benefits:** Your EyeMed vision plan covers an annual, in-network eye exam for a \$10 copay. Visit [MNPSBenefits.org/vision](https://mnpsbenefits.org/vision). If your exam reveals a problem or you have a chronic health condition like diabetes, additional exams may be recommended. See page 6.

## Preserve your hearing

Classroom noise puts teachers at an increased risk of hearing loss, which can sometimes occur so gradually it goes unnoticed. Untreated hearing loss can worsen over time and lead to communication problems, social isolation and cognitive decline.

A hearing exam can identify early signs of hearing loss and prevent further loss. It can also reveal other health problems, like balance disorders.

**Get a hearing exam:** Hearing should be checked at least once every 10 years in adults ages 18 to 49, then every three years starting at age 50. If you notice any changes in hearing, you should get tested sooner.

**Use your benefits:** A hearing screening performed during a regular wellness exam is covered at 100%. Your provider may not automatically perform this test; if not, you can ask. Additionally, if you think you may have hearing loss, your health plan includes a hearing aid benefit through Amplifon. Visit [MNPSBenefits.org/hearing](https://mnpsbenefits.org/hearing).

Sources: American Optometric Association; National Institutes of Health; THE Journal





# Savor the flavor of the holidays

*...without the January food hangover*

There are lots of things to love about the holidays: get-togethers with family and friends, festive decorations — and sweet treats galore. But these tempting goodies can sabotage even the healthiest eating plan.

Food served during the holidays tends to be high in sugar, carbs and calories. Overindulging can lead to weight gain, poor sleep, decreased energy and overall sluggishness.

Avoid a food hangover in January by following these tips:

- **Plan ahead.** Think through the food you'll be eating each day. For example, if your plans include a big dinner, opt for a light, nutrient-rich lunch.
- **Spice is nice.** Instead of reaching for salt — and increasing sodium intake — rely on herbs and spices for flavor.
- **Channel your inner rabbit.** Nibble on fresh fruits and vegetables and cut down on rich, calorie-heavy foods.
- **Then channel your inner turtle.** Slow down while you eat. Enjoy each bite and savor the flavors. That'll make it easier to stop eating when you start feeling full.
- **Wet your whistle.** Include plenty of water in your daily routine to stay hydrated.

It's not hard to enjoy the season's delicious and sometimes decadent offerings — without sacrificing your health and well-being.

## Baked butternut squash

This quick and easy heart-healthy recipe features seasonal ingredients and is perfect for the holidays.

### Ingredients

- 1 butternut squash
- 2 tablespoons brown sugar
- 1 teaspoon cinnamon
- ¼ teaspoon ginger
- 2 tablespoons vegetable oil

### Directions

Preheat oven to 400°F. Line baking sheet with foil and coat foil with vegetable cooking spray. Peel squash and cut in half lengthwise. Scoop out the seeds and strings and discard. Cut squash into ½-inch slices, place in a bowl and drizzle with oil. Add brown sugar, cinnamon and ginger and toss to coat evenly. Place squash on baking sheet. Bake 20–25 minutes or until fork tender.

*Makes 4 half-cup servings*

Per serving: 140 calories; 7g total fat; 1g saturated fat; 0mg cholesterol; 21g total carbohydrates; 3g fiber; 1g protein

*Source: University of Nebraska-Lincoln Extension Service*



## Important notices

Each year, MNPS provide important notices about state and federal laws that affect your benefits and your rights and responsibilities as a participant in MNPS benefit plans. You can find the latest notices at [MNPSBenefits.org/notices](https://mnpsbenefits.org/notices).

# What's new for 2025

The following benefit changes are effective January 1, 2025:

## Medical plan cost-share

As we announced in June:

- Your 2025 annual deductible will increase from \$300 to \$500.
- Your coinsurance will increase from 10% to 15%. In other words, the medical plan will pay 85% of the cost of care after you meet the deductible.
- Office visit copays will increase from \$30 to \$35 (primary care) and \$40 to \$50 (specialist care).
- Brand name prescription copays (30-day supply) will increase from \$25 to \$35 (preferred brand) and from \$80 to \$100 (non-preferred brand).
- Generic drug copays will remain \$5.
- Medical and prescription drug out-of-pocket (OOP) maximums will be combined into a single OOP max of \$3,600/person and \$7,200/family. This combined amount is less than the total of our current individual OOP maximums.

For details, see your 2025 Retiree Benefits Guide at [MNPSBenefits.org/retiree-benefits-guide](https://MNPSBenefits.org/retiree-benefits-guide).

## Medical weight loss bundle

Vanderbilt is pausing the medical weight management bundle indefinitely. Patients already enrolled will be able to complete the bundle, but no new patients are being accepted.

Your MNPS health plan includes a variety of programs that help with weight loss. Turn to page 3 to learn about them.

## No new ID card

Cigna is no longer mailing ID cards unless you request it. You can continue to use your current Cigna ID card in 2025. Or log on to [myCigna.com](https://myCigna.com) or the myCigna app to view or print your card, save it to your phone, or share it with a provider.

## Annual Transfer is November 1-30

No action is required. Your coverage will continue in 2025 with the changes listed above becoming effective January 1.

See your 2025 Retiree Benefits Guide for more details about your coverage, including what happens when you turn age 65 and become eligible for Medicare. Find it at [MNPSBenefits.org/retiree-benefits-guide](https://MNPSBenefits.org/retiree-benefits-guide).



# What's not changing

Our commitment to providing excellent coverage at an affordable rate is not changing. Our plan remains rich and offers a higher level of benefits than many other district plans.

We believe offering generous benefits makes it easier for you to get the care you need, which, in turn, helps you and your family members stay healthy — and that lowers costs for everyone.

Here are a few reminders:

- All services received at the MNPS Health Care Centers will remain \$0 to you.
- Mental health services will continue to be available at \$0 to you.
- Medications for certain chronic conditions will remain a \$0 copay.
- You'll continue to have access to our many wellness programs at \$0 cost. See the 2025 Retiree Benefits Guide for details.



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



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.

## The CDC says... Roll up both sleeves!

'Tis the season to catch a bug. But it's not too late to protect yourself. The Centers for Disease Control and Prevention encourage everyone ages six months and older to get their flu and updated COVID-19 shots.

And good news: It's safe to get both the flu and COVID shots at the same time. You can choose whether to get both shots in the same arm or opposite arms.

Vaccination is the best way to protect yourself against nasty winter viruses that can land even the healthiest people in the hospital. And even if the shots don't prevent you from getting sick altogether, they can lessen the impact and reduce your downtime.

Sources: Centers for Disease Control and Prevention;  
Mayo Clinic; Healthline.com

## We have the shots

All five MNPS Health Care Centers give the flu shot. And Kroger Pharmacy in the MNPS Employee Wellness Center offers both flu and updated COVID-19 vaccinations; no appointment needed.



*The information in this newsletter provides highlights of the benefits, programs and extras included in MNPS's certificated benefits program. It's not intended to include all benefit plan details. Complete details about how the plans work are included in the plan documents, which are available upon request. If there are any differences between the information in this material and the plan documents, the plan documents will govern the employee's or retiree's rights to benefits in all cases. This document does not constitute a contract or offer of employment. MNPS reserves the right to change or end any of the plans or programs described in this brochure at any time. If you have any questions about MNPS's benefits program, contact Employee Benefit Services at **benefits@mnps.org**.*