

For Your Benefit

CERTIFICATED RETIREE BENEFITS

SUMMER 2025

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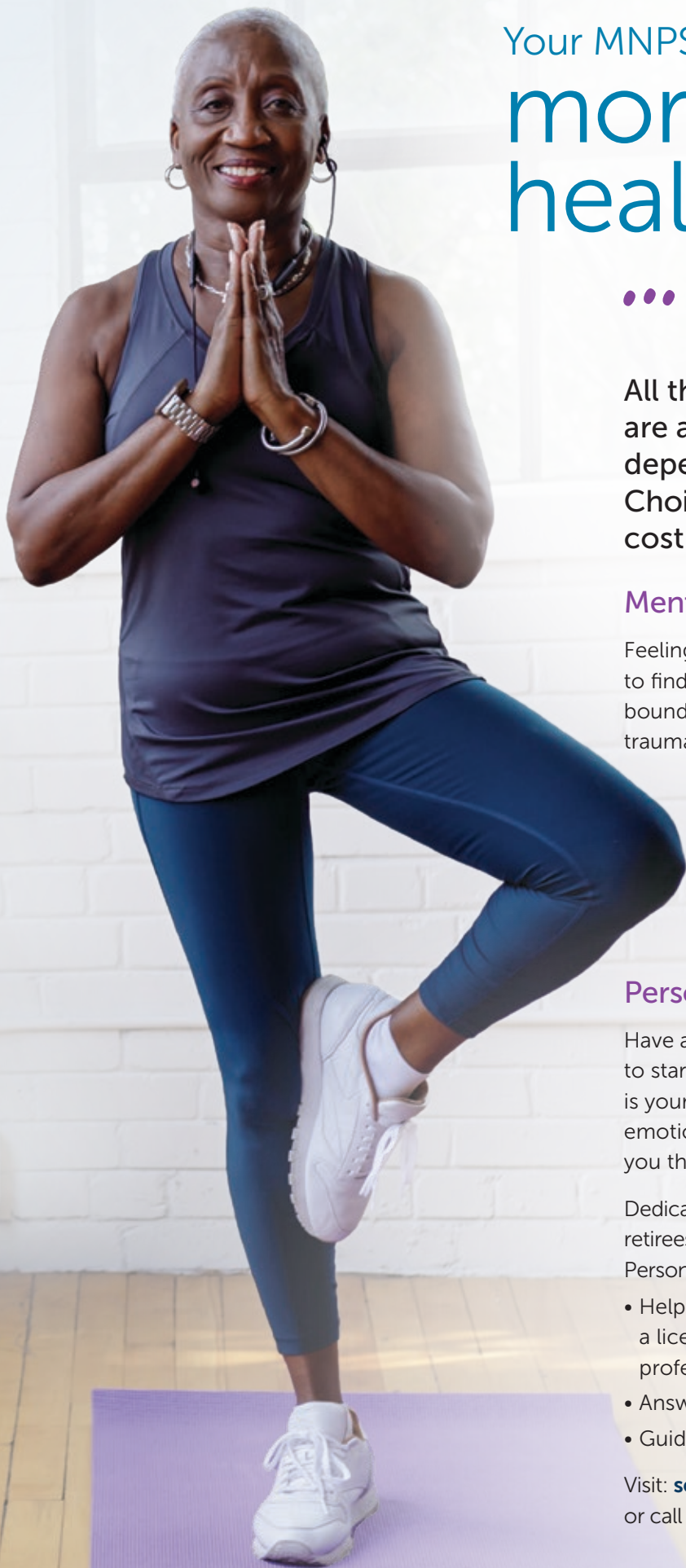
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Your MNPS retiree benefits are more than just health insurance *... a lot more!*

All the programs and resources below are available to you and your covered dependents enrolled in the Cigna True Choice Medicare PPO — at no additional cost to you.

Mental health support

Feeling stressed or overwhelmed? You have several ways to find support for stress, anxiety, fatigue, depression, boundaries, relationships, transitions, time management, trauma, caregiving, grief/loss and more.

- Through your EAP:
Visit guidanceresources.com and create your personal login (Company web ID: **MNPS**). Or you can call the EAP 24/7 at **1-888-297-9028**.
- Through your medical insurance:
Search for care on myCigna.com.

Personalized help for health concerns

Have a health concern and not sure where to start? Nurse navigator Yolonda Powell is your guide to all the physical, mental, emotional and spiritual care available to you through your MNPS retiree benefits.



Yolonda Powell

Dedicated solely to MNPS employees, retirees and their family members, your Whole Person Care Navigation team, led by Yolonda, can:

- Help you find care, including connecting you with a licensed clinical social worker or a spiritual health professional
- Answer your benefits questions
- Guide you to helpful resources

Visit: select.vanderbilthealth.com/wholepersoncare
or call **615-421-1711**.

Health coaching

Need some one-on-one help with a health concern or improvement effort? Health coach Bobbi Nickel, RN, MSN, is here for you — at no cost to you! She provides confidential, personalized health coaching when you want to lose weight, improve your eating habits, quit tobacco, manage a chronic health condition (like diabetes, heart or respiratory disease or weight concerns), set goals or make other health improvements.

To make a telehealth coaching appointment with Bobbi, call **615-259-8755**.

Wellness incentives

Earn up to \$200 every year when you participate in Cigna's incentives program. You can earn a \$30 reward from Cigna just for getting your Yearly Health Check-up. After that visit, you can redeem any additional rewards you earn for activities like scheduling screenings and other preventive care. Incentives are loaded onto your Cigna Healthy Today® card, which you can use to buy certain health and wellness products.

See page 10 for details or to get started.

Exercise resources

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

- Membership at one of 16,000+ fitness centers
- Workout resources, including online video classes
- Home-based fitness 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.

Home life resources

Get help with life's practical needs, including aging, fraud or theft, healthy eating, home repair and improvements, pet care and more.

Visit CignaMA.helpwhereyouare.com and type CignaMA in the Company Code field to get started or call **1-888-281-7867 (TTY 711)**.

Discounts through Cigna

Cigna's Healthy Rewards® program provides discounts on a range of health and wellness programs and services. They include vision exams and eyewear, hearing aids and exams, alternative medicine and therapies, and more.

Visit myCigna.com to view and access your Healthy Rewards or call **1-800-292-0013 (TTY 711)**.

Discounts through the EAP

Your GuidanceResources Employee Assistance Program is more than mental health support. It offers discounts of up to 60% on things like pet insurance, tax preparation, movie tickets, theme parks, hotel stays and more.

Visit guidanceresources.com and create your personal login (Company web ID: **MNPS**). Once you're logged in, click Browse All Services, then Discounts.

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)**.

Transportation

Need a ride to the pharmacy or doctor's office? Your Medicare Advantage PPO covers 50 one-way trips per year to approved locations at no cost to you.

Call **1-888-281-7867 (TTY 711)** or log in to myCigna.com.

Caregiver support

Retirees are at a unique stage where they might be a caregiver or the recipient of care. That's why Cigna provides caregiver support to retirees and their family members. Get help caring for an aging loved one, adult or child living with acute or chronic conditions such as dementia, cancer, kidney disease, stroke and congestive heart failure — at no cost to you. Services include one-on-one coaching with a caregiving expert, personalized resources through a secure mobile app, and help managing stress, anxiety and loneliness.

Call **1-888-281-7867 (TTY 711)** for details.

Double trouble: diabetes and kidney disease

The kidneys are often called the body's workhorse. They filter waste, balance fluids and minerals, and help control your blood pressure. If you have diabetes — the #1 cause of kidney disease — it's especially important to protect these fabulous filters. High blood sugar can damage your kidneys without you even knowing. And kidney problems, in turn, can affect your blood sugar.

You can break this harmful cycle. First and foremost: If you live with diabetes, you should get tested every year to look for early signs of kidney disease and avoid complications. Between tests, follow these kidney care tips:

1 Keep your blood sugar in check.

Over time, high blood sugar can damage the small blood vessels in your kidneys. The more consistently you stay within your target blood sugar range, the less strain you put on these vital organs.

2 Control your blood pressure.

High blood pressure often accompanies diabetes and speeds up kidney damage. Most people with diabetes should aim for a blood pressure below 130/80. Your primary care provider or endocrinologist can help you set a goal that's right for you.

3 Take medications that protect your kidneys.

Medications like ACE inhibitors, ARBs or SGLT2 inhibitors do more than control blood pressure and blood sugar — they can also help protect your kidneys. If your provider prescribes them, take as directed and report any side effects.

4 Stay active and hydrated.

Regular exercise can help keep your blood pressure and blood sugar at healthy levels. And drinking enough water — unless your provider advises otherwise — helps your kidneys flush out toxins.

5 Eat a kidney-friendly diet.

Ease the burden on your kidneys by eating a balanced diet that's lower in sodium and processed foods. A registered dietitian can help you create a meal plan that supports both your diabetes and your kidney health. Visit myCigna.com or call the number on your ID card to learn about nutrition counseling available through your MA-PPO plan.

6 Be careful with medications and supplements.

Some over-the-counter pain relievers, like ibuprofen or naproxen, can damage kidneys if used too often. Always talk to your doctor before starting any new OTC medications or supplements.

7 Don't wait for symptoms.

We mentioned it before, but it's worth repeating: Get an annual kidney function test. Simple lab tests — like checking for albumin (a protein) in your urine and measuring creatinine in your blood — can catch early signs of kidney problems. Kidney disease usually progresses silently. By the time symptoms like swelling, fatigue or changes in urination appear, significant damage may already be done. That's why regular monitoring and proactive care are essential.

Sources: American Diabetes Association; National Kidney Foundation



Schedule your kidney tests today

All five MNPS Health Care Centers
perform kidney function tests.

Call **615-259-8755** or visit
MNPSHealth.org/schedule to
schedule an appointment.

Introducing ...
The Vanderbilt Health at MNPS

Lifestyle Medicine Clinic



Taking care to a “whole” new level

When our employee and family health clinics — known as the MNPS Health Care Centers — first launched in 2009, we set several lofty goals: low cost, convenient locations and fast access, to name a few. But one goal stood out: Provide whole person care.

We made a commitment to treat you with your entire well-being in mind. We achieved the prestigious distinction of Patient-Centered Medical Home, and today more than half of our certificated employees call the MNPS Health Care Centers their primary care home.

Now, we’re taking that commitment to a “whole” new level with the launch of our new Lifestyle Medicine Clinic (MNPSHealth.org/lm). Led by a multidisciplinary team of Vanderbilt Health clinicians, the clinic is more than a new service — it’s a treatment philosophy that:

- Promotes healthy lifestyle behaviors to prevent and treat chronic diseases
- Empowers patients to engage in healthy lifestyles through a combination of clinical guidance, education and peer support

Lifestyle medicine is an evidence-based approach to treating, reversing and preventing chronic disease. It doesn’t replace medical treatment; instead, it supports it and ultimately may reduce or eliminate the need for other medical intervention.

What this means for you

Some lifestyle medicine initiatives have already begun:

- Group Medical Visits
- Mindfulness-Based Stress Reduction
- Nature Rx
- Heart & Sole Walk Club
- Exercise Rx

In the coming months, you will have additional opportunities to focus on the six pillars of lifestyle medicine in your own life — with the support and guidance of MNPS Health Care Centers staff. Stay tuned!

Six pillars of lifestyle medicine

EAT SMART

- Eat more whole, plant-based foods — vegetables, fruit, beans, lentils, whole grains, nuts and seeds.
- Eat less highly processed foods (e.g., packaged snacks, sugary drinks) and animal products like red meat.

MOVE YOUR BODY

- Get at least 150-300 minutes of moderate or 75-150 minutes of vigorous physical activity per week.
- Devote at least two days per week to strength training.

MANAGE STRESS

- Recognize negative responses to stress (e.g., poor focus, substance use).
- Learn and practice healthy ways to cope (e.g., breathing, meditation, time in nature).

CULTIVATE RELATIONSHIPS

- Develop new and strong social connections at work, at home and in the community.

SLEEP WELL

- Address the causes of poor sleep (e.g., stress, food, environment).
- Try proven strategies to get the right amount of quality sleep each night.

AVOID RISKY SUBSTANCES

- Stop smoking.
- Reduce or stop drinking alcohol.

Reminder:

No change to health plan premiums in 2025

for the Medicare Advantage PPO

As a reminder, any future premium changes will be effective on January 1 (rather than July 1) to better align with Medicare price changes. This means premiums for the Cigna True Choice Medicare Advantage PPO will remain \$56.33 per member per month through December 31, 2025. This premium also includes dental, vision and hearing coverage.

Have questions about your premiums? Contact Employee Benefit Services at **615-259-8464** or **615-259-8648**.

Cost-of-living increase for 2025

If you've been retired for at least 12 months, you will receive a 2.9% cost-of-living adjustment (COLA) in your retirement pension payments. This increase will be reflected starting with your July 31 pension check.

The value of being an MNRTA member

Retirement marks a significant transition in life. It provides an opportunity to relish newfound freedom, pursue passions and engage in meaningful activities. Retirement can also present challenges, such as the need for social connections, financial management and access to resources.

The **Metropolitan Nashville Retired Teachers Association** offers solutions to these challenges, providing retirees with a plethora of benefits that enrich their retirement experience.

Membership in MNRTA can help with networking and advocacy and give you a voice on issues affecting education and retired teachers. It also provides discounts and travel opportunities. For example, we are planning a trip to Cape Cod and the Islands in September 2025 and an international trip in 2026.

Join MNRTA to protect your state pension, COLA, Social Security and insurance benefits. Dues are minimal (a tad more than \$6 monthly), and the return on your investment is well worth that. The fellowship many of us treasure as we gather six times annually is priceless. We meet at the MNEA building in July, September, November, January and March, on the third Thursday of each month, from 10 a.m. to 12 p.m.

Take pride in your retired status. Join your colleagues today in MNRTA!

For more information, contact MNRTA President Jill Speering at jillspeering@gmail.com.

Membership in MNRTA provides discounts and travel opportunities like a planned trip to Cape Cod and the Islands in September 2025.



Health care *exclusively*

for MNPS employees,
retirees and their families

As part of your benefits package, you and your family have access to the MNPS Employee & Family Health Care Centers. Here are seven reasons to choose us for your health care:

- 1 **No cost.** Because you're covered by the Cigna Medicare Advantage PPO, you pay \$0 for primary care visits at the Centers.*
- 2 **Convenience.** With five locations across Nashville, there is a Center within a 15-minute drive of most MNPS work locations.
- 3 **Fast access.** Same-day and next-day appointments are available.
- 4 **Whole-person care.** We don't just focus on problems or symptoms. We treat you with your entire well-being in mind. We can serve as your primary care provider. And if you need care from other health experts or specialists, we invite them to join your health care team. Learn about our new Lifestyle Medicine Clinic on page 6.
- 5 **Virtual visit options.** For those times it's hard to make it to an in-person visit, care is just a few clicks away via telehealth appointments.
- 6 **Vanderbilt quality care.** Centers are staffed with board-certified Vanderbilt nurse practitioners under the supervision of a physician medical director.
- 7 **Your confidentiality is priority.** Center staff follow all laws to protect your personal health information.

* Specialist visits, such as dermatology consults and endocrinology follow-ups, require a \$30 copay per visit.

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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.

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.



Vanderbilt Health

at Metro Nashville Public Schools
Employee & Family Health Care Centers

ALL FIVE DAVIDSON COUNTY LOCATIONS OFFER:

Preventive care

- Annual physicals for the whole family
- Women's and men's health
- Child/adolescent health
- Sports physicals
- Most immunizations, including flu shots
- Biometric screenings and blood work

Telehealth office visits

- For many health care needs

Office visits

For many common illnesses and injuries, such as:

- Cold, flu, cough, sinus infections, strep throat, headache, stomach upset and more
- Strains, sprains and cuts
- Allergy shots
- Lab tests

Other services

- Chronic condition management
- Behavioral health screenings

IN ADDITION TO THE ABOVE, THE EMPLOYEE WELLNESS CENTER OFFERS:

Onsite Kroger pharmacy

- Full range of prescription and over-the-counter medications
- Vaccinations
- Open weekdays 8 a.m.-6 p.m.

Fitness center

- Walking track
- Fitness floor strength and cardio equipment
- Fitness associates to assist you with goals and using equipment
- Group fitness classes
- Open weekdays 5:30 a.m.-7 p.m. and Saturdays 8 a.m.-2 p.m.

Health coaching

- Onsite coaches
- Confidential, one-on-one guidance when you want to make health improvements

Chiropractic care

- Onsite chiropractor

Behavioral health

- Onsite behavioral health nurse practitioners
- Assistance with stress, anxiety, depression and behavioral medication management

Physical therapy

- Onsite physical therapists
- Dry needling*
- Orthotics*

Weight management program

- Designed for people with a BMI of 25 or higher
- 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)

The Daily Grind café

- Full line of Starbucks® beverages and a variety of fresh-made items such as salads, soups, sandwiches, smoothies and snacks
- Open weekdays 6 a.m.-2:15 p.m.

* If deemed appropriate following a physical therapy evaluation



Schedule appointments online:

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

Turn wellness into rewards



What if your health plan did more than just cover your medical expenses? What if it also *rewarded* you for doing healthy activities — like seeing your doctor or getting certain preventive screenings? It does!

Cigna's incentives program lets you earn up to \$200 every year that can be used to buy eligible health-related items.

How to get started

Check out the chart on the next page for a list of eligible activities and how much you can earn for each. Then follow these steps to participate:

1 Join if you're a first timer.

- If you didn't complete the opt-in form Cigna mailed you in 2024, visit myCigna.com to complete it online (choose Wellness from the dropdown, then click View Incentives).

2 Confirm when you complete an activity.

- Visit myCigna.com to attest to (confirm) your completion of activities.
 - » Choose Wellness from the dropdown, then click View Incentives. From the Incentives page, click Download and Submit Forms and follow the prompts.
- Some activities, like eligible preventive screenings, are automatically confirmed when your claims are processed.

3 Get rewarded.

- As your activities are confirmed, incentive funds are loaded onto your Cigna Healthy Today® card.
- Use the card to spend your rewards by the December 31, 2025, deadline. Unused rewards will not carry over to 2026.
- To check your rewards balance, see a list of eligible items and find participating retailers, visit CignaHealthyToday.com.

What can you buy with your incentive dollars?

Use your Cigna Healthy Today card at participating retailers to purchase:

- Grocery items, like fruits, vegetables, whole grains and healthy snacks
- Cold, allergy and flu medications
- Safety and fall prevention tools
- Dental and denture care, including toothpaste and floss
- Diabetes care items
- Eye and ear care
- Pain relief medicines
- Skin and sun care
- Sleep aids
- And much more!



Have questions or need help?

Call Customer Service at the number on your Cigna ID card.

Cigna Medicare Advantage Incentives Rewards

Maximum reward total for 2025: \$200



Stay healthier		Reward	Limit
Yearly Health Check-up		\$30	1 per year
Bonus for Yearly Health Check-up completed by June 30, 2025		\$20	1 per year
Mammogram		\$25	1 per year
Diabetes Management —must complete two different screenings: › HbA1c (A1c) blood sugar test › Diabetic kidney test › Diabetic eye exam › Diabetic foot exam		\$30	1 per year
Colorectal Screening —get one of these screenings: › 1-yr FOBT or FIT › 5-yr Sigmoidoscopy/CT Colonography › 3-yr FIT-DNA Test › 10-yr Colonoscopy		\$15 (1 or 3-yr) \$25 (5 or 10-yr)	1 per year
Routine Vision Exam		\$20	1 per year
Routine Hearing Exam		\$20	1 per year
Acute Care Follow-Up with a PCP within 30 days of an ER or overnight hospital visit		\$20	2 per year
Stay prepared		Reward	Limit
Advance Care Planning with Koda Health Learn more or get started at App.KodaHealthcare.com/Cigna		\$10	1 per year
Update Contact Information at myCigna.com (in your Profile) or by calling Customer Service at the phone number on your ID card		\$10	1 per year
Opt In to Paperless Communications for emails or texts at myCigna.com (in your Profile)		\$10	1 per year

New reward for 2025

2025 Key Dates

Dates	
By June 30	Complete your Yearly Health Check-up to get a \$20 bonus reward for taking this important step early.
By August 31 (by mail) By December 5 (online)	First-time participants only: Opt in to the program to be able to get rewards on your Cigna Healthy Today® card. Submit an Opt-in Form by mail or online.
Starting September 1	Go online to confirm activities you complete September 1 or later. This helps ensure you'll get rewards before they expire.
By December 31	Use any earned rewards on your Cigna Healthy Today card, or you'll lose them. Rewards earned in 2025 will not carry over to 2026.

To opt in to the program or confirm activities online: Go to myCigna.com and click "View Incentives" on the Wellness tab.



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.

Have a Cigna coverage question?

Employee Benefit Services is always here to answer your questions about MNPS benefits. But if your question relates to your Cigna insurance, we may direct you to **Cigna expert Sharona Ferguson**.

Sharona is dedicated solely to helping MNPS employees and retirees. She can provide answers to your questions about:

- ✓ Claims
- ✓ Eligibility
- ✓ Coverage
- ✓ Providers
- ✓ Authorizations for services
- ✓ ID card requests
- ✓ Earning and spending your incentives
- ✓ Navigating the myCigna customer portal

Once a month, Sharona visits the MNPS Employee Wellness Center to provide in-person assistance. Contact her for the date of her next onsite visit.



"I'm here to answer your questions and provide solutions."



Contact Sharona

EMAIL: **mnps@cigna.com** or **sharona.ferguson@cignahealthcare.com**
CALL OR TEXT: **629-462-8373**

*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**.*