

For Your Benefit



CERTIFICATED RETIREE BENEFITS • FALL 2021



New retiree medical plan!

As a certificated retiree (or covered dependent) with Medicare, you have a new MNPS retiree medical plan available to you January 1, 2022: the Cigna Medicare Advantage PPO.

This new plan combines the low out-of-pocket cost of a Medicare Advantage plan with the flexibility of a PPO:

- » **Low cost:** Monthly premiums are \$50/person (compared to Cigna Medicare Surround: \$136.01/person). And plan benefits are equal to or better than the Surround plan.
- » **More flexibility:** Unlike our current Medicare Advantage HMO*, you're no longer limited to seeing network-contracted providers. In fact, you can see any provider you like, as long as they accept Medicare and are willing to treat you and bill Cigna. And, unlike many PPOs, you pay the same cost share whether you see a network or out-of-network provider.

Annual Transfer is November 1-30 — it's your opportunity to switch medical plans for the upcoming year if you wish. Simply complete the enclosed enrollment form by November 30.

3 ways to learn more

- » **Turn to page 2** for some quick highlights.
- » **Watch your mail** for a benefit comparison chart coming from Cigna. It's a side-by-side comparison of your current plan and the new MAPD-PPO — coverage, costs and extras.
- » **Attend a meeting** with Cigna representatives. Spouses are welcome.

VIA ZOOM

Go to:
MNPSBenefits.org/retiree-meeting
for the Zoom link & login information

Friday, November 5,
10 a.m.-noon

IN PERSON

MNPS Employee Wellness Center
2694 Fessey Ct., conference room A

Thursday, November 11,
10 a.m.-noon
Wednesday, November 17,
9-11 a.m.

* Our current Cigna Medicare Advantage HMO plan is now closed and no longer accepting new enrollments. If you're currently enrolled in it, you may remain enrolled throughout 2022 or switch to one of the other plan options.

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MNPSBenefits.org

Look inside to see what else is new for 2022.

New retiree medical plan! ...continued from page 1

Here are some highlights of how your current plan coverage will change if you switch to the Cigna Medicare Advantage PPO.

If you're currently enrolled in the **Cigna Medicare Surround** and switch to the Cigna Medicare Advantage PPO:

» **You can see any doctor who accepts Medicare and this plan.**

Accepting the plan means the doctor is willing to treat you and bill Cigna, even if they're not contracted with Cigna as a network Medicare Advantage provider.

» **You pay the same cost share** whether you see a network or out-of-network provider.

» **You pay \$0 for:**

- Primary care office visits
- An annual physical exam (the Surround covers a limited wellness exam)
- Inpatient hospital care
- Certain diagnostic services, including EKGs, colorectal screenings, mammograms and ultrasounds
- Physical therapy
- Chiropractic care (unlimited for Medicare-covered, up to 12 visits/year for non-Medicare covered services)

» **You have access to many additional perks at no cost to you, including:**

- 50 one-way trips to/from doctor or pharmacy visits per year
- 14 meals delivered to your home after a hospital stay
- Silver&Fit® Fitness Program, which includes free membership at participating fitness centers like the YMCA
- Vision and hearing coverage, including eye wear and hearing aid allowances
- 24/7 Health Information Line/nurse advocates to help with symptoms and finding the right care
- Worldwide emergency medical coverage (you pay 10%, \$50,000 annual benefit maximum)

» **Most services at the MNPS Health Care Center will continue to be no cost to you.**

If you're currently enrolled in the **Cigna Medicare Advantage HMO** and switch to the Cigna Medicare Advantage PPO:

» You can see any doctor who accepts Medicare and this plan.

This means the doctor is willing to treat you and bill Cigna.

» You pay the same cost share whether you see a network or out-of-network provider.

» You can enroll in the plan even if you live outside of Tennessee. (The MA-HMO was for TN residents only.)

» You pay \$0 for primary care office visits.

» The plan covers 50 one-way trips to/from doctor or pharmacy visits at no cost to you.

» Most services at the MNPS Health Care Center will cost you \$0.



These are just a few highlights. See your Cigna enrollment kit or attend a retiree informational meeting (see page 1) for more details.

Also, be sure to check how your medications are covered. The new MA-PPO and the Surround have the same drug list. But there are some differences between the MA-HMO and MA-PPO drugs lists.



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.



What's new for 2022?

In addition to the new retiree medical plan option described on page 1, the following changes are effective January 1, 2022 (unless otherwise noted):

Medical

\$0 cost for in-network behavioral health

MNPS continually strives to expand employee and retiree access to vital behavioral health care. Starting January 1, benefits for in-network inpatient and outpatient behavioral health services are increasing to 100% under all retiree plans. This means no copay, deductible or cost share required when you see a Cigna behavioral health network provider. Services include care for mental health as well as substance use disorders. Cigna has the largest behavioral health network in the industry, including two Centers of Excellence in/around Davidson County.

\$0 cost for virtual counseling

Connect with Karla® is now available to all covered MNPS retirees — at no cost. The program gives you and your covered dependents access to licensed counselors through your mobile device. Learn more on page 6.



ID cards

New Cigna ID cards will only be issued to those switching to a different retiree medical plan. All others will continue to use their current ID cards in 2022.

Two new services at MNPS Health Care Centers



Our Centers have partnered with Vanderbilt Dermatology to provide enhanced dermatology care.

Also, in an effort to improve diabetes management, patients with diabetes can now have their follow-up appointments in a group setting, which combines consultation with an endocrinologist, self-management education and peer support — all in one visit.

Learn more about these services on pages 4-5.

Medicare Advantage HMO plan closed

Our current Cigna Medicare Advantage HMO plan is now closed and no longer accepting new enrollments. If you're currently enrolled in it, you may remain enrolled throughout 2022 or switch to one of the other plan options.

Dental

New dental plan administrator

Starting January 1, 2022, Cigna will replace Delta Dental of Tennessee as our dental plan administrator. Look for more information about this change coming in December.

Medicare Advantage PPO & HMO enrollees:

Get rewarded for taking care of your health

Your yearly health checkup is not only no cost to you — you can also earn a \$50 gift card when you complete it. Here's how:

1. Schedule your checkup with your primary care provider.
2. Then visit [CignaMedicare.com/incentives](https://www.cignamedicare.com/incentives) for steps to take.
3. Your gift card will be mailed to you once Cigna receives your form and your provider's claim (it can take up to 90 days for your claim to be processed).

If you 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.



Enrollees in the new Medicare Advantage PPO can earn additional incentives for completing other routine and doctor-recommended screenings.

NEW SERVICES

at the MNPS Health Care Centers

Dermatology: Expedited specialty care

Getting an appointment with a dermatologist for a skin concern can take weeks or months. We have a new virtual solution! Our Health Care Centers can now take and send a photograph of the suspicious area(s) to Vanderbilt Dermatology for evaluation. While some medical problems can be challenging to address virtually, dermatology is a highly visual specialty.

How it works

- » Simply make an in-person appointment at any MNPS Health Care Center.
- » At your appointment, your provider will take a photo of any suspicious lesion(s) using a specially adapted iPad and send it to Vanderbilt Dermatology for review.
- » If the lesion is benign, care is complete.
- » If there is a concern, you'll get an expedited referral to Vanderbilt Dermatology, or you can continue care at a dermatologist of your choice.

AVAILABLE
NOW!



Learn more at [MNPSHealth.org](https://www.MNPSHealth.org).

“Group appointments are more than just popular – they also work. Results from one study showed improved A1c levels in veterans with type 2 diabetes who participated in them.*”

Group appointments: Better diabetes follow-up care

If you have diabetes, there's a lot to know and do. You may wish you could spend more time with your doctor. Maybe you'd like to learn about new treatment options, or hear from other people who face similar challenges. Or you may just have general questions about how to best manage your diabetes.

Shared Medical Appointments (SMAs), also called group appointments, might be the answer.

How it works

- » 10 to 15 patients gather in a room in the MNPS Employee Wellness Center with a doctor and a facilitator for 60-90 minutes.
- » At the beginning of the appointment, attendees are asked to sign a confidentiality agreement ensuring that what's discussed in the room stays in the room.
- » While the facilitator shares information and encourages group conversation, the doctor spends one-on-one time with each patient, reviewing their treatment plan and addressing personal concerns and questions.
- » Time is allotted at the end to renew prescriptions and schedule follow-up appointments.

AVAILABLE NOW!

Population Health Care Coordinator Kim Gill says, "Shared medical appointments are becoming increasingly popular. Patients like them because it gives them greater access to their doctors as well as more information, tools and resources. We're excited to introduce these innovative meetings to our MNPS Health Care Centers patients."



Diabetes support

The MNPS Health Care Centers can help you and your covered dependents better manage diabetes – at no cost! Diabetes medications and supplies are also covered at no cost through your prescription drug benefits. But that's not all. This flier, available at MNPSBenefits.org/diabetes, provides a round-up of all the diabetes resources MNPS offers.

* Source: U.S. Department of Veterans Affairs

CONNECT with *Karla*[®]



Stacey Morgan,
third grade
teacher at Amqui
Elementary

The virtual counseling solution

The COVID-19 pandemic continues to test our mental health in profound ways. To cope, many people have turned to counseling, only to find face-to-face visits inconvenient or counselors making the shift to virtual visits.

Virtual therapy — can that actually work?

One MNPS employee found herself asking that very question. What she each discovered was: Yes! Not only did virtual therapy work, it came with some unexpected benefits. Here's her story.

Stressed-out teacher finds relief on her terms

Veteran teachers can tell pretty quickly if it's going to be one of those years. Such was the case with Stacey Morgan, third grade teacher at Amqui Elementary.

Stacey recalled a brochure left in her school mailbox a couple of years ago. It offered MNPS employees free telehealth counseling through the Connect with Karla[®] program.

"I'd had experience with counseling before, so I knew what it could do," she says. "And I was having a particularly difficult year."

Stacey signed up at sync.health/mnps and scheduled a virtual appointment.

With one-on-one sessions conducted through a computer screen and sometimes a smartphone, she admits the first few visits were a bit awkward. But she quickly got used to this new way of interacting with a therapist.

"The counselor really put me at ease," she says. "Over time it got a lot more comfortable."

The flexible scheduling was a plus for Stacey, since she commutes an hour each way to and from school. She even pulled over occasionally for a session on the side of the road.

She also made use of the Karla app. In addition to scheduling appointments through the app, she used it to communicate with her therapist between sessions. She accessed resources the app provides, like relaxation techniques. And her therapist could send information she thought would help Stacey.

By the time the COVID-19 pandemic hit, Stacey felt more grounded and able to cope. Her counselor even commented that it seemed the pandemic wasn't affecting her.

"It was only because I had learned skills beforehand," she says, adding, "I'm very grateful for the program. I think people should take advantage of it, even if they're nervous about it."

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. Visit sync.health/mnps or call 615-258-6654.



Supporting the emotional health of our children

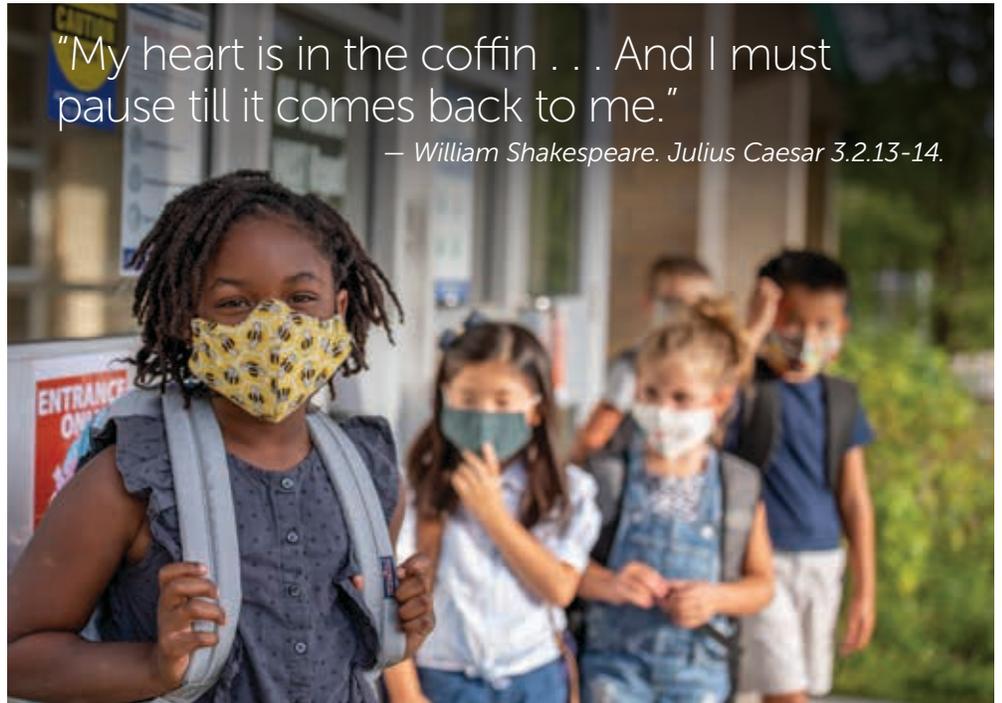
By **Barbara F. Gray**

*Hillsboro High School retiree (2003) and
MNRTA contributor*

With MNPS opening for in-person learning for the year 2021-2022, I reflect on the emotional health of our children, who are returning to school during the COVID-19 Delta variant pandemic.

Although they are excited about seeing their teachers and friends again, children are stressed. Last school year, students across the United States attended school both in-person and virtually. They, along with their parents and teachers, conformed to the “new normal” of dual lesson plans and Zoom instruction, makeshift classes in dining rooms and moms as classroom managers. Students struggled to reach grade-level learning objectives and often felt isolated from their peers. In-person learning meant that six-foot distancing in classrooms and at lunch created feelings of greater isolation with few opportunities for social engagement.

It is imperative that both parents and educators pay close attention to the mental well-being of our children. Parents (and grandparents) should be proactive in noticing any major behavioral changes in their children,



such as loss of appetite, drastic change in routine, unusual associations with new friends, sleep deprivation, mood swings and seclusion. Remaining calm with open ears, parents should readily listen and encourage positive communication. Parents should have at their fingertips an emergency contact list of phone numbers for medical resources such as pediatricians, mental health agencies and hospitals. Loving, discerning parents make all the difference!

Educators must be privy to any decline in student motivation and academic success. They must also be cognizant of any signs of grief, anger or depression. Other educational staff in schools and on school busses should be alert in recognizing hints of child abuse or domestic violence in families of children whom they serve.

If ever the African proverb, “It takes a village to raise a child” were timely, it is now! It will take Metro Nashville Public Schools’ total community to protect our children, not only from the physical devastation of the COVID-19 Delta variant but also from succumbing to undetected depression.

Just as grieving Mark Antony briefly pauses in his famous funeral oration before the Roman citizens following Caesar’s assassination, let this sad “pause” in the lives of our children be temporary, giving way to a happy and accomplished school year for each of them.

Join MNRTA today

If you’re not a member of the Metro Nashville Retired Teachers’ Association (MNRTA), you should be. Our dues are minimal (about \$6 a month). The return on your investment for your retirement is worth it.

Go to MNPSBenefits.org/retiree-mnrta. Click on the form to download it. Then complete and return it to the address on the form.

No need to send a personal check; you can have your dues deducted from your monthly pension check.

Whole person care

for the entire family



The Vanderbilt Health at MNPS Employee & Family Health Care Centers are just for you and your family — they are not open to the public. When you visit one of our five Nashville clinics, you can expect:

- » **Convenience** — There's a Center within a 15-minute drive of most MNPS work locations.
- » **Fast access** — Same-day and next-day appointments are available.
- » **Longer office visits** — You need time to tell us what's going on. We need time to get to know you. So, office visits are never rushed.
- » **Primary and acute care services**, including:
 - 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
- » **Vanderbilt excellence** — Our Centers are staffed with board-certified Vanderbilt nurse practitioners, under the supervision of a physician medical director.

- » **Whole-person care** — Sometimes you need more than an office visit. When you do, your provider may invite other practitioners to consult with you. This may include our onsite health coaches, behavioral health practitioners, physical therapists, chiropractors or fitness associates.
- » **Seamless coordination with specialists** — If you need a specialist, we can arrange it — through Vanderbilt or another health care system.
- » **Telehealth options** — For many of our services, you can get care without leaving home, through telehealth visits. Ask about telehealth when you call to make an appointment.
- » **No or low cost** — If you're covered by the Certificate Retiree Health Plan, most services are covered by your plan at 100% with no cost to you.
- » **Highest safety standards** — We follow stringent safety protocols in our Centers.

When you choose us to be your primary care provider, you get a team of professionals dedicated to helping you get and stay well. Our Centers have Medical Home Certification by the Accreditation Association for Ambulatory Health Care (AAAHC). This certification recognizes our commitment to providing the highest levels of care.

Five locations:

CENTRAL	NORTHEAST	NORTH	SOUTHEAST	WEST
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.	Two Rivers Middle 2995 McGavock Pike, Nashville M-F 8 a.m.-6 p.m.	Taylor Stratton Elementary 306 West Old Hickory Blvd., Madison M-F 7 a.m.-6 p.m.	Mt. View Elementary 3812 Murfreesboro Road, Antioch M-F 7 a.m.-5 p.m.	Bellevue Middle 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



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

