

# For Your Benefit



CERTIFICATED RETIREE BENEFITS • SPRING 2023

## Have a Cigna coverage question?

Sharona Ferguson, MNPS's new dedicated Cigna representative, has the answer! She's worked at Cigna for six years and comes equipped with a vast knowledge of benefits and claims.

FYB asked Sharona to describe what's special about the services she provides MNPS retirees. Two things stand out: personal interaction and her problem-solving abilities.

In one example, a retiree had switched medical plans. Because his coverage was temporarily in flux,

he was having trouble getting his medication refilled. At 6 p.m. on a Friday, when the issue was still not resolved, Sharona knew she couldn't wait until Monday to find a solution.

"He needed his medication," she says. "He couldn't go through the weekend without it."

So, she set an alarm. When it went off early Saturday morning, she got to work, going back and forth on the phone with the pharmacy until the prescription finally went through.

Sharona also has a team of Cigna service coordinators at the ready. If someone asks a question she can't answer or presents a problem she can't resolve herself, she'll call on a service coordinator. But she's happy to be the first point of contact for retirees.

"I want them to know my cell phone is secure," she says. "They can shoot me a text message anytime."

Sharona lives in Cleveland (Tennessee, not Ohio) and enjoys traveling, shopping and teaching her five-year-old daughter the secrets to providing great customer service. Because she works from home, her daughter often gets to see her mom in action.

"Most little girls play with Barbie dolls — my daughter pretends she works at Cigna!" Sharona says.

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

### Cigna representative Sharona Ferguson can help with:

- Cigna's Healthy Today<sup>SM</sup> card (and how you can earn incentive rewards)
- Eligibility questions
- Claims issues
- ID card requests
- Authorization for services



Call, text or email Sharona at 629-462-8373 or [sharona.ferguson@cigna.com](mailto:sharona.ferguson@cigna.com).

## INSIDE

- 3 Cigna benefits Q&A
- 4 Telehealth at the MNPS Health Care Centers
- 5 Meet onsite health coach BJ Reeves
- 7 Free classes, courtesy of Lipscomb University
- 8 Hearing benefits correction



[MNPSBenefits.org](http://MNPSBenefits.org)



For Medicare Advantage  
enrollees only

# Big rewards for healthy choices



What if someone told you that you could get rewarded for activities you're probably already doing? You might think, "That sounds great, but what's the catch?"

There's no catch! With the new **Cigna Healthy Today<sup>SM</sup> card**, you can earn dollars just for completing certain wellness-related activities.

## What you can earn

You can receive **\$30** just for getting your Yearly Health Check-up. Once you complete that, you can earn these additional rewards:

When you complete:	You can earn:
Mammogram	\$25
Two diabetes management appointments	\$30
Colorectal screening	\$30
Bone density screening	\$25
Immunization (flu, COVID or pneumonia)	\$10
Community engagement (volunteering, group classes, etc.)	\$10
Online engagement (registering for and using <b>myCigna.com</b> )	Up to \$20
Getting active with Silver&Fit (fitness center, health coaching, etc.)	Up to \$50

Medicare Advantage enrollees can earn up to \$200/person.

## How to spend your rewards

You can use your Cigna Healthy Today card to purchase health-related items in-store at more than 62,000 participating retail locations. You can also use it to purchase over-the-counter, health-related items online at **CignaHealthyToday.com**. The card can't be used at retailers' websites or apps.

To check your Cigna Healthy Today card balance, view your transaction history, search covered items, find preferred retailers or shop online, go to **CignaHealthyToday.com** or log on to **myCigna.com**.



## Why does Cigna offer the Healthy Today card?

Simply put, Cigna and MNPS want to encourage and reward healthy behaviors. This lowers costs for both you and Cigna and, most importantly, can help catch health issues early, when they're easier to treat.



# Cigna benefits Q & A

**Q:** How does Cigna's worldwide coverage work? How do I find a doctor overseas?

**A:** If you're planning to travel overseas, it's good to know that:

- Your Cigna plan covers emergency and urgent care at 100%, up to a benefit maximum of \$50,000, after you pay a \$100 copay.
  - » If you have a medical emergency while traveling outside the U.S., you should seek care at the closest appropriate health care facility. The plan pays at the in-network level, regardless of where the service is provided.
  - » The provider may ask you to pay at the time of service. If so, you'll need to submit a claim to the address provided in your Cigna customer handbook. Cigna will process the claim and reimburse you at the in-network level.
- Cigna will NOT cover routine or elective care received while traveling outside the U.S.
- Medicare Part D plans will not cover drugs purchased outside the U.S. and its territories.

**Q:** I got a phone call from a company offering to do a prescription drug check-up. They mentioned that they work with Cigna. How do I know it's not a scam?

**A:** You might get a call from Cigna or an affiliated company (like Alegis) for one of several reasons. For example, you may get a call to:

- Schedule a home health visit
- Return your call
- Let you know about a coaching program that could benefit you
- Tell you that you qualify for Cigna's Case Management program
- Ask for additional information if you recently received health care services or will need them soon

We understand you can't be too careful these days. If you're ever concerned about a call or voicemail you receive, simply call Cigna Customer Service at **1-888-281-7867**.

**Q:** Is my dental coverage now under my Cigna retiree medical plan?

**A:** No. When MNPS switched from Delta Dental to Cigna as its dental insurance vendor in 2022, it caused some confusion.

Your dental coverage continues to be a separate, standalone dental plan. You can access your dental benefits and claims by visiting **myCigna.com** or calling **1-800-244-6224**.

If you have questions about your dental coverage, our new, dedicated Cigna representative, Sharona Ferguson, is happy to help.

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Call, text or email Sharona at **629-462-8373** or **sharona.ferguson@cigna.com**.

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Tip: Always present your Cigna dental ID card when seeing a dental provider.





# Do MNPS Health Care Centers offer telehealth?

## A: We get that question a lot.

The MNPS Health Care Centers do offer telehealth visits for many common health concerns, such as:

- Stomach viruses, rashes and chronic conditions like allergies and insomnia
- Follow-up visits if labs are not needed
- Some physical therapy visits
- Medication management with our behavioral health providers
- Health coaching with our onsite coaches

Because some concerns require testing and/or lab work, not all visits are appropriate for telehealth.

If you have a regular provider at any of our five clinics, you may be able to make a telehealth appointment with that provider. We suggest you connect with your provider through the patient portal or call us to ask if a telehealth visit is appropriate for your need.



If you're enrolled in:	You pay:
Cigna Medicare Advantage PPO	\$0 for primary care visits \$20 copay for specialist visits \$0 for behavioral health visits
Cigna Medicare Advantage HMO	\$5 copay for primary care visits \$10 copay for specialist visits \$0 for behavioral health visits
Cigna Medicare Surround Plan	\$0 for all services after Part B deductible is met

## FIVE CLINICS ACROSS DAVIDSON COUNTY

**BERRY HILL**

**Employee Wellness Center**

**MADISON**

**Taylor Stratton Elementary**

**ANTIOCH**

**Mt. View Elementary**

**NE NASHVILLE**

**Two Rivers Middle**

**BELLEVUE**

**Bellevue Middle**

Call for an in-person or telehealth appointment: **615-259-8755**

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



**Vanderbilt Health**

at Metro Nashville Public Schools  
Employee & Family Health Care Centers

## Meet BJ Reeves

# New Cigna health coach empowers patients



“I believe that everybody can transform into something a little bit better than where they are. I enable them to do what I know they can do and get them to a point where they feel like they can do it, too.”

These inspiring words from BJ Reeves, our newest onsite health coach, perfectly sum up the role she envisions herself playing: helping people become their best, healthiest selves.

BJ is a member of the Cigna team dedicated exclusively to providing support to MNPS employees, retirees and their family members. With her extensive background in nursing, she brings a wealth of wellness experience to the job.

She believes everyone can benefit from health coaching, regardless how small — or ambitious — their goals may be.

“Some people think wellness coaching is for someone with giant goals to achieve,” she says. “I need to lose a hundred pounds, or I have to stop smoking...” But coaching empowers people to discover the needs they have. Even if you’re in impeccable health, we all have something we can work on.”

BJ’s coaching sessions are completely confidential and last about 30 minutes. She meets with patients:

- Tuesdays and Fridays in person at the MNPS Employee Wellness Center in Berry Hill
- Mondays, Wednesdays and Thursdays via virtual appointments

### Make an appointment

- By phone weekdays, 8 a.m. – 4:30 p.m. at 629-264-8052
- Via email at [Barbara.Reeves@evernorth.com](mailto:Barbara.Reeves@evernorth.com)

## Q&A with fitness associate Kreg Kinnaman

What goals did you set for 2023? If being more active is one of yours, you’ll want to know this: Kreg Kinnaman, lead fitness associate at the MNPS Employee Wellness Center, understands that just getting started can be the hardest part. So *FYB* asked Kreg how a fitness associate can ease the way.

He gave us the inside scoop on how fitness associates help new clients over the hump — from walking them through their first visit to helping them stick with a program and, ultimately, achieve success. And all at no cost to you!

Read Kreg’s Q&A at [MNPSBenefits.org/articles](https://MNPSBenefits.org/articles) > click “Fitness associates take the worry out of getting active.”

Want to learn more about fitness services at the Employee Wellness Center? Visit [MNPSHealth.org/fitness](https://MNPSHealth.org/fitness).



# MNPS wins workplace mental health award



The physical and mental well-being of our employees — and retirees — has always been a top priority at MNPS. Now, that commitment has gained national attention!



MNPS recently received the Carolyn C. Mattingly Award for Mental Health in the Workplace. This prestigious award celebrates organizations

that advance the mental health and well-being of their workforce and serve as role models for other employers.

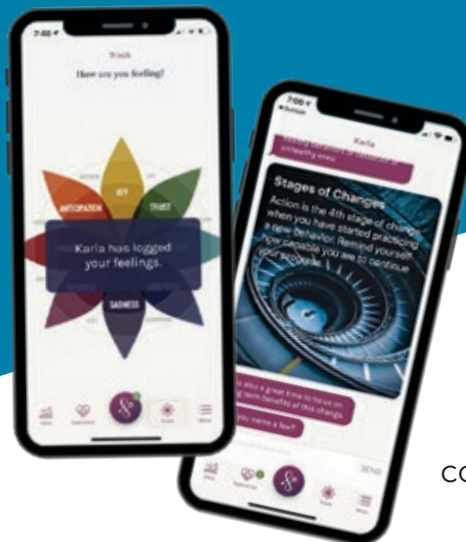
While we're excited our efforts have been noticed, we're not resting on our laurels. We're committed to continuing to improve mental health support and resources available to you.

For example, 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**.

Retirees also have access to:

- Virtual and in-person office visits with behavioral health staff at the MNPS Health Care Centers
- Live counseling via your computer or smartphone, provided by Synchronous Health; see below

## Online counseling + support between sessions



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

# Free classes, courtesy of Lipscomb



## Lifelong Learning

As an educator, you've devoted your life to teaching others. Now, Nashville's Lipscomb University wants to return the favor. All MNPS retirees are invited to:

### Take one Lifelong Learning course for free (an \$80 value)

and  
or

### Attend a Special Gathering lunch & learn for \$15 (a \$35 value)

#### Lifelong Learning program

Lipscomb's Lifelong Learning program offers retirees and those nearing retirement an opportunity to expand their knowledge and explore new ideas in an informal, non-competitive environment. Class topics include gardening, creative writing, cooking, music and more.

Scan the QR code or visit **community.lipscomb.edu/lifelonglearning** and click Class Offerings to view the list of spring classes. Some spring session courses have already begun, but others don't start until late March.

#### Special Gathering lunch & learns

Special Gathering lunch & learns are one-day learning experiences alongside your peers that let you discover interesting new facets of your community and the world. Special Gatherings meet at Longview Mansion in Nashville and lunch is provided.

Scan the QR code or visit **community.lipscomb.edu/lifelonglearning** and click Special Gatherings to view spring events.



#### How to register

To register for Lifelong Learning courses and/or Special Gathering lunch & learns — and ensure you get the MNPS retiree special offer — email or call Amy Hamar at **amy.hamar@lipscomb.edu** or **615-966-6216**. **Important:** To receive the discount, you must register through Amy. Do not register online.



## Want to receive benefit alerts by email?

Follow this link to opt in for email alerts: **MNPSBenefits.org/optin**. We will continue to mail important information to your home, and you can opt out of email alerts at any time.



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

**EMPLOYEE BENEFIT SERVICES**

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**PAID**  
NASHVILLE TN  
PERMIT 1

**INSIDE:**

**FREE classes, courtesy  
of Lipscomb University**



EMPLOYEE BENEFIT SERVICES

**MNPSBenefits.org** | Email: [benefits@mnp.org](mailto:benefits@mnp.org) | **615-259-8464** or **615-259-8648**  
Office hours: Monday-Friday, 8 a.m.-4:30 p.m.

## Correction: Your hearing benefits

Some of the information in your 2023 Retiree Benefits Guide about hearing aid benefits was incorrect. The guide inaccurately stated that Medicare Advantage enrollees had access to benefits through Amplifon, in addition to benefits through Hearing Care Solutions.

The guide has been corrected as follows. We apologize for any confusion this error may have caused.



### If you're enrolled in the Cigna Medicare Advantage PPO or HMO:

Your hearing benefit is provided through Hearing Care Solutions. It covers:

- One routine hearing exam per year for \$0 copay
- A hearing aid benefit of up to \$1,400 every 3 years (\$0 copay for fitting)

To learn more or get started, visit:

[hearingcaresolutions.com/cigna-healthspring-health-plan](https://hearingcaresolutions.com/cigna-healthspring-health-plan)  
or call **1-866-872-1001**.

### If you're enrolled in the Cigna Medicare Surround Plan:

Your hearing benefit is provided through Amplifon. It covers:

- A hearing aid benefit of up to \$1,400 every 5 years when you use Amplifon network providers
- Associated hearing exams at no cost

To learn more or get started, visit:

[amplifonusa.com/cigna](https://amplifonusa.com/cigna)  
or call **1-888-901-0811**.

View your 2023 Retiree Benefits Guide at [MNPSBenefits.org/retiree-benefits-guide](https://MNPSBenefits.org/retiree-benefits-guide).