

# For Your Benefit

Metro Nashville Public Schools • Certificated Employee Health Plan

## Want to put **\$100** in your pocket? Here's how:

You already know that taking the Cigna health assessment saves you \$800/year on your health plan premiums. Did you know it also unlocks a program called MotivateMe that lets you earn up to \$100 in gift cards? Here's how:

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Be smart  
Live well

STEP

1

### Take the Cigna health assessment.

This unlocks the MotivateMe program so you can earn points.



STEP

2

### Earn up to 50 points per category.

#### Preventive care

Do any **ONE** of these by 10/31/18 and earn 50 points:

- » Biometric screening
- » Annual physical
- » Mammogram
- » Colon cancer screening
- » Cervical cancer screening
- » Prostate cancer screening

50  
POINTS  
EQUALS  
\$50

#### Coaching

Do any **ONE** of these by 10/31/18 and earn 50 points:

- » Work one-on-one with an MNPS Care Coordinator to achieve a personal health goal
- » Work with a Cigna health coach over the phone to achieve a health goal
- » Accumulate at least 20 stars on Cigna's Apps and Activities at [myCigna.com](http://myCigna.com)



STEP

3

### Redeem your points.

Log on to [myCigna.com](http://myCigna.com) to redeem your points and earn a gift card.



STEP

4

### Spend your gift card like cash.



**GET STARTED:** [myCigna.com](http://myCigna.com) ▶ Incentive Awards Program

# Benefits reminders



## Remember the 60-day rule

You have 60 days following a qualifying life event to make changes to your benefits coverage. If you miss this deadline, you'll have to wait until annual enrollment in the fall to make changes that won't be effective until 2019.



### Getting divorced?

Want to remove your spouse from your coverage? Adjust your flexible spending account (FSA) contribution(s)? Review or change your life insurance beneficiary?



### Having a baby?

Want to cover your new child? Put money into an FSA to pay for childcare or additional medical expenses? Re-evaluate your life insurance or update your beneficiary?



### Getting married?

Want to add your spouse to your coverage or drop your coverage to enroll in your spouse's plan? Put money into an FSA to pay for additional medical expenses? Re-evaluate your life insurance or update your beneficiary?

Visit [MNPSBenefits.org](http://MNPSBenefits.org) and log onto Benefit Express to make coverage changes. Changes must be consistent with the life event. To add a dependent, you must prove the dependent's eligibility with a copy of the birth certificate, marriage certificate, adoption documents, etc.

## Attention FSA participants

## Don't miss your FSA claims deadline

Because flexible spending accounts (FSAs) offer tax breaks on health and dependent care expenses, the IRS imposes certain rules. One key rule is your claims deadline. If you participate in one or both of the FSAs, read on to make sure you don't forfeit any money.

### Dependent Care FSA

You have until **March 15, 2018**, to submit claims for Dependent Care FSA expenses incurred in 2017. If you miss this deadline, you forfeit any money remaining in your account.

### Health Care FSA

The Health Care FSA offers a grace period to help you avoid the IRS "use it or lose it" rule. If you participated in the Health Care FSA in 2017, you can:

- Continue to incur eligible health care expenses until March 15, 2018
- File claims and get reimbursed until June 15, 2018

This is helpful if you contributed more money than you spent in 2017.

Claim forms and instructions for filing FSA claims are available at [cigna.com/mnps](http://cigna.com/mnps).

# Retirement benefits 101

Need a quick primer on your MNPS retirement benefits? Here it is! Your benefits are based on your hire date, as shown below:

 **If you were hired on or after July 1, 2014, you're enrolled in the TCRS HYBRID plan,\* which has two components:**

*A defined benefit plan:*

## **Tennessee Consolidated Retirement System (TCRS)**

- Teachers contribute 5% of pay
- MNPS also contributes on your behalf
- Your pension benefit is based on this formula: 1% **x** your highest five consecutive years' annual salary **x** years of service
- You're 100% vested with TCRS after five+ years of creditable service
- You're eligible to retire at age 60 (rule of 80) for reduced benefits **or** age 65 (rule of 90) for unreduced benefits (e.g., age + service = 80 or 90)



*A defined contribution plan:*

## **State of Tennessee Deferred Compensation Plan 401(k)**

- You're automatically enrolled at a pre-tax contribution rate of 2% of pay
- You can make before-tax or after-tax (Roth) contributions, up to IRS limits
- You can increase, decrease or stop your contributions any time
- MNPS makes a contribution to your account equal to 5% of your pay
- From day 1, contributions are 100% vested, meaning you own them (both employee and employer contributions)
- If you're age 50+, you can make additional catch-up contributions

## **Optional: 457 plan**

In addition to 401(k) contributions, you can contribute up to \$18,500/year before-tax to a 457 plan.

 **If you were hired before July 1, 2014, you're enrolled in the TCRS LEGACY plan.\***

This includes the TCRS membership, as shown above; both you and MNPS contribute. However, your pension benefit formula is 1.5% **x** your highest five consecutive years' annual salary **x** years of service.

You're eligible to retire at age 60 **or** 30 years of service for unreduced benefits, or age 55 **or** 25 years of service for a reduced benefit.

\* The Hybrid and Legacy plan descriptions above reflect how the plans work for most teachers. However, there are some exceptions for certain employees (for example, rehires). For more details on your specific situation, call the number or visit one of the websites listed to the right.

Additionally, you can participate in the 401(k) and 457 plans, but you must actively enroll. Unlike the Hybrid plan, you are NOT auto-enrolled and there is no MNPS contribution. Enroll at **RetireReadyTN.gov** or by calling 1-800-922-7772.

### **For more information about your retirement benefits:**

Visit

- **MNPSBenefits.org/retirement**
- **MyTCRS.com** or **RetireReadyTN.gov**

Call

- **RetireReadyTN at 1-800-922-7772**



**I'm in the Legacy Plan. Can I enroll in the 401(k)? Is there a deadline?**

Yes! You can enroll in the 401(k), the 457 plan, or both. There is no deadline. You may enroll at any time.

**I have money in old 457 and 403(b) plans. Can I move them to the 401(k)?**

Most likely! Rollovers allow you to consolidate your retirement savings assets into one account. In many cases, you can roll existing balances from eligible retirement plans into your 401(k) plan without incurring taxes or penalties. Contact RetireReadyTN for help.

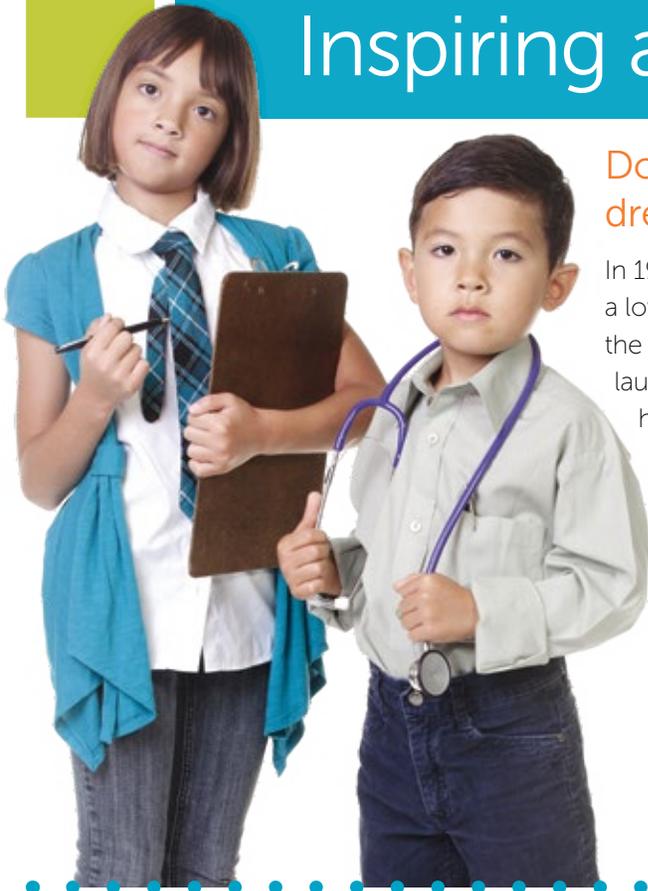
**Can I track my retirement benefits?**

Yes! Visit **RetireReadyTN.gov** and click REGISTER to set up a secure online account where you can view your TCRS and 401(k)/457 balances, update information, make changes to your investment options, beneficiaries and contribution amounts, and more!

**I need more help understanding my retirement benefits.**

RetireReadyTN offers FREE retirement planning assistance. Counselors will sit down with you one-on-one (or in small groups, if you prefer) to answer most any question you have about your MNPS retirement benefits and get you started on the road to a secure retirement. If you would like to schedule a meeting, contact our designated Retirement Plan Advisor, Cynthia Haddock, at 615-564-7016, or via email **Cynthia.Haddock@empower-retirement.com**.

# Inspiring a love of reading



Dolly Parton has long believed that the seeds of dreams can be found in books.

In 1995, she set out to foster a love of reading even among the very youngest when she launched Imagination Library in her hometown of Sevierville, Tennessee.



Today, Dolly's program mails more than one million free books each month to children around the world. Closer to home, Imagination Library gives all of Tennessee's 408,000 children under age 5 access to a monthly book at no cost to their families.

To sign up for this free book program, visit [imaginationlibrary.com](http://imaginationlibrary.com). Once enrolled, your child will receive an age-appropriate book every month until he or she reaches age 5.

## Making health care more convenient

Vanderbilt Health at MNPS Employee & Family Health Care Centers offers comprehensive health care at low or no cost to you and your family members. We treat illnesses and injuries, provide annual exams and preventive care, help you manage chronic conditions, and much more.

Learn more about our services at [MNPSHealth.org](http://MNPSHealth.org).

A few updates:

**Madison** — Since we expanded our Madison clinic last fall, a few

folks have had trouble finding it. We've added some directional signs to help you get to the two new portable buildings located behind Madison Middle School. Tip: Drive past the old clinic between Madison Middle and Taylor Stratton Elementary, then go around to the right to the back by the train tracks. Parking is available in front of the buildings.

**West** — Plans are still in the works for a clinic on the west side. We will keep you posted as plans progress.

Visit us at any of these Davidson County locations:

### CENTRAL

Employee Wellness Center at Berry Hill  
2694 Fessey Court, Nashville  
Clinic: 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 Old Hickory Blvd. West, 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.



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

615-259-8755 • [MNPSHealth.org](http://MNPSHealth.org)



Rachel England, café manager



As traffic in the Employee Wellness Center continues to grow, more people are dropping by The Daily Grind café on the second floor for a coffee, snack, even a meal. And they're finding fare that's fresher than ever.

MNPS Nutrition Services, which manages the café, has made the switch from pre-made, pre-packaged salads and wraps to a wider selection of offerings made and delivered fresh throughout the week. The change has helped the café offer a better selection at the highest quality. And café manager Rachel England says customers are noticing!

"The response has been wonderful," says Rachel. "We hear from both our regular customers and first-time visitors

how pleased they are to choose from what they often call our 'homemade' items."

The new approach is also helping the café better respond to customer demand.

"With more frequent food deliveries, we can easily see which items are most popular and adjust our inventory to have more of what people want," says Rachel.

"We really appreciate feedback," she adds. "It also gives us ideas for new items people would like to see."

The café is currently researching and testing new items, like smoothies.

## The Daily Grind menu\*

### Fresh

- Sandwiches
- Salads
- Wraps
- Yogurt and yogurt parfaits
- Crudité cups
- Fruit cups
- Cheese and fruit cups
- Protein "Bento" boxes
- Hard-boiled eggs
- Meatless/vegetarian options

### Baked

- Cheese-filled pretzels
- Personal cheese pizzas
- Breakfast sandwiches

### Grab & go

- Muffins and pastries
- Protein and granola bars
- Nut snacks and chips
- Bottled beverages and sodas

### Beverages

The café also offers Starbucks® espresso beverages, Frappuccino®-blended beverages and fresh-brewed coffee and tea.

*"Thank goodness for The Daily Grind Café! It's wonderful to be able to take a quick walk across the parking lot for a great cup of Starbucks coffee. And their wraps are both affordable and good. Thanks for your professional and friendly service!"*

— Christi Burnside-McLaughlin

*"I visit daily and the ladies go above and beyond for their customers. They add a personal touch!"*

— Lisa Fatzinger

**Hours**  
 Monday-Friday, 6 a.m.-2:30 p.m.  
 Cash and debit/credit accepted

\* Item availability may vary from day to day based on supply and demand





Be smart  
Live well

## Planning to retire?

### February 28 is a deadline to remember

If you plan to retire when your 2017-18 assignment is complete AND you notify Human Resources or Employee Benefit Services in writing by February 28, you can receive a \$500 early notification incentive. You may also qualify for an additional payout incentive for unused sick days.

These incentives are only available to teachers applying for a full or early service pension (disability and deferred retirements are not eligible).

To provide the required written notification, you can request a Notice of Retirement form from Employee Benefit Services. You do not have to sign all other retirement papers by this deadline. It's important to remember that if you revoke or rescind your intent to retire notice more than three business days after submitting it, you forever waive your right to the early notification and unused sick day incentives.

For more details, visit [MNPSBenefits.org/retirement-planning](http://MNPSBenefits.org/retirement-planning).

### Requesting a retirement benefit estimate

Do you plan to retire in the next five years? You can request an estimate of your retirement benefits and/or schedule an appointment with a counselor by calling RetireReadyTN at 1-800-922-7772. You can also visit [RetireReadyTN.gov](http://RetireReadyTN.gov) for more information.

