

For Your Benefit

CERTIFICATED RETIREE BENEFITS

SUMMER 2025

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This issue
is your MNPS
**Benefits
roundup**

Look inside for a snapshot
of all your MNPS benefits





Supporting you is our top priority

At MNPS, we believe investing in you is the best way to help you thrive. That's why your retiree benefits package is head and shoulders above many other districts. It's designed with your needs in mind, so you can pursue your passions with an abundance of support.

Throughout this issue, we highlight all the benefits available to you as a retiree under age 65 who's not yet eligible for Medicare.

Below are a few features we're particularly proud of:

Free preventive care

Practically everything you need to do in a doctor's office to prevent illness and chronic disease — like routine medical and dental check-ups, well-child visits, cancer screenings and vaccinations — costs you zero under your health plan.

No-cost mental health care

MNPS believes so strongly in supporting the mental and emotional health of its teachers and retirees that all cost sharing for treatment and services has been removed. Your plan pays 100%. That means you pay zero for counseling/therapy through Cigna network providers, your Employee Assistance Program and more.

Financial and estate planning

In addition to mental health services, your EAP can help with all things money — taxes, debt, hardships, mortgages and long-term financial planning. You can also get assistance creating a will, living will or financial power of attorney.

Retirement savings and planning

Our pension plan through TCRS is recognized as one of the best managed in the country. And let's face it: How many organizations even offer pension plans anymore? Additionally, you have access to free one-on-one retirement planning services; visit retirereadytn.gov.

Lots of additional benefits that cost you zero

Do you or a covered family member live with a chronic condition, like digestive problems, excess weight, high blood pressure, a heart condition or diabetes? Chances are there's a benefit — covered at 100% — that can help. Keep reading to learn more.

Your MNPS benefits ... in a nutshell

As an enrollee in the MNPS Certificated Retiree Health Plan (also called the teacher’s health plan), these benefits are available to you and your covered family members under age 65 who are not yet eligible for Medicare. Learn more about them in the pages of this newsletter or at [MNPSBenefits.org/retiree-benefits-guide](https://mnpsbenefits.org/retiree-benefits-guide).

Top-notch health insurance

Medical, dental, vision and hearing are bundled into one exceptional insurance package with an affordable monthly premium (see rates on page 6).

Medical • Uses Cigna’s Open Access Plus network of providers • \$35 primary care office visit copay • \$50 specialist copay • 100% coverage for mental health care • Most other coverage (such as hospitalization, surgery) 85% after \$500/person deductible • Prescription drug benefits • Annual out-of-pocket maximum of \$3,600/person or \$7,200/family • Out-of-network benefits available	Dental • Uses Cigna’s Total DPPO Network • No cost for preventive/diagnostic care (exams, X-rays, fluoride, sealants, etc.) • Basic and major restorative services covered after \$50/person deductible • Adult and child orthodontia covered • \$1,000/person annual benefit maximum • Out-of-network benefits available • Additional services covered at 100%: » Smart Scan, a virtual professional assessment of your teeth » Teledentix, emergency dental care via telehealth » Preventive care for certain chronic health conditions
Hearing • Offered through Amplifon • Hearing aid benefit of up to \$1,400 every 5 years • No deductibles, copays or coinsurance, up to plan limits, when you use Amplifon network providers • No out-of-network benefits	Vision • Offered through EyeMed • Covers eye exams, lenses, frames and contacts, plus discounts on other products and services • Eye exams for \$10 copay (every 12 months) • Lenses for \$10 copay (every 12 months) • Frames for \$0 copay up to \$120 retail (every 24 months) • Out-of-network benefits available

Mental health and substance use counseling

- Your choice of in-person or telehealth appointments
- Inpatient and outpatient care
- All covered at 100% — you pay nothing
- Visit [myCigna.com](https://mycigna.com) or [MNPSBenefits.org/eap](https://mnpsbenefits.org/eap)

Continued on page 4

Your MNPS benefits ... in a nutshell *... continued*

Nutrition counseling

- One-on-one virtual visits with a registered dietitian
- Recipes, meal plans, grocery discounts and more
- No cost to you
- See page 10

Weight loss benefits

Choose from a range of programs, from 50% discounts on programs like WeightWatchers® to weight loss coaching to bariatric surgery.

Employee health clinics

- Five locations, staffed by Vanderbilt Health providers
- Just for MNPS employees, retirees and their family members
- Services at no cost to you
- See page 8

State-of-the-art fitness center

- Located in the MNPS Employee Wellness Center at Berry Hill
- Features a walking track and a fitness floor with cardio and weight equipment
- One-on-one fitness coaching
- 13+ weekday classes (yoga, Pilates, strength, Healthy for Life, tai chi and more)
- Free for you and your covered spouse/partner

Physical therapy, chiropractic and more

In addition to primary care services, the MNPS Employee Wellness Center clinic offers no-cost physical therapy, chiropractic and more.

Health coaching

- Personalized, one-on-one support to help you lose weight, improve your diet, manage a chronic condition or make other health improvements
- Visit [MNPSBenefits.org/healthcoaching](https://mnpsbenefits.org/healthcoaching) to see all your options.

\$0 cost bundled care

- Offered through partnerships with Vanderbilt Health, Tennessee Orthopaedic Alliance and Ascension St. Thomas/Pathwell
- For specific major medical conditions, such as maternity, musculoskeletal pain, surgical weight loss, joint replacement and more
- See page 11

Discounts

- Your Employee Assistance Program is more than mental health support. It offers discounts of up to 60% on pet insurance, tax preparation, theme parks, hotel stays and more!
- Visit [MNPSBenefits.org/eap](https://mnpsbenefits.org/eap).

Chronic condition management

- Personalized, one-on-one support helps you reverse, manage or prevent diabetes, manage chronic pain, address gastrointestinal concerns, and more.
- Learn more on page 10.



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 new 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.

2025-2026 benefit plan rates

for the Certificated Retiree Health Plan

Although increasing health care costs nationally have led to an increase in premiums for the upcoming plan year, MNPS remains committed to offering a robust benefits package that holds down your out-of-pocket costs.

As part of that commitment, MNPS pays 75% of your premium costs and you pay 25%. That split will continue for the 2025-2026 fiscal year or until you reach age 65 and become eligible for Medicare. Effective July 1, 2025, premium rates for bundled medical/dental/vision/hearing coverage will be as follows:

Coverage level	Your monthly share: (25% of total cost)	MNPS's monthly share: (75% of total cost)
Retiree	\$309.22	\$927.67
Retiree's spouse	\$309.22	\$927.67
Per dependent child	\$129.28	\$387.83

Once you and/or your spouse become eligible for Medicare parts A and B, you will move to the Cigna True Choice Medicare Advantage PPO at a monthly cost of \$56.33 per member per month.

Cost-of-living increase for 2026

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.

Have questions about
your premiums?

Contact Employee Benefit Services at
615-259-8464 or 615-259-8648.



4 tips

to get the most from your

health plan

1 Stay in-network.

You save two ways: Your plan covers a higher percentage of costs when you stay in-network. And providers who participate in Cigna's network have agreed to discount their rates, so the percentage you pay is based on a lower total cost.

2 Go generic.

A 30-day supply of a generic drug is \$5, while its preferred brand name counterpart is \$30. For a 90-day supply, you pay just \$10 for a generic vs. \$70 for a preferred brand.

3 Use the MNPS Health Care Centers.

Services at the Centers are no cost to you because you're covered under the certificated health plan. And the Employee Wellness Center at Berry Hill offers a roster of free, expanded services, like physical therapy, chiropractic care and health coaching. See page 8.

4 Try Whole Person Care Navigation.

Have a health concern and aren't sure where to start? Nurse navigator Yolonda Powell is your guide to all the physical, mental, emotional and spiritual care available to you across the spectrum of your MNPS benefits.



Yolonda Powell

Dedicated solely to MNPS employees and their family members, your Whole Person Care Navigation team can help you find care, answer your questions or guide you to helpful resources — at no cost.

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

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.** If you're covered by the Certificated Retiree Health Plan and not yet eligible for Medicare, you pay \$0 to use 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 5.
- 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.

* Labwork sent to outside departments (i.e., pathology) may incur a cost-share.

5 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 offering in-person and telehealth appointments
- 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**.

Benefits for...

Nutrition counseling Weight loss Gut health Diabetes prevention, management and reversal

All of these health improvement programs are available to you and your covered dependents under age 65 without Medicare. Eligibility for some of these programs ends when you become eligible for Medicare.

omada | Diabetes prevention and management, hypertension management

If you live with diabetes and/or hypertension, or if you're at risk for developing diabetes, Omada's personalized program combines real human support with the latest technology so you can make lasting changes, one step at a time. Participants receive no-cost Wi-Fi-connected devices to track progress and sessions with a professional health coach.

Eligibility: You and your covered adult dependents | **Cost:** \$0 | **Visit:** omadahealth.com/mnps

virta | Diabetes reversal and management

Virta provides everything you need to track and understand your numbers, including a no-cost-to-you meter and testing supplies. You receive support from a team of clinicians and health coaches who will customize a nutrition plan to help you lose weight and reverse type 2 diabetes and prediabetes.

Eligibility: You and your covered adult dependents | **Cost:** \$0 | **Visit:** virtahealth.com/join/mnps

Cylinder | Digestive health program

Cylinder can put you on a path to better health with a step-by-step program to address digestive issues. It includes access to a registered dietitian, a health coach and tools like the no-cost GutCheck microbiome test (\$150 value).

Eligibility: You and your covered adult dependents | **Cost:** \$0 | **Visit:** go.cylinderhealth.com/mnps

foodsmart | Nutrition coaching

Work one-on-one with a registered dietitian to address all the eating challenges you face. You also get:

- A nutrition assessment
- Personalized meal plans
- Personal preference customization (e.g., allergies, food dislikes)
- An app with recipes, grocery lists and discounts, and more

Eligibility: You and your covered dependents age 13+ | **Cost:** \$0 | **Visit:** foodsmart.com/members/mnps

Bundled care: *a package deal*

You've likely heard of bundled home and auto insurance. But have you heard of bundled health care? It simply means all the services needed to treat certain major medical conditions are offered in a single package at one set price. In the case of the bundles MNPS offers, that price is \$0!

That's right. MNPS offers three bundles programs — through Vanderbilt Health, Tennessee Orthopaedic Alliance and Pathwell/Ascension St. Thomas. All health care services included in each bundle are covered at 100%. No deductible to meet or coinsurance to pay. Below is an overview of each. Coverage, rules and requirements vary by bundle.

Vanderbilt MyHealth Bundles

This program bundles all the services you need — exclusively through Vanderbilt Health providers — when you're facing one of these major medical issues:

- ✓ Maternity/delivery
- ✓ Cochlear implants
- ✓ Spine surgery
- ✓ Hip/knee replacement
- ✓ Osteoarthritis of hip or knee
- ✓ Shoulder pain
- ✓ Surgical weight loss
- ✓ Cardiac arrhythmia
- ✓ Kidney stones
- ✓ Substance use disorder
- ✓ Oncology support

Each MyHealth bundle combines state-of-the-art medical treatment with a concierge care experience coordinated by a patient navigator to ensure you receive world-class care.

Eligibility: You and your covered dependents who meet certain bundle requirements; maternity bundle not available to dependent children

Cost: \$0

Visit: select.vanderbilthealth.com/mnps

Pathwell Bone & Joint Benefit

This program, offered through a collaboration with Cigna and Ascension St. Thomas, guides you to the best solution for your pain — from high quality care through a select network of providers to 100% coverage for surgery if required. The benefit covers:

- ✓ Low back disk surgery
- ✓ Hip arthroplasty
- ✓ Hip replacement
- ✓ Knee replacement
- ✓ Laminectomy
- ✓ Spinal fusion
- ✓ Shoulder replacement

You'll work one-on-one with a clinical Care Advocate to create a personalized plan that puts you on the path to recovery.

Eligibility: You and your covered dependents

Cost: \$0

Visit: CignaPathwellBoneandJoint.com or call **1-877-505-5875**

TOA CarePlace Total Joint Replacement Program

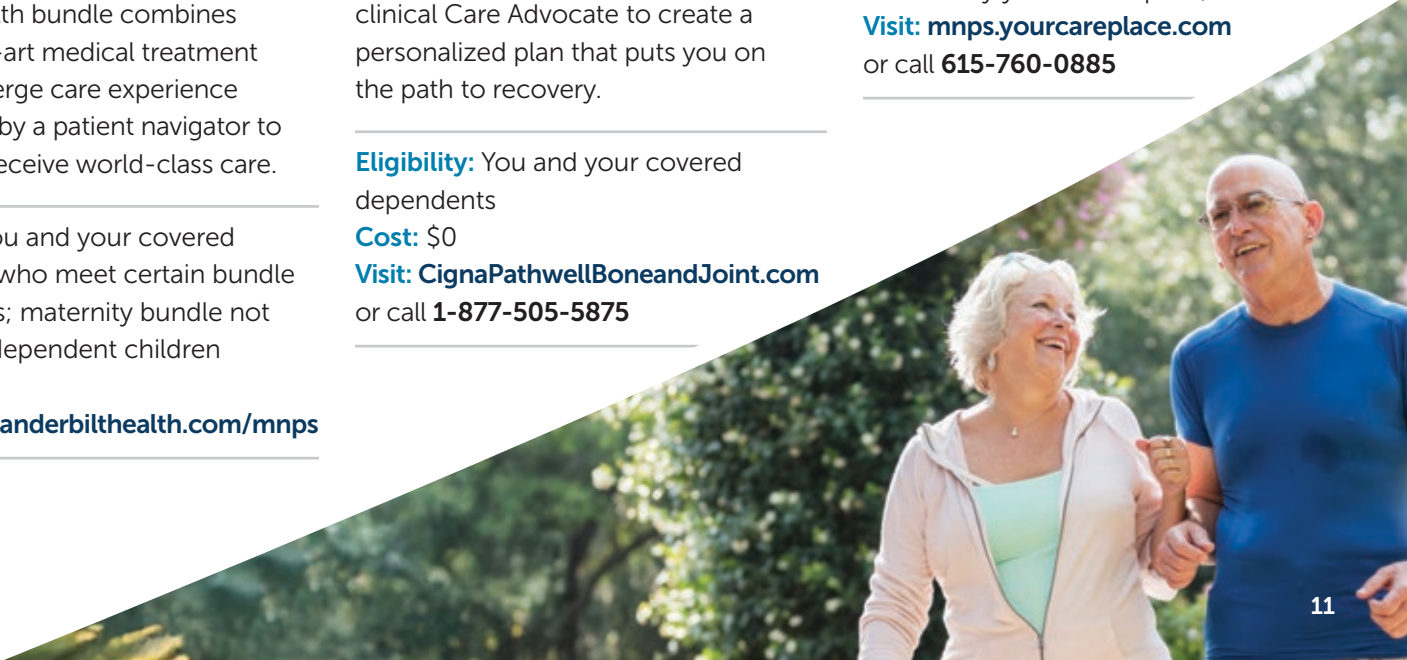
This program is offered through Tennessee Orthopaedic Alliance and covers the following joint replacement surgeries, including up to 90 days of follow-up care:

- ✓ Shoulder replacement
- ✓ Hip replacement
- ✓ Knee replacement
- ✓ Ankle replacement

Eligibility: You and your covered dependents

Cost: \$0 (Consultations, diagnostics and imaging prior to a scheduled surgery are not included in the CarePlace bundles but may be covered by your health plan.)

Visit: mnps.yourcareplace.com or call **615-760-0885**





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

EMPLOYEE BENEFIT SERVICES

NONPROFIT ORG
US POSTAGE
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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 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.



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.