

For Your Benefit

Metro Nashville Public Schools • Certificated Employee Benefits • MNPSBenefits.org



health coaching



office visits



physical therapy & more

WE'RE OPEN THIS SUMMER!

Ah, summer! A time for vacations, visiting with friends and family, and some much-needed downtime. It may also be a time to catch up on all the things you didn't have time to do during the school year.

If health care is on your summer to-do list, we've got you covered!

provides these additional services:

- Physical therapy
- Chiropractic care
- Behavioral health
- Health coaching

Visit us online at MNPSHealth.org to learn more. Or call **615-259-8755** for an appointment.

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Be smart
Live well

The **MNPS Employee & Family Health Care Centers** are open year-round, with no reduction in operating hours during the summer. Our clinics have 18 nurse practitioners who perform:

- Office visits
- Annual physicals
- Sports physicals
- Women's health
- Child and adolescent health care
- Lab work and more

"We know teachers use the summer months to catch up on preventive care, age-appropriate screenings, and sports physicals for their kids. Our clinics are here to provide what they need," says Medical Director Dr. Martha Shepherd.

If you've been struggling with a chronic or ongoing health concern and need more specialized help, the Employee Wellness Center in Berry Hill

New employee clinic coming to west side

In June, access to care will get even easier with the opening of a fifth MNPS Health Care Center.

"We want a clinic within a 15-minute drive from anywhere in Metro Nashville," says Director of Benefits David Hines.

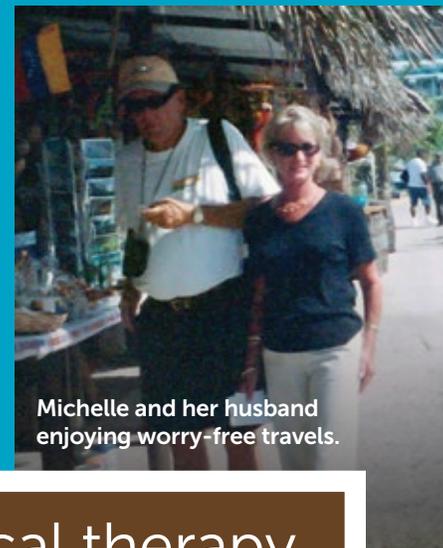
The new clinic, located at Bellevue Middle School, will fill a geographic gap on the west side of Nashville. Nurse practitioners Ashlee Lecorps and Louisa Tur will move from their current locations to serve patients at the west clinic.

See page 6 for a list of all clinic locations.



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

“I got the success I was hoping for.”



Michelle and her husband enjoying worry-free travels.

Teacher finds pain relief with physical therapy

Michelle Kalkhoff's pain was getting worse. She tried everything, including a new mattress, but when it became difficult to get out of bed, she knew something had to change.

After retiring from MNPS, Michelle returned part-time as a reading interventionist at J.E. Moss Elementary School — a job that required her to sit at small tables in very small chairs. That made her pain worse.

“So I made an appointment at the [Mt. View] clinic,” says Michelle.

Nurse practitioner Rhonda Hollins-Dortch recommended X-rays. When those images showed a degenerative disc and acute arthritis in her lower back, Rhonda suggested physical therapy.

Physical therapy pays off

Michelle started seeing Don Bursch, a physical therapist at the MNPS Employee Wellness Center, who worked with her on stretching and core stabilizing exercises for her condition.

“Don told me it would be a lifelong commitment, and I didn't like that idea at first,” she says.

But it didn't take long before Michelle noticed improvement. She did so well that, after a couple of months, Don

released her to continue the exercises at home on her own.

“I haven't stopped exercising since. I have a fear of this horrible pain coming back,” she says. “If I go even a day without exercising, I can tell a difference the very next day.”

Michelle's determination was bolstered by a testimonial from an MNPS employee.

“I read an [FYB] article about an employee who worked with Don and got her pain under control,” Michelle says. “But then she stopped exercising and everything changed.

“After reading that, I knew I didn't want to go through it all again.”

Now, activities that seemed out of reach have become possible, like traveling with her husband.

“I can do anything I want to do now,” she says. “The results keep me motivated. I feel so fortunate MNPS has this available to us. I got the success I was hoping for.”

She's thankful for the Employee Wellness Center.

“Teachers have needed it for a really long time. The facility is beautiful and the nurse practitioners I've seen are

“I can do anything I want to do now. The results keep me motivated. I feel so fortunate MNPS has this available to us.”



Physical therapists Don Bursch and Brittany Myczkowski

outstanding. Some people may shy away from physical therapy and think it won't do any good because they won't keep it up. But I will keep it up!”

To learn more about the physical therapy benefits offered at the Employee Wellness Center, visit MNPSHealth.org/physical_therapy.

Free short-term counseling for MNPS employees

Are you struggling with an emotional or behavioral problem you want to resolve? As an MNPS employee, you have access to FREE, confidential counseling for an array of issues, including:

- Workplace problems
- Work/life balance
- Stress
- Anxiety and depression
- Relationship and marital problems
- Separation and divorce
- Grief and loss
- Substance abuse
- Financial concerns
- Legal issues
- Will preparation
- Child and elder care
- College planning
- Moving and relocation
- And more

You and your household family members can receive unlimited counseling sessions through the Employee Assistance Program (EAP) at no cost to you. Learn what the EAP can do for you:

1-888-297-9028 (call 24/7)

guidanceresources.com (web ID: MNPS)



Visit **MNPSBenefits.org/eap** to watch a short video overview of the EAP and how it can help you address personal challenges and improve your overall well-being.

2018-19 premiums for certificated employees (effective July 1, 2018)

When you enroll for MNPS medical/dental/vision/hearing coverage, you pay 25% of the cost; MNPS pays 75%. You pay your share with pre-tax payroll deduction. The biweekly amounts listed below are based on whether you work a 10-month (20 deductions) or 12-month (26 deductions) schedule and are effective with the first paycheck issued in the 2018-19 school year. Note: Premiums are based on your work schedule, NOT how often you get a paycheck.

Medical/Dental/Vision/Hearing

Life and AD&D*

	Total annual cost (100%)	Your annual share (25%)	Your biweekly share**		Your biweekly share	
			(10-month)	(12-month)	(10-month)	(12-month)
Employee only	\$9,430.80	\$2,357.70	\$117.89	\$90.68	\$0.00	\$0.00
Employee + spouse	\$18,861.67	\$4,715.42	\$235.77	\$181.36	\$3.00	\$2.31
Employee + child(ren)	\$13,455.24	\$3,363.81	\$168.19	\$129.38	\$0.60	\$0.46
Family	\$22,737.39	\$5,684.35	\$284.22	\$218.63	\$3.60	\$2.77

* Includes basic employee life/AD&D coverage of \$50,000, spouse life of \$25,000 and child life of \$10,000 per child over 6 months of age; your cost for supplemental life can be viewed by logging onto Benefit Express (**MNPSBenefits.org**).

** Rates are based on employee taking the Cigna health assessment. If not completed by the deadline, a premium surcharge will apply. Learn more at **MNPSBenefits.org/assessment**.

For short-term and long-term disability costs, visit Benefit Express (**MNPSBenefits.org**).

Have questions about your premiums?

Contact Employee Benefit Services; see contact information on page 8.

Care for your

T'WEENS

&

TEENS

The 'tween (ages 8-12) and teen years are times of big changes for your child's body and mind. If you're facing tough questions or problems, let the MNPS Health Care Centers help.

Our practitioners can help your adolescent navigate those changes in a confidential setting that's relaxed and comfortable. In addition to annual physicals and care when they're sick, we can also provide guidance on issues adolescents face, such as:

- Bullying
- Body image/weight concerns
- Hygiene
- Sexual health/STDs
- Menstruation/birth control
- HPV vaccine (to prevent cancer)
- Substance/tobacco use
- Nutrition/eating disorders
- Behavioral health/anxiety/depression
- Asthma/respiratory health
- Skin care

- Sleep
- Exercise
- ADHD
- Autism
- Immunizations
- Other gender-specific and general well-child care

- Needs a primary care provider
- Has questions or concerns he/she would like to discuss in confidence with a health care provider

Our NPs will provide a trusting environment for your child and help him/her feel comfortable discussing sensitive issues associated with growth and development.

Give us a call at **615-259-8755** and schedule an appointment with one of our practitioners if your 'tween or teen:

- Needs an annual physical or well-child exam (Note: A sports physical is not the same as an annual physical.)

"Andrew said I'm fat!"

"Mom, is this normal?"

"Dad, I need some deodorant soap - bad!"



Women's health care

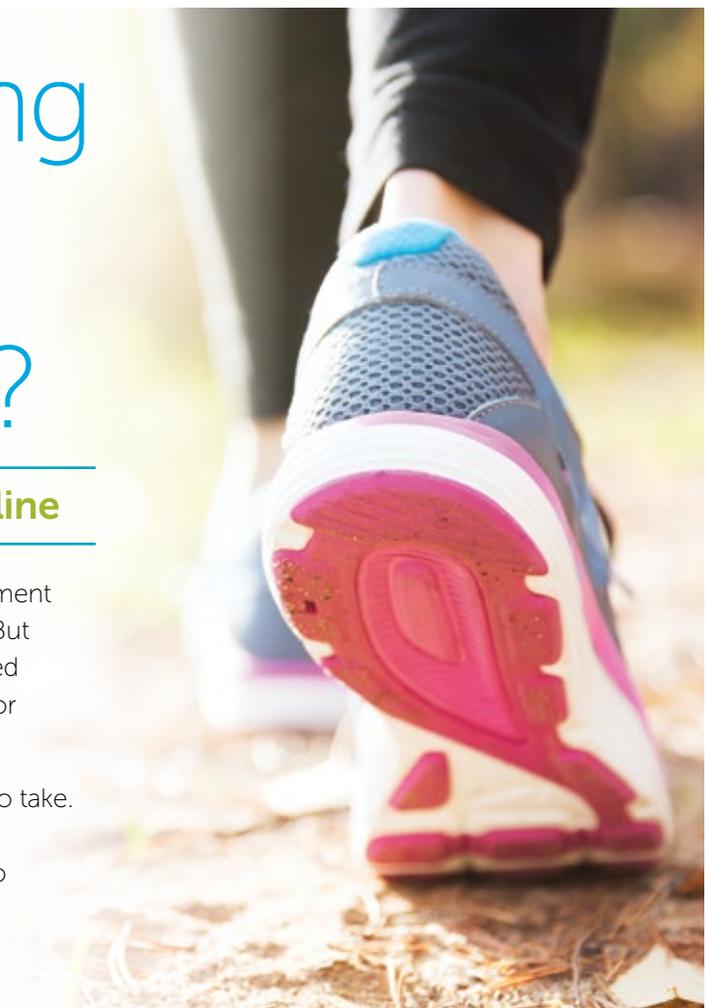
The MNPS Employee & Family Health Care Centers offer a wide range of women's health services, including annual wellness visits and pap tests. Watch for more details coming this fall.

Are you leaving **\$100** on the table?

Get it before the October 31 deadline

You already know that taking the Cigna health assessment saves you \$800/year on your health plan premiums. But it does more than that! It also unlocks a program called MotivateMe that lets you earn up to a \$100 gift card for performing certain healthy activities.

Go to **MNPSBenefits.org/new2018** for 4 easy steps to take.
or
Skip the instructions and jump right in by logging onto **myCigna.com > Incentive Award Programs**.



Expecting?

Sign up for Healthy Babies program; earn up to \$250

One in ten babies is born premature in the U.S. Researchers blame a number of preventable causes, including smoking, stress, being overweight/underweight and lack of prenatal care.

Cigna's **Healthy Pregnancies, Healthy Babies®** program helps you and your baby stay healthy during your pregnancy and in the days and weeks following your baby's birth.

Get resources

Through the program, you'll get live telephonic support from nurses who are available to answer your questions anytime, day or night. You'll also have access to a library of maternity resources and tools that help you track your pregnancy week by week.

Get rewarded

If you complete the program, you'll be eligible to receive **\$250** if you enroll in your first trimester or **\$125** if you enroll in your second trimester.

Get the app

Download the Cigna Healthy Pregnancy app to make tracking your pregnancy easier than ever. Just enter your due date and myCigna user ID and password.

Want to know more? Call **1-800-615-2906**. Or visit **cigna.com/mnps** (click Plan Extras).

Source: Centers for Disease Control and Prevention



Ready to quit?



Cigna's Tobacco Cessation Program can help you stop tobacco for good. You decide how you want to participate – over the phone, online or both!

▶ Participate by phone

- Individual coaching with a dedicated wellness coach
- Convenient evening and weekend coaching hours
- Workbook, toolkit and relaxation CD provided
- Healthy Rewards® discounts*
- Free over-the-counter nicotine replacement therapy (patch or gum)**

▶ Participate online

- Six-month, self-paced program with a personalized quit plan
- Weekly educational emails with key learning themes and tips
- Secure, convenient support
- Healthy Rewards® discounts*
- Free over-the-counter nicotine replacement therapy (patch or gum)**

The smoke stops here!

Only 4% - 7% of people successfully quit smoking without help.

89% of Cigna participants stay tobacco-free one year after graduating from the program.

* Visit cigna.com/mnps and click Plan Extras to learn more about the Healthy Rewards program.

** Over-the-counter nicotine replacement (NRT) is provided by Cigna Home Delivery Pharmacy, but must be ordered through the Cigna Tobacco Cessation Program.

Source: American Cancer Society

Get started

Call **1-877-459-9896** or visit cigna.com/mnps and click Plan Extras.

WE'RE OPEN THIS SUMMER!

Continued from page 1

Five Davidson County locations

CENTRAL

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.

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.

WEST

Bellevue Middle
School
655 Colice Jeanne
Road, Nashville

M-F 8 a.m.-6 p.m.

OPENS
MID-JUNE

Learn more at MNPSHealth.org
For an appointment, call **615-259-8755**



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

We protect your privacy. HIPAA, which stands for the Health Insurance Portability and Accountability Act of 1996, is a federal law that protects the privacy of your medical records and other personal information. The HIPAA Privacy Rule gives patients full rights over their health information, including the right to examine their health records and request corrections. And it sets limits and conditions on who has access to a patient's information without his or her authorization. You can view MNPS's notice of privacy practices at Benefit Express (MNPSbenefits.org) or request a copy from Employee Benefit Services.

One-on-one retirement planning sessions

Slots available this summer

Whether you're five or 25 years from retirement, it's important to have a plan and know you're doing the right things to prepare.



This summer, Cyndie Haddock, Registered Investment Advisor & Certified Fund Specialist for RetireReadyTN,

is offering no-cost, individualized retirement planning sessions for MNPS certificated employees.

Appointments are available Monday-Friday, from 10 a.m. to 4 p.m. Slots are filling up fast, so schedule your appointment today! Here's how:

Email or call Cyndie at **Cynthia.Haddock@Empower-retirement.com** or **615-564-7016** and tell her you'd like a portfolio checkup. She will reply with an email of items/information you need to gather before your meeting and work out a convenient time and place to meet (for example, the Employee Wellness Center, your school or office, or Cyndie's office).

The session will take about an hour, and you will go home with a customized analysis of your progress toward retirement and recommendations for reaching your goals.

TCRS named among top four best funded state pensions

Pew Charitable Trusts, a non-profit organization dedicated to non-partisan government research, recently ranked Tennessee Consolidated Retirement System (TCRS) as one of the best funded state pension programs in the country. Tennessee joins just three other states — Wisconsin, South Dakota and New York — as "best prepared to fulfill pension promises made to public employees."

David H. Lillard, Jr., State Treasurer and Chair of the Board of Trustees for TCRS, said, "My primary focus as treasurer is protecting the retirement of our teachers, state and local government employees, police officers and firefighters, and others who have dedicated their lives to serving Tennessee. I am extremely proud of this achievement and the work Tennessee does every day to protect the retirement of those who serve the public."

While other states struggle with pension funding as low as 31%, Pew says successful states like Tennessee have "records of making actuarial contributions, managing risk and avoiding unfunded benefit increases."

The Tennessee General Assembly has consistently voted to fully fund the actuarially determined contribution — a key factor in Pew's recognition of successful public pension plans. TCRS also has a legislative oversight committee, the Council on Pensions and Insurance, which develops, recommends and establishes pension and retirement standards and

maintains a progressive state policy on retirement.

TCRS is a defined benefit pension plan serving over 350,000 active and retired state, higher education, and participating local government employees, as well as K-12 public teachers. Administered by the Tennessee Department of Treasury, TCRS provides lifetime retirement, survivor and disability benefits for employees and their beneficiaries.

“.....
I am extremely proud of this achievement and the work Tennessee does every day to protect the retirement of those who serve the public in Tennessee.”

— David H. Lillard, Jr.



For more information about the Pew study, visit **www.pewtrusts.org/en/research-and-analysis/issue-briefs/2018/04/the-state-pension-funding-gap-2016**.

To learn more about your MNPS retirement benefits, visit **MNPSBenefits.org/retirement**.

Age 50 or older?

Attend our shingles vaccine clinic in July

Kroger Pharmacy in the MNPS Employee Wellness Center will give the second dose of Shingrix®, the new, improved shingles vaccine, on **July 12 and 26**. If you missed our first clinic in April/May, you can get your first of two doses at the upcoming clinic. Visit MNPSHealth.org/events for details.



Have questions about your MNPS benefits?

Contact Employee Benefit Services

IF YOUR LAST NAME
BEGINS WITH:

CONTACT:

A-Gi

Catina Beard

615-259-8534

Catina.Beaird@mnps.org

Gj-O

Kimberly Cromartie

615-259-8463

Kimberly.Cromartie@mnps.org

P-Z

Ashley Blake

615-259-8462

John.Blake@mnps.org

Office hours:

Monday-Friday,
8 a.m.-4:30 p.m.

MNPS Employee Wellness Center

Fitness center now open Saturdays



The fitness center in the MNPS Employee Wellness Center is now open on Saturdays, 8 a.m.-2 p.m. for open gym only. This means you can use the fitness floor/equipment, walking track and locker rooms, but no classes, fitness consultations or equipment orientations will be offered.

Haven't visited the fitness center yet? Make your first visit during the week, when fitness associates are available to help you get started.

The fitness center is available to all MNPS employees, retirees and spouses at no charge. Learn more at MNPSHealth.org/fitness or call **615-259-3282 ext. 858412**.

Hours: Monday-Friday, 5:30 a.m.-8 p.m. | Saturday, 8 a.m.-2 p.m.