

For Your Benefit



CERTIFICATED RETIREE BENEFITS • SUMMER 2023



SUMMER HEALTH *checklist*

Summertime is here!

As you create your summer to-do list, don't forget to add taking care of your and your family's health needs. Now is a great time to schedule appointments, catch up on important screenings and address any concerns.

The MNPS Health Care Centers can help you:

- ✓ Establish care with us.
- ✓ Select a primary care provider.
- ✓ Schedule an annual wellness visit.
- ✓ Talk to a health coach.
- ✓ Address a mental health concern.
- ✓ Catch up on needed preventive screenings.
- ✓ Schedule a fitness consultation.
- ✓ Get current on needed vaccinations.

Turn to page 2 for details.

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MNPSBenefits.org



Vanderbilt Health

at Metro Nashville Public Schools
Employee & Family Health Care Centers

Let the MNPS Health Care Centers help you check these items off your

SUMMER *to-do list*

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✓ Establish care.

If you haven't visited the MNPS Health Care Centers before, summer is a great time get established as a patient. An "establish care visit" allows us to learn your medical history and health goals and address any health care needs. You can schedule an establish care visit even if you don't have a specific health care need (in fact, that's a perfect time to do it).

✓ Get a primary care provider (PCP).

With demand for health care higher than ever, finding a PCP you click with who's taking new patients can be challenging. We've got you covered. With 18 family nurse practitioners (NPs) across our five clinic locations, you can choose one to be your PCP. Learn about our providers at [MNPSHealth.org/staff](https://mnpshealth.org/staff).

Because the MNPS Health Care Centers are a certified "patient-centered medical home," you have an entire team of professionals dedicated to your whole health. If you need a specialist, we can connect you. If you're looking for a special program to address a health condition, we can help you find it.

✓ Schedule a wellness visit.

An annual check-up ensures you know your basic biometric numbers — like blood pressure, cholesterol and blood sugar — and which preventive screenings you need based on your age and health status.

✓ Talk to a health coach.

Want some one-on-one help with a health concern? Our health coaches provide confidential, personalized guidance when you want to lose weight, improve your eating habits, quit tobacco, manage a chronic health condition, set goals or make other health improvements.

Learn more at [MNPSBenefits.org/healthcoaching](https://mnpsbenefits.org/healthcoaching).

✓ Address a mental health concern.

Our onsite psychologist and behavioral health NPs can be a great starting point. They will work with you to:

- Assess all the services available under your health plan to decide which are right for you
- Develop a care plan
- Provide a referral for counseling if needed
- Prescribe medication if indicated
- Monitor your progress

✓ Catch up on preventive screenings.

Confused about which preventive tests and adult vaccinations you need? These handy one-minute guides break it down by age and frequency:



Women's screening guidelines
[MNPSHealth.org/womens-health](https://mnpshealth.org/womens-health)



Men's screening guidelines
[MNPSHealth.org/mens-health](https://mnpshealth.org/mens-health)

✓ Schedule a fitness consultation.

Our full-service fitness center in the Employee Wellness Center is open to you and your spouse at no cost. Onsite fitness associates can help create a plan just for you. Visit the fitness center front desk to schedule your consultation.

✓ Get current on your vaccinations.

We offer a complete line of vaccinations, including flu, shingles, Tdap/Td, pneumonia and more.

Health care for the whole family

The Vanderbilt Health at MNPS Employee & Family Health Care Centers provide a wide range of services exclusively for MNPS employees, retirees and their family members.

Because you're enrolled in the MNPS/Cigna Medicare Advantage PPO, all of our services except specialist visits are available at no cost to you. Specialist visits (such as shared medical appointments, diabetes follow-ups with an endocrine specialist and dermatology consults) are a \$20 copay per visit.

Call **615-259-8755** for an appointment at any of our five locations:

Berry Hill Employee Wellness Center

Madison Taylor Stratton Elementary

Antioch Mt. View Elementary

Northeast Nashville Two Rivers Middle

Bellevue Bellevue Middle



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

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



Looking for affordable fun in the sun?

Holiday World & Splashin' Safari's Fun Club is offering MNPS employees and retirees deep discounts on tickets to the park.

Holiday World, located in Santa Claus, Indiana, is billed as the "Water Coaster Capital of the World." It features the world's longest water coaster, America's only launched wing coaster, and a variety of other rides, slides and events.

How to purchase tickets

- Visit holidayworld.com/funclub.
- Enter username: **Holiday1898** and password: **World1898**.
- Purchase your tickets securely online and receive them via email.

Even steeper discounts are available for groups of 15 or more. Book a group at www.holidayworld.com/groups.



Only a 2½-hour drive from Nashville



Email from Cigna? **OPEN IT!**

Do you frequently struggle with an email inbox full of spam? Most people do. But emails you receive from Cigna are not only legitimate — they could change things for the better.



Phone call from Cigna? **TAKE IT!**

Do you dodge calls from, well, everybody? Here's a call you should take — or at least return: Cigna.

Why is Cigna contacting me?

Cigna may call — or email — you if they believe you could benefit from their support.

They might call to alert you if you've missed a doctor's appointment, haven't refilled a prescription, or have a gap in your care that could affect your health (for example, if it's been more than a year since you had an annual wellness exam).

A Cigna specialist or health advocate may also call or email you to offer coaching services. For example, if your claims information suggests you're managing a chronic or challenging condition — or if your health assessment answers show you want to improve some aspect of your health — they may offer a program that can help.

Sometimes these calls are automated to help get you to the right resource faster. It is not a telemarketing service. All calls from Cigna are confidential; no personal

information is shared with MNPS. And your participation in Cigna health programs is completely optional.

If you are not receiving emails from Cigna but would like to, log onto myCigna.com and update your contact information with your email address.

Cigna health advocates can:

- ✓ Help you understand a health condition
- ✓ Discuss treatment options
- ✓ Offer a no-cost program or service that will help you achieve a personal health goal
- ✓ Schedule coaching appointments

All the BELLS & WHISTLES



No-cost extras from MNPS and Cigna

As an MNPS retiree, your benefits include more than just health insurance — a lot more! You have access to all of these resources — at no additional cost to you. Are taking advantage of these extras?



Mental health support

Synchronous Health offers you mental health support without having to leave home. It all happens through your smartphone or device. Get one-on-one video sessions with a licensed counselor, plus between-session support and tools from the Karla app. Visit sync.health/mnps or call **615-258-6654** to get started.



Caregiver support

Cigna provides caregiver support to help retirees and their family members care for an aging loved one, adult or child living with acute or chronic conditions such as dementia, cancer, kidney disease, stroke and congestive heart failure. Services include one-on-one coaching with a caregiving expert, personalized resources through a secure mobile app, and help managing stress, anxiety and loneliness. Call **1-888-281-7867 (TTY 711)** for details.



Discounts on health-related items and services

Cigna's Healthy Rewards® program provides discounts on a range of health and wellness programs and services, including vision exams and eyewear, hearing aids and exams, alternative medicine and therapies, and more. Visit myCigna.com to view and access your Healthy Rewards, or call **1-800-292-0013 (TTY 711)**.



Fitness resources

The Silver&Fit® Healthy Aging and Exercise program provides workout resources, including:

- Membership at one of 16,000+ fitness centers
- Online video classes and a library of 1,500+ on-demand workout videos
- Home-based fitness kits, including yoga and strength kits
- One-on-one healthy aging coaching and resources

Call **1-888-886-1992 (TTY 711)** or visit www.silverandfit.com to learn more or enroll.



Health coaching

Lose weight, improve your diet, manage a chronic condition and/or make overall health improvements with the help of MNPS onsite health coaches. Call **615-259-8755** to schedule an appointment with Bobbi Nickel. Call **629-264-8052** to schedule an appointment with B.J. Reeves. Learn more at MNPSBenefits.org/healthcoaching.



Meal delivery after a hospital stay

Have 14 nutritious meals delivered to your home after an eligible hospital or skilled nursing facility stay, up to three times a year. After you're discharged, Cigna's meal provider will contact you to schedule delivery. To learn more, call **1-888-281-7867 (TTY 711)**.



Home life resources and referral services

Get help with everyday needs, including aging, fraud and theft, healthy eating, home repair and improvements, pet care, and more. Visit CignaMA.helpwheretheyouare.com and type CignaMA in the Company Code field to get started, or call **1-888-281-7867 (TTY 711)**.



Transportation

Your Cigna plan covers 50 one-way trips per year to approved locations — like a pharmacy or doctor's office — at no cost to you. Call **1-877-714-8537 (TTY 711)** or log in to myCigna.com.



THE SUPER POWER OF PREVENTION

Preventive care is like a superpower. When you use it, you're better able to fight off enemies like illness and disease. It's so important that Cigna rewards you — up to \$200! — when you take proactive steps like getting your Yearly Health Check-up and certain preventive screenings. The money you earn is loaded onto a Cigna Healthy TodaySM debit card, which you can use to buy eligible health-related items.

Earn incentives when you...

See your primary care provider for your Yearly Health Check-up.

You'll receive \$30 just for completing that appointment. After that, you can earn additional rewards when you...

Engage with your community

Connecting with people and your community can boost your mental health. That's why Cigna offers you rewards for completing certain activities locally, like volunteering in your community or attending a Cigna seminar.

Use myCigna.com

Simply do one of these tasks to earn rewards:

- Register for a [myCigna.com](https://mycigna.com) account
- Update your contact information
- View your claims
- Read an article in our health library

Get and stay active

Earn rewards for participating in the Silver&Fit[®] Healthy Aging and Exercise program. See page 6 or visit www.silverandfit.com to learn more.

Seek preventive care

Earn incentive dollars when you get a:

- Flu, COVID-19 and/or pneumonia shot
- Mammogram
- Diabetes screening (must complete two different screenings)
- Colorectal cancer screening
- Bone density test

How to start earning incentives

You have two options for getting started:

- 1 Visit [myCigna.com](https://mycigna.com) and click "View Incentives" on the Wellness tab. If you have questions or need help, call **1-888-281-7867 (TTY 711)**.
- 2 Visit CignaHealthyToday.com. If you have questions or need help, call the Cigna Healthy Today Service Center at **1-866-851-1579 (TTY 711)**, Monday–Friday, 7 a.m.–10 p.m. CST.



2023-2024 premiums

for the Certificated Retiree Health Plan

One of MNPS's top priorities has been — and will always be — giving you and your family access to best-in-class health insurance coverage, as well as many programs to help you get and stay healthy. We continually strive to remove barriers to getting the care you need, and that includes keeping your premiums affordable.

The following premiums are effective with your July pension check for the period July 1, 2023 – June 30, 2024. All plans include dental, vision and hearing coverage. Have questions about your premiums? Contact Employee Benefit Services at **615-259-8464** or **615-259-8648**.

Plan	With or without Medicare	Monthly cost
Cigna Medical Plan	Retiree and/or spouse without Medicare	\$248.21/member
	Dependent child without Medicare	\$104.47/dependent child
Cigna Medicare Advantage PPO with Part D drug coverage	Retiree and/or spouse with Medicare	\$50/member
Cigna Medicare Surround Plan with Cigna Rx (PDP) (closed plan)	Retiree and/or spouse with Medicare	\$155.33/member
Cigna Medicare Advantage HMO with Part D drug coverage (closed plan)	Retiree and/or spouse with Medicare	\$51/member

Cost-of-living increase for 2023

If you've been retired for at least 12 months, you will receive a 3% cost-of-living adjustment (COLA) in your retirement pension payments. This increase will be reflected in your July 31, 2023 pension check.

Live with diabetes?

Listen to this education video led by Cigna Senior Medical Director Dr. Grant Tarbox to:

- Know the ABCs of diabetes
- Learn how a Cigna care manager can help you manage your diabetes
- Understand how your Cigna MA-PPO plan covers the care you need to manage your diabetes
- See all the extra benefits you get from Cigna



To view the video, scan the QR code or visit Brainshark.com/cignact/diabetes-webinar.



Don't forget: Memory matters

Have you ever walked into a room and then wondered why you went in there? Most people will answer, "Oh, yes!" It happens. Understanding what's normal forgetfulness and what's more serious can help you appropriately address any changes you notice.

Normal brain changes

As you reach your 50s or 60s, you might find you're getting a bit more forgetful. Maybe you can't remember someone's name that you just met at a party. Or maybe you can't remember the actor from an old movie — but it comes to you later. All this is perfectly normal.

Abnormal brain changes

Not all memory changes are normal. It's a good idea to get a memory screening if you exhibit:

- Changes in mood or personality
- Challenges in planning or problem-solving
- Difficulty completing familiar tasks
- Confusion with time or place
- Trouble understanding visual images
- Poor judgment

Defining dementia

Dementia is a general term for a decline in memory, thinking and reasoning caused by the death of nerve cells and tissue loss in the brain. More than 55 million people have dementia worldwide. And every year, there are nearly 10 million new cases.*

Alzheimer's disease is the most common form of dementia, affecting memory, thinking and functioning in daily life. Risk factors can include age, genetics and lifestyle.

* <https://www.who.int/news-room/fact-sheets/detail/dementia#:~:text=Key%20facts,nearly%2010%20million%20new%20cases>

** <https://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/memory-loss/art-20046518>

When to see a doctor

If you think you or a loved one is having issues with memory loss, make an appointment with your primary care provider (or the MNPS Health Care Centers). A thorough checkup can help determine what might be causing the symptoms.

Remember, memory loss isn't always due to dementia or Alzheimer's disease; things like depression or medication side effects can be to blame. Once you know what you're dealing with, you and your provider can determine the best treatment plan going forward.

Five ways to keep your mind sharp**

- 1 Get physical exercise daily.** Increasing blood flow in your body can help keep your memory sharp.
- 2 Eat healthy foods.** Fruits, vegetables, lean proteins and whole grains are heart-healthy and good for your brain, too.
- 3 Stay mentally active.** Try learning a language, taking up a new hobby, doing puzzles or playing games.
- 4 Spend time with family and friends.** Social interaction can ease depression and stress, which can both contribute to memory issues.
- 5 Prioritize sleep.** Not getting enough sleep has been linked to memory loss, so try to get at least 7 hours of sleep every night.



Coming this fall

One-on-one memory screening event

The MNPS Health Care Centers will host a memory screening event in October (date/time to be announced soon) at the Employee Wellness Center.

Staff from the Vanderbilt Memory and Alzheimer's Center will do one-on-one memory assessments and review results at the same appointment. The event is appropriate for all MNPS employees and dependents age 50+ who have memory concerns and/or are interested in getting screened.

Get notified

If you'd like to be notified with event details (date, time, how to RSVP for the event), complete a brief online form at form.jotform.com/231495240541148.



Remember, memory loss isn't always due to dementia or Alzheimer's disease; things like depression or medication side effects can be to blame.



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

EMPLOYEE BENEFIT SERVICES

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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 benefits and programs described in this newsletter are for retirees and their dependents who are covered by the Cigna Medicare Advantage PPO.

Enhanced dental benefits

Pay less out-of-network

Is your dentist an out-of-network provider? If so, you already know you're responsible for paying:

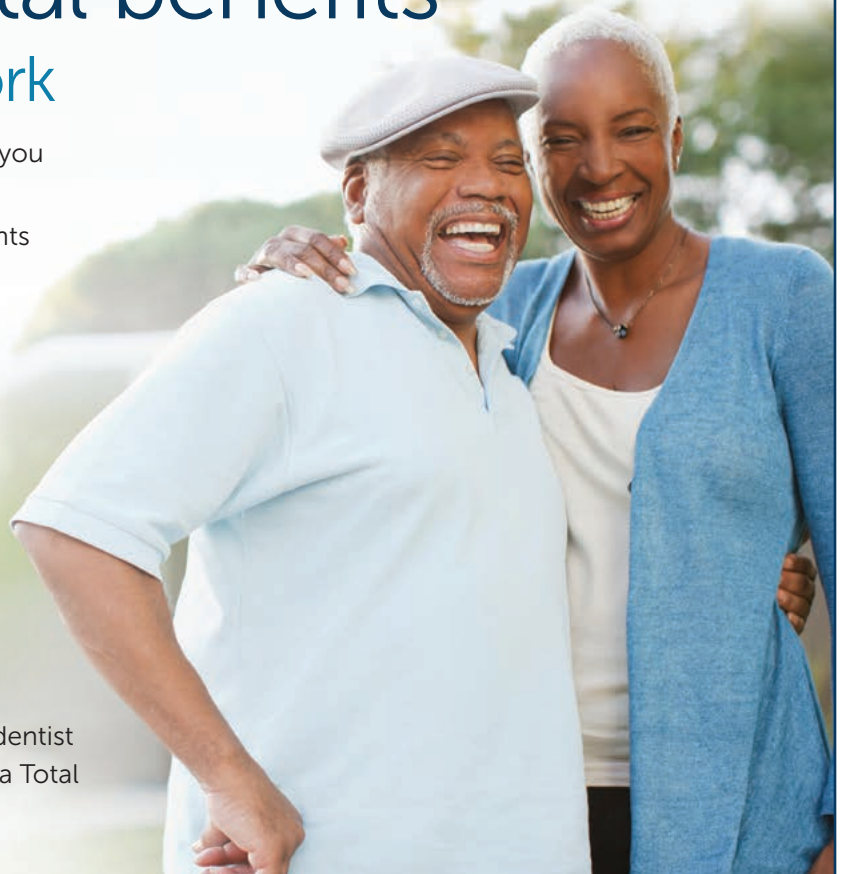
- Any required deductible and coinsurance amounts

plus

- Any amount that exceeds Cigna's maximum allowable charge (in-network dentists have agreed not to exceed Cigna's maximum allowable charge)

Good news: On June 1, Cigna increased its maximum allowable charge (the amount they will pay for most out-of-network services). So, in most cases, all you will need to pay is the deductible, if applicable, and your coinsurance amount.

This change makes it possible for you to see any dentist you choose, whether they're in or out of the Cigna Total DPPO Network.



For more information about your dental benefits, go to MNPSBenefits.org/dental.