

# For Your Benefit



CERTIFICATED RETIREE BENEFITS • FALL 2022

## Attend a retiree meeting with Cigna



**Annual Transfer is  
November 1-30**

For the second year, our retiree medical plans are undergoing a big change:

- Last year, the Cigna Medicare Advantage HMO closed to new enrollees. (If you're currently enrolled in this plan, you can stay in it in 2023.)
- This year, all enrollees in the Cigna Medicare Surround Plan will be moved to the Cigna Medicare Advantage PPO, effective January 1, 2023, unless you meet the criteria for an exception that allows you to remain enrolled in the Surround plan.
- Additionally, Cigna Medicare Advantage PPO benefits are being enhanced. For most services, you'll pay \$0 or a \$20 copay. No more coinsurance!

### Confused? Have questions?

We invite you to attend a Retiree Information Session in November. Cigna representatives will walk you through all the changes and answer any questions you have. Spouses are welcome. Simply choose the session you'd like to attend:

#### IN PERSON

##### **Tuesday, November 1**

9-11 a.m. or 2-4 p.m.  
MNPS Employee Wellness Center  
2694 Fessey Court, Nashville

##### **Wednesday, November 9**

9-11 a.m. or 2-4 p.m.  
Courtyard by Marriott  
865 Conference Drive, Goodlettsville

##### **Tuesday, November 15**

9-11 a.m. or 2-4 p.m.  
MNPS Central Office  
Board Conference Room  
2601 Bransford Avenue, Nashville

##### **Thursday, November 17**

9-11 a.m. or 2-4 p.m.  
Embassy Suites by Hilton  
820 Crescent Centre Drive, Franklin

Seating is limited, so reserve your space today: Call **1-888-280-2355**, or email **RSVP@Benistar.com** with the date, time and location of the session you want to attend.

#### VIA MICROSOFT TEAMS

##### **Friday, November 4**

9-11 a.m.

##### **Monday, November 21**

9-11 a.m.

For login information go to:

**[MNPSBenefits.org/retiree-meeting](https://MNPSBenefits.org/retiree-meeting)**

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**[MNPSBenefits.org](https://MNPSBenefits.org)**



## What's new for 2023?

Learn more about changes in each plan on page 3.

# Need fast, convenient, patient-centered health care?

The Vanderbilt Health at MNPS Employee & Family Health Care Centers are just for you and your family — they are not open to the public. Visit one of our five Nashville clinics for excellent care, when and where you need it. Your 2023 cost, if any, is as follows:

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

Learn more at [MNPSHealth.org](https://MNPSHealth.org)  
For an appointment call **615-259-8755**

## 5 locations

### 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

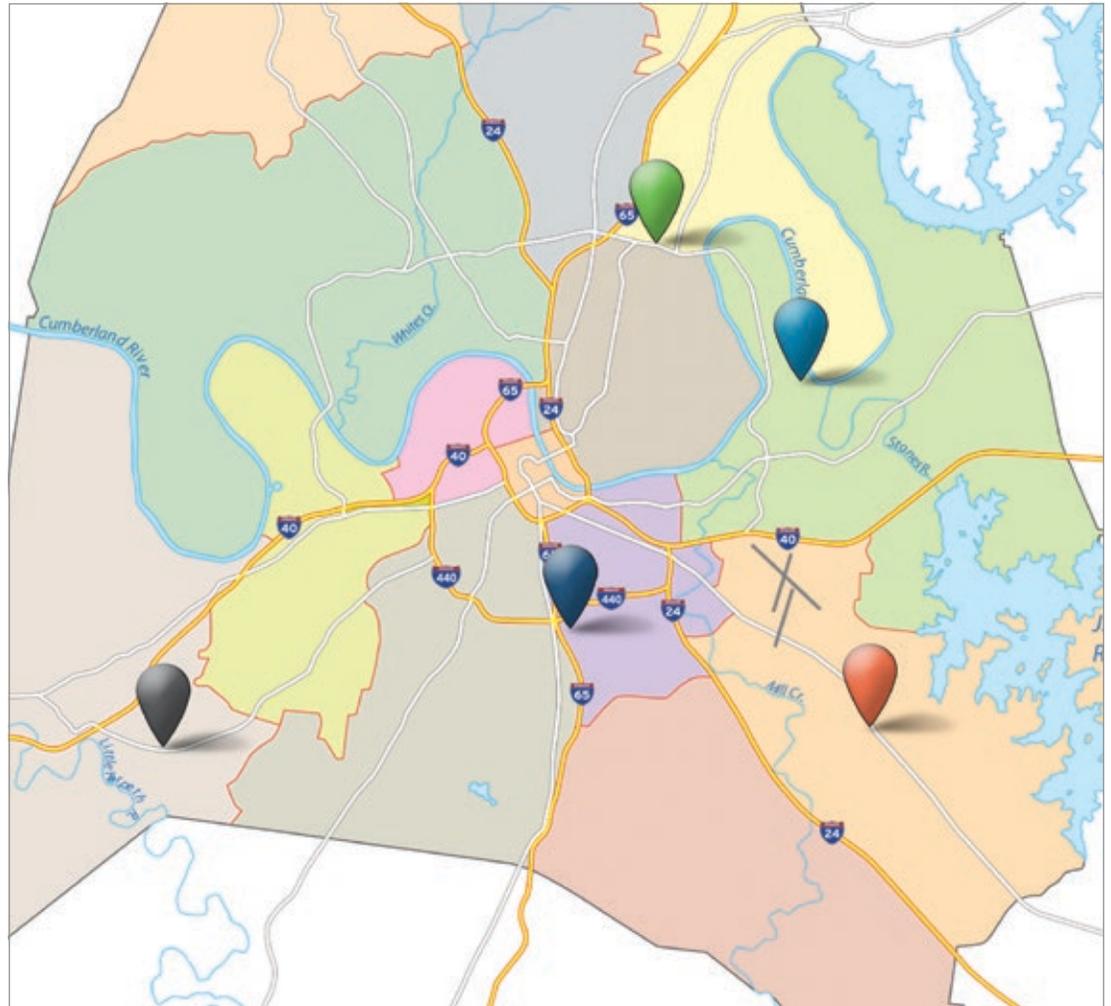
Mt. View Elementary  
3812 Murfreesboro Road  
M-F 7 a.m.-5 p.m.

### WEST NASHVILLE

Bellevue Middle  
651 Colice Jeanne Road  
M-F 8 a.m.-6 p.m.

### BERRY HILL

Employee Wellness Center  
2694 Fessey Court  
M-F 7 a.m.-7 p.m.  
Sat. 8 a.m.-2 p.m.



## Vanderbilt Health

at Metro Nashville Public Schools  
Employee & Family Health Care Centers



# What's new for 2023 (by plan)?



## If you're currently enrolled in Cigna's:

### MEDICARE ADVANTAGE PPO

Effective January 1, 2023, benefits are being enhanced:

- No more coinsurance – you will pay \$0 or a \$20 copay for most services
- Annual out-of-pocket maximum is being lowered from \$2,000 to \$1,500
- Opportunity to earn up to \$200 in wellness incentives (see page 4)

This plan will become our primary retiree medical plan.

### MEDICARE SURROUND PLAN

You will automatically be moved to the Cigna Medicare Advantage PPO, effective January 1, 2023, unless you meet the criteria for an exception that allows you to remain enrolled in the Surround plan. See your Annual Transfer packet materials for details and the steps you need to take.

This plan is now closed to new enrollees, with limited exceptions.

### MEDICARE ADVANTAGE HMO

You may choose to remain in this plan in 2023 or switch to the Cigna Medicare Advantage PPO, which is getting some benefit enhancements for 2023. If you remain in the HMO, there are no changes to your benefits for 2023.

This plan is closed to new enrollees.

## New caregiver support benefit

### for Medicare Advantage PPO and HMO enrollees

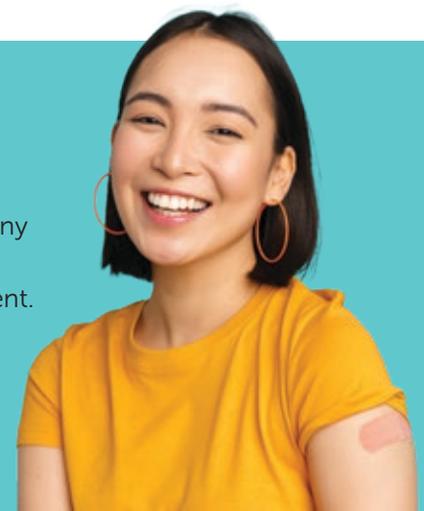
Retirees are at a unique stage where they may be the caregiver or the recipient of care. For this reason, Cigna provides caregiver support to retirees as well as their family members to help care for an aging loved one, adult or child living with acute or chronic conditions such as dementia, cancer, kidney disease, stroke and congestive heart failure – **at no cost to you.**

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.



## Free flu shots

If you missed our flu shot clinics, you can still get a free shot at any of the MNPS Health Care Centers or the Kroger Pharmacy in the Employee Wellness Center. Call **615-259-8755** for an appointment. Our Kroger Pharmacy carries other vaccines too, including pneumonia, shingles, Tdap/Td, meningitis and more.



# 3 reasons to get a yearly health checkup

*Getting a yearly health checkup is always a good idea. But this year, it could be especially important. Here's why:*

The COVID-19 pandemic kept many people at home and out of their doctor's offices. As a result, an estimated 9.4 million preventive health screenings that usually would have taken place in the U.S. simply didn't happen. Now, health experts worry there will be a major uptick in cancer diagnoses in the next few years. And they could be diagnosed at more advanced stages.

Age-appropriate preventive screenings are often recommended at your yearly health checkup. They can make a real difference in your long-term health. That's because early treatment is more likely to be successful and less expensive.

## Why get a yearly health checkup?

- 1. It costs you zero.** Not a penny!
- 2. It's quick and convenient at the MNPS Health Care Centers.** In fact, our providers can perform your checkup in-person or by telehealth. Simply call **615-259-8755** for an appointment. The scheduler will give you the option of completing some paperwork in advance, saving you time at your appointment.
- 3. It could save your life.** Your provider will check important numbers like your blood pressure, blood sugar, cholesterol and body mass index. He or she will also let you know which preventive screenings you're due for, based on your age and risk factors. These tests can detect specific diseases in their early stages — often when there are no symptoms. For example, screenings like mammograms and colonoscopies give you the best chance of finding cancer early, before it spreads.

## Bonus: Cigna rewards Medicare Advantage enrollees

- If you're enrolled in the Cigna Medicare Advantage PPO or HMO, you can earn a \$30 gift card when you complete your yearly health checkup.
- Medicare Advantage PPO enrollees can earn additional incentives for completing health activities such as getting recommended screenings, volunteering, using **myCigna.com** or joining Silver&Fit fitness program.

*Source: National Cancer Institute*





**MEDICARE ADVANTAGE ENROLLEES:**

## Earn incentives in 3 easy steps

1. Log onto **myCigna.com**.
2. Click on Wellness Home.
3. Click on View Incentives to learn how you can start earning.

Need help? Call Cigna Customer Service at **1-888-281-7867 (TTY 711)**.



# Help

## FOR YOUR MENTAL WELL-BEING

*Challenges to mental well-being come in many forms. So do the ways you can get help. As an enrollee in the Certificated Retiree Health Plan, here are four ways to find mental/behavioral health care — most at no cost to you.*

### **Connect with Karla:** Online counseling + support between sessions

When you Connect with Karla®, you connect with counseling via your smartphone or laptop — **at no cost to you!**

Telehealth visits soared in the spring and summer of 2020, increasing more than 40%. And today, they remain 30% higher than before the COVID-19 pandemic.\* That's in part because programs like Connect with Karla work for people with busy schedules.

There's no need to get dressed up or drive across town for an appointment. Just log on.

Connect with Karla gives you and your covered adult dependents access to a certified, masters-level counselor who can help you navigate stress, anxiety, depression, relationships, grief, sleep, self-esteem and other behavioral health challenges. And you get support between sessions via the Karla app. This program is completely confidential; nobody at MNPS can see or hear what you discuss with your counselor.

To learn more and connect with a specialist, visit **[sync.health/mnps](https://sync.health/mnps)**, or call **615-258-6654**.

*\* Source: The Pew Charitable Trusts*





## Employee Assistance Program: No-cost counseling and referrals

Where do you turn when you're faced with an emotional concern and need information fast?

Your ComPsych Employee Assistance Program (EAP) is just a phone call away. Simply call **1-888-297-9028**, 24/7.

If you're not quite ready to talk to someone but need help, your EAP is also online at **guidanceresources.com** (username: **MNPS**; password: **EAP**).

The ComPsych website is full of information that can help you research:

- Stress, anxiety, depression, anger, grief
- Marriage and relationships
- Elder care and parenting
- Smoking cessation
- Financial and estate planning
- Sexuality and gender identity
- And much more

You can also download the GuidanceNow<sup>SM</sup> mobile app (at the App Store or Google Play) for instant EAP access anywhere, anytime.

**The EAP is available to you and your household family members at no cost.** The number of visits will be determined by your EAP provider based on your individual needs. If you need more assistance than the EAP can provide, you may be referred to Cigna's behavioral health and/or substance abuse resources.

## MNPS Employee Wellness Center: Onsite behavioral health providers

At the MNPS Employee Wellness Center in Berry Hill, our onsite psychologist and behavioral health nurse practitioners treat MNPS employees and their family members exclusively.

Our behavioral health NPs can help with stress, anxiety, depression, grief, relationships, substance abuse and misuse (including referrals for more involved treatment, such as detox or rehab), and more. They will work with you to:

- Assess your problem and develop a care plan
- Provide a counseling referral when appropriate
- Prescribe medication, if indicated
- Monitor your progress and collaborate with your primary care provider as needed

Our onsite psychologist can assist with ADHD diagnosis and treatment (adult and child), autism spectrum disorder (adult and child), and adult learning disabilities and career assessment.

To learn more or make an appointment, call the Employee Wellness Center at **615-259-8755**. **See page 2 for your cost, if any, for these services.**

## Cigna: Behavioral health benefits

As administrator of your retiree medical plan, Cigna provides access to a wide range of behavioral health providers:

- **MDLIVE virtual counseling**, with evening and weekend appointments available; providers can prescribe medicine
- **Cigna's network of providers**, includes licensed therapists, psychiatrists, nurse practitioners and behavioral specialists

To take advantage of your behavioral health benefits, log onto **myCigna.com** (to search for providers), or call Cigna Customer Service at **1-888-281-7867 (TTY 711)**, 8 a.m.-8 p.m., 7 days a week.

# Seeking members for a Patient Advisory Group

## The MNPS Employee & Family Health Care Centers are forming a Patient Advisory Group.

It will be composed of 15-20 employees, retirees and family members who have received care at our clinics in the last two years and wish to help:

- Improve patient satisfaction and quality of care
- Promote open communication between patients and staff
- Provide a formal mechanism for patients to offer feedback about their experience with the MNPS Health Care Centers

The group will meet every 2-3 months to work with clinic leadership on patient needs and clinic priorities.

### Would you like to serve or nominate a colleague for membership?

Scan the QR code with your smartphone camera to complete a form online. Be sure the nominee:

- Has used clinic services in the past two years
- Has time to contribute to the group (e.g., attending meetings)



Scan the QR code to nominate someone for membership.

Unable to scan the QR code? Call Kim Gill at **615-948-2362** to request a link be sent to your email.



**Want to receive benefit alerts by email?** Follow this link to opt in for email alerts: [www.MNPSBenefits.org/optin](http://www.MNPSBenefits.org/optin). We will continue to mail important information to your home, and you can opt out of email alerts at any time.

CONNECT  
with

*Karla*<sup>®</sup>

Online counseling +  
support between sessions



*Synchronous*  
HEALTH

Learn more about \$0 cost telehealth counseling through Connect with Karla at [www.sync.health/mnps](http://www.sync.health/mnps) or by calling **615-258-6654**.