

# For Your Benefit



## New Year's may be in the rear view mirror, but new opportunities to make your health a priority are straight ahead.

We're excited to announce that, in late March, MNPS will offer Omada®, a digital lifestyle change program that combines technology and personal support to help you make changes that matter most — whether that's eating, exercise, sleep or stress. Omada's approach has proven results, helping people lose weight and reduce the risk of developing type 2 diabetes and heart disease.

You and/or your covered adult dependents can join the program **at no cost to you** if you are:

- » Enrolled in the MNPS Cigna medical plan
- » At risk for diabetes and meet eligibility requirements

Participants in this interactive program get:

- » A free wireless smart scale to monitor your progress
- » A professional Omada health coach
- » Weekly online lessons to empower you
- » An online peer group to keep you engaged

More details about this innovative new program are coming soon. Watch your email.

**Be smart  
Live well**

[MNPSBenefits.org](http://MNPSBenefits.org)

### INSIDE

- 2 What are you waiting for?
- 3 Benefits spotlight: Orthotics
- 4 Want to earn an easy \$100?
- 5 Pop health gets personal
- 6 Important benefits reminders
- 7 The EAP can help with that?

## MNPS and Health Care Centers recognized

Congratulations to MNPS and the Vanderbilt Health at MNPS Employee & Family Health Care Centers for receiving four prestigious recognitions for workplace wellness initiatives:

- » Gold-level recognition by the American Heart Association's Target: BP (blood pressure) program
- » Gold-level recognition by the American Heart Association's Workplace Health Achievement Index
- » Cigna's Well-Being Award
- » ComPsych's Health at Work Award

Visit [MNPSHealth.org/awards](http://MNPSHealth.org/awards).



# “What are you waiting for?”



Lynne Robinson  
English Language Development teacher  
John Overton High School

## Teacher encourages everyone to try the MNPS Health Care Centers

Lynne Robinson wasn't looking to shake up her family's health care routine. But the more she used the MNPS clinics and Employee Wellness Center, the more she saw them as game changers. Now they're the foundation of her family's health and wellness needs. And knowing Vanderbilt Health providers staff the clinics gives Lynne confidence that she and her loved ones are receiving the best possible care.

"The Vandy name makes a difference," she admits.

Lynne first used the clinics for basic care, like the time she needed a strep test and was able to get it that morning and, even better, at no cost.

When she planned a trip abroad, she turned to the Kroger pharmacy in the Wellness Center for her vaccinations and to fill prescriptions she might need while out of the country.

The Employee Wellness Center's fitness facilities also won her over.

"There are classes, things I can do that I just wouldn't do for myself," she says. "The fitness associates are very friendly, helpful and knowledgeable."

Gym fees she used to shell out are like the copays she once had to spend — that money now stays in her pocket. Lynne's savings are compounded because her husband and stepson are covered under her MNPS health insurance.

As services in the Wellness Center expanded, Lynne tried them out, too. She's seen Dr. O (Dr. Obersteadt), the Center's chiropractor. And both she and her stepson have seen physical therapists there; she for a foot problem and her stepson for a sports injury. She figures they saved at least \$250 in copays on her son's injury alone. Lynne now sports a pair of custom-molded orthotics — a godsend for someone who spends her days on her feet.

For active and retired teachers who haven't yet explored the Health Care Centers and their services, the veteran teacher gets straight to the point.

"What are you waiting for?"

## Five convenient locations in Davidson County

### 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  
651 Colice Jeanne  
Road, Nashville

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

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



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

## Benefits spotlight: Orthotics

Being a teacher can be hard on the feet. Standing on hard surfaces for hours at a time takes a toll. Over time, muscles in the arches can weaken, resulting in chronic pain.

Many teachers, like Lynne Robinson (see her story on page 2), have found relief with custom-molded orthotics, prescribed through the MNPS Health Care Centers.

MNPS's Cigna plan reimburses 100% of the cost of your first pair (you pay \$149 up front and get full reimbursement) and offers a special price of \$129 for a second pair.

If you're looking for a solution to foot or back pain associated with prolonged standing, make an appointment with one of our nurse practitioners by calling **615-259-8755**. Your NP may refer you to one of our physical therapists who will evaluate you and, if appropriate, fit you for orthotics.

Our vendor, Sole Supports, offers two types: a full-length insert that generally fits an athletic shoe and a dress pair orthotic that fits into more professional shoes.

### Do you have a health success story? Tell us about it!

Have you:

- » Made a positive lifestyle change?
- » Achieved a health milestone (e.g., lost weight, gained control over a chronic condition, quit tobacco)?
- » Had a positive experience using the MNPS Health Care Centers?

We want to hear about it! We may use your story in future communications.

To participate, you must be willing to have your picture taken at our photographer's studio in north Nashville. You'll go home with a professional headshot valued at \$75 — at no cost to you. If interested, send an email to Johnsie Holt at [johnsie.holt@mnps.org](mailto:johnsie.holt@mnps.org) with your name, MNPS title, school, a 2-3 sentence description of your story and your preferred phone number.

Congratulations to the MNPS Employee Wellness Center for

## GOING GREEN!

We achieved the coveted Silver-level certification under the LEED New Construction rating system.

LEED (Leadership in Energy and Environmental Design) provides a framework to create healthy, highly efficient, cost-saving green buildings. LEED certification is a globally recognized symbol of sustainability achievement.



## Increased incentive for Healthy Babies program

Have a little one on the way? Cigna's **Healthy Pregnancies, Healthy Babies®** program can help keep you and your baby healthy during your pregnancy and in the days and weeks following birth.

Through the program, you can get live telephone nurse support 24/7. You'll have access to a library of maternity resources and tracking tools. And you can download the Cigna Healthy Pregnancy app to make tracking your pregnancy easier than ever.

For details, call **1-800-615-2906**, or visit [cigna.com/mnps](http://cigna.com/mnps) (click Plan Extras).

### Incentive doubled for 2019!

If you enroll in the Healthy Pregnancies program in your first trimester and complete the program, you earn **\$500**. If you enroll in your second trimester, you earn **\$250**.



# 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. It also unlocks a program called MotivateMe that lets you earn up to \$100 in gift cards. Here's how:

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

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 10/31/19 and earn 50 points:

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



**50**  
POINTS  
EQUALS  
**\$50**

### Coaching

Do any **ONE** of these by 10/31/19 and earn 50 points:

- » Work one-on-one with an MNPS health coach 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.



## Did you forget to take the health assessment?

You still have time! Log on to [myCigna.com](http://myCigna.com), then click Take Your Health Assessment. Within 30 days after you complete your health assessment, we'll adjust your health plan premiums to the lowest rates.

Want more details about the health assessment and why it's required? Visit [MNPSBenefits.org/assessment](http://MNPSBenefits.org/assessment).



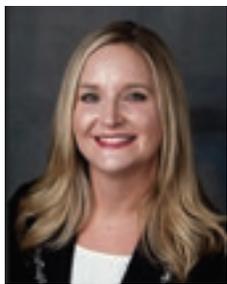
# Benefits roundup

MNPS strives to offer a rich and comprehensive employee benefits package — with coverage and programs that not only save you money, but also help you navigate the unique challenges teachers face every day.

For a snapshot of ALL your MNPS benefits, visit: [MNPSBenefits.org/overview](http://MNPSBenefits.org/overview)



# Population health gets personal



by Dr. Martha Shepherd,  
Medical Director,  
MNPS Health  
Care Centers

I want to talk to you about a concept called

population health (or pop health, for short). Pop health may not sound quite as interesting as some other pops — like pop music, pop culture or even popcorn — but because it can affect your life in a positive way, it's an important concept to understand.

Population health looks at the unique needs of a particular group of people — in our case, MNPS teachers and their families — and strives to help them achieve the best possible health outcomes.

It's a cool concept, because when we launch a pop health initiative (like those listed to the right), it's not designed to be a one-size-fits-all solution. Instead, each initiative addresses a specific problem teachers face.

For example, we know that teaching is a high-stress profession, and we lose many promising teachers to other careers because of it. Last year we rolled out a stress reduction course for teachers to help address this costly problem. We know we can't eliminate stress, but we can teach you how to manage it in a healthy way — and ultimately retain our talented teachers.

Here's another pop-health-in-action example: Like many people, our population struggles with weight issues, and we know that being overweight directly contributes to serious health problems like diabetes.

So, in March, we will launch Omada, a program for people who are at risk but want to avoid developing diabetes (read about it on page 1).

Why is pop health so important to us? Because it's a win-win endeavor. It helps you be more proactive with your health. It connects you to resources you might not have considered on your own. And it gives

you access to vital screenings and care — often at no cost to you.

Pop health also benefits MNPS, because healthier, happier teachers are more present and engaged, more effective, and generally have lower health care costs. MNPS is committed to pop health because taking care of the people who take care of our kids is a good investment.



## Vanderbilt pop health initiatives

- Women's health
- Adolescent health
- Stress management
- Colorectal cancer screening
- Diabetes prevention *Coming soon*
- Heart disease prevention *Coming soon*
- Breast cancer screening *Coming soon*



“I'm not a patient. Why are you contacting me?”

Have you received a letter, email or phone call from the MNPS Health Care Centers and wondered why? As you may know, MNPS partners with Vanderbilt Health to provide comprehensive health care to teachers through five clinic locations around Nashville. But this partnership is about more than just our clinics. We want to support ALL employees in their pursuit of good health — even those who choose to seek care elsewhere.

# Benefits reminders



## Need to change your benefits? 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 2020.



### 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, 2019**, to submit claims for Dependent Care FSA expenses incurred in 2018. 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 2018, you can:

- » Continue to incur eligible health care expenses until **March 15, 2019**
- » File claims and get reimbursed until **June 15, 2019**

This is helpful if you contributed more money than you spent in 2018.

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

# I want to...

**rent**  
a food truck  
for a party

**find**  
a veterinarian  
for my pet pig,  
Kevin Bacon

**transport**  
a car across  
the country

**tackle**  
my student  
loan debt

**rent**  
a Rolls Royce  
for my mother's  
birthday

**find**  
a support group  
for caregivers of  
paraplegic children

**plan**  
a beach  
wedding

**navigate**  
travel  
restrictions  
in Iran

**board**  
my dog for  
three months

**learn**  
the difference  
between a doula  
and a midwife

## The EAP can help with that?

These are real requests by real employees, and the ComPsych work-life team helped find solutions to all of them!

Most people think the Employee Assistance Program (EAP) just provides free counseling. But it offers much more, including legal and financial advice and work-life solutions for needs like child and elder care, college planning, home repair and more.

Call the EAP 24 hours a day, 7 days a week at **1-888-297-9028**.



The counselor who takes your call will ask you some questions and connect you with a provider based on your needs. Or visit **guidanceresources.com** (Company web ID: MNPS).

We're also excited to present our new **Teacher Resource Guide**. It covers these topics and more:

- » Stress management
- » Time management

- » Family communication
- » Parenting
- » Considering graduate school
- » Paying back student loans
- » Dealing with bullies
- » Helping special needs kids cope with crisis
- » Retirement planning

The guide also connects you to articles, websites and podcasts on a variety of work-life topics. Visit **MNPSBenefits.org/eap** to check it out.



EMPLOYEE BENEFIT SERVICES  
[MNPSBenefits.org](http://MNPSBenefits.org) | Email: [benefits@mnps.org](mailto:benefits@mnps.org) | 615-259-8607



## Warm up with a seasonal favorite Cinnamon almondmilk macchiato

Monday-Friday, 6 a.m.-2:30 p.m.  
Located on the second floor in the  
MNPS Employee Wellness Center



# Planning to retire?

## February 28 is a deadline to remember

If you plan to retire when your 2018-19 assignment is complete AND you notify 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 find a Notice of Retirement form here: [MNPSBenefits.org/retirement-planning](http://MNPSBenefits.org/retirement-planning). You don't have to sign all other retirement papers by this deadline. And 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.

## Request 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**. Or visit [RetireReadyTN.gov](http://RetireReadyTN.gov) for more information.

