

# For Your Benefit

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Be smart  
Live well

MNPSBenefits.org

  
ANNUAL  
TRANSFER  
for your 2020  
benefits is  
November 1-30

## Can you spare a day?

364 days out of the year, you take comfort in knowing your MNPS retiree benefits are there when you need them.

What about that other day?

That day — sometime during the month of November (we call it annual transfer) — we encourage you to:

- Look over your benefits
- Learn what's changing for the upcoming year (see page 2)
- Decide if it's time for a change

Because you're automatically enrolled in the Cigna Medicare Surround Plan when you become eligible for Medicare, you may have overlooked your other option: the Cigna-HealthSpring Medicare Advantage (MAPD) Plan. Annual transfer is your opportunity to switch if you wish. Here are two resources to help you decide which plan is best for you:

### 1. Compare plans

See a side-by-side comparison of the two plans on page 3. Compare features, costs, coverage and extras.



### 2. Attend a retiree enrollment meeting

Learn more about your options and talk with Cigna and Cigna-HealthSpring representatives at the MNPS Employee Wellness Center (2694 Fessey Ct.), upstairs conference room:

**Thursday, November 14, 2-4 p.m.**

**Wednesday, November 20, 2-4 p.m.**

Spouses are welcome; no reservation is required.



**If you're happy with your current retiree benefits, you don't have to do anything.** Your coverage will continue in 2020. If you want to switch medical plans, complete the enclosed enrollment form before annual transfer closes on November 30.

Look inside to see what's new for 2020!



# What's new for 2020?

The following changes are effective January 1, 2020:

## Cigna Medicare Surround Plan

### Behavioral health/substance abuse office visit now \$0

The cost for a primary care office visit to address a behavioral health and/or substance abuse concern is decreasing to \$0.

### New medical and prescription ID cards coming

Surround plan members will receive new medical and prescription drug ID cards for 2020. The cards will be mailed to you separately:

- One for medical/hospital expenses (with the word INDEMNITY printed on the front)
- One for prescription expenses (with the plan name Cigna-HealthSpring Medicare Rx PDP)

### Cigna/Amplifon replaces Epic for hearing coverage

Cigna will replace Epic Hearing Healthcare as administrator of our hearing benefit. The plan, provided through Amplifon, pays a hearing aid benefit of up to \$1,400/person every five years. This means there are no deductibles, copays or coinsurance, up to plan limits, when you use Amplifon network providers. There are no out-of-network benefits. Visit [amplifonusa.com/cigna](http://amplifonusa.com/cigna) or call **1-888-901-0811**.

## Cigna-HealthSpring Medicare Advantage Plan (MAPD)

### Specialist referrals no longer required

Referrals will no longer be required for specialist office visits. See your 2020 Retiree Benefits Guide or your Evidence of Coverage for details.

### Behavioral health/substance abuse office visit now \$0

The cost for a primary care office visit to address a behavioral health and/or substance abuse concern is decreasing to \$0.

### New medical ID cards coming

All Cigna-HealthSpring MAPD members will receive a new medical/prescription ID card for 2020.

### Hearing aid benefits provided through MAPD

MNPS will no longer use Epic Hearing Healthcare for hearing aid benefits. Instead, your Cigna-HealthSpring MAPD will provide those benefits through Hearing Care Solutions. The plan covers one routine hearing exam per year for a \$0 copay and a hearing aid benefit of up to \$700/ear every three years (\$0 copay for fitting). See your MAPD materials for details.

Want more details on your MNPS retiree benefits?  
See your 2020 Retiree Benefits Guide.

# Is it time to switch medical plans?

As a retiree with Medicare, you have two options for retiree medical coverage — and annual transfer is your once-a-year opportunity to switch to a different plan. Here’s a side-by-side comparison of the two plans to help you decide:

	<b>Cigna Medicare Surround* (with Cigna-HealthSpring prescription drug plan)</b>	<b>Cigna-HealthSpring Medicare Advantage Plan* (with Medicare Part D prescription drug coverage)</b>
See any provider you wish?	Yes, as long as provider accepts Medicare	You must select a PCP in Cigna-HealthSpring’s network to coordinate your care
Referrals required to see specialists?	No	No, but specialist must be in the network
Coverage out-of-network?	Yes; there is no network	Only in an emergency
Cost for office visit?	10% after you/Cigna split Medicare Part B deductible	PCP: \$5 copay Specialist: \$10 copay
Coverage for preventive care?	100%; you pay nothing	100%; you pay nothing
Coverage for non-preventive care (such as surgery or hospitalization)?	After Medicare pays, you and Cigna split remaining costs	Affordable copays or coinsurance; no deductibles
Prescription coverage?	Yes; lowest copays at Kroger	Yes; lower copays than Surround PDP
Annual out-of-pocket maximum?	\$2,000	\$1,500
Monthly premiums?	\$123.94/member	\$51.00/member
Extras?	Active&Fit Direct™ discounted fitness center membership; access to MNPS Health Care Center services and certain preventive drugs at no cost	Silver&Fit® free gym membership, free post-hospital meal delivery and more; see Retiree Benefits Guide
In general...	Higher cost option with freedom to see any provider	Lower cost option with limited out-of-network benefits

\* Retiree medical coverage includes dental coverage through Delta Dental, vision coverage through EyeMed and hearing coverage through Cigna/Amplifon.

## Considering a switch to the Cigna-HealthSpring MA plan?

Attend a meeting with plan representatives:

November 14 or November 20, 2-4 p.m. | MNPS Employee Wellness Center (2694 Fessey Ct.)

# Soup is back!



Featuring classic chicken noodle, potato bacon, corn chowder, broccoli cheese, Italian wedding and everybody's favorite, buttery grilled cheese tomato

Monday-Friday, 6 a.m.-2:30 p.m.  
Employee Wellness Center, 2nd floor



Stop by to see what's available. It's different every week.

## Make the most of your coverage



### You've got extras!

**Cigna-HealthSpring MAPD members** get these extras at no additional cost:

■ **Worldwide emergency coverage**

If you have a medical emergency while traveling, don't worry! You're covered up to \$50,000/year with a \$120 copay.

■ **Free gym membership**

You are eligible for the Silver&Fit® Fitness Program, which includes free membership at a participating fitness center. Visit [silverandfit.com](http://silverandfit.com) to find participating fitness facilities in your area.

■ **Post-hospital meal benefit**

Cigna-HealthSpring knows that cooking is likely one of the last things on your mind when you come home from the hospital. So you can get 14 nutritional meals delivered to your home after a hospital stay. Rules apply. Simply call the number on your ID card.

*See your Cigna-HealthSpring packet for more details on these extras.*

**Cigna Surround plan members** get this extra at no additional cost:

■ **Discounted fitness center membership**

You are eligible for Cigna's Active&Fit Direct™ program, which offers membership at 8,000+ fitness centers nationwide for \$25/month (plus a \$25 enrollment fee). To learn more, visit [ActiveandFitDirect.com/fitness/cigna](http://ActiveandFitDirect.com/fitness/cigna).

# FREE FLU SHOTS



Don't miss out!

The CDC\* expects this to be a very active flu season. If you missed our annual flu shot clinics, you can still get a free shot at any of the MNPS Health Care Centers. Call **615-259-8755** for an appointment, or stop by the Kroger Pharmacy in the Employee Wellness Center.

\* Centers for Disease Control and Prevention

## SHINGLES vaccine update

Area pharmacies are once again getting shipments of the Shingrix® shingles vaccine, including Kroger Pharmacy in the Employee Wellness Center. Call **615-600-3854** for an appointment for your free shingles shot.

**KROGER**  
*Health™*

## Convenient care across Davidson County

The Vanderbilt Health at MNPS Employee & Family Health Care Centers provide a wide range of primary and acute care services for you and your family members:

- Minor illnesses and injuries
- Lab tests and blood work
- Immunizations, including flu shots
- Annual and sports physicals
- Women's and men's health
- Child/adolescent health
- Health coaching
- Chronic condition management
- Behavioral health screenings

### 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 West Old Hickory  
Blvd., 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  
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



“There were no warning signs of a problem.”

— Julie Staehling  
Art teacher, Shayne  
Elementary School

Colon cancer is the second leading cause of cancer deaths in men and women over 50, but is among the most preventable and treatable if found early.

# “[The colonoscopy] probably saved his life.”

MNPS art teacher Julie Staehling knew the importance of preventive care and thought she and her husband, Art, were doing the right things. But when it came to colon cancer screening, life got in the way.

“I have a daughter with autism, and my husband has multiple sclerosis,” Julie says. “I work a lot and I don’t like to miss school. It should have been a priority and it wasn’t.”

Then she got a letter in the mail from the MNPS Health Care Centers saying she and Art were eligible for a free in-home colon cancer screening kit from Cologuard®. The letter prompted them to take action.

“It was way past time,” she admits.

Initially, they planned to opt for colonoscopies over the less-invasive Cologuard kit, which allows users to submit a stool sample taken in their own homes. But before they could set up their colonoscopy appointments,

they received an email saying Cologuard kits were on the way. So they waited for them to arrive, and then submitted their samples.

Julie’s results were normal. But Art’s indicated a problem among the 11 molecular markers the test checks for. Although he had a clean colonoscopy several years before, he followed up with another. Doctors found and removed a number of mushroom-shaped polyps, but one polyp was different and not easily removed during the colonoscopy. A biopsy showed it was benign, but his health care team was concerned the polyp was precancerous and recommended surgery to remove it and part of the colon around it.

The Staehlings believe the screenings saved Art’s life. Years before, he had survived prostate cancer, but that was detected because he hadn’t been feeling well.

“With this, it was different,” Julie says. “There were no warning signs of a problem.”

Art recovered from the surgery quickly and is doing well. He knows he will need more frequent screenings. Colon cancer is the second leading cause of cancer deaths in men and women over 50, but is among the most preventable and treatable if found early.

Although the Staehlings are grateful for the convenience of the Cologuard kits, they have a message about getting a colonoscopy:

“It’s not a big deal,” Art says. “Other than the fact you need a driver. It’s not hard like people say, which is partly why we put it off.”

Under the MNPS Certificated Retiree Health Plan, there is no cost for the Cologuard kit or a screening colonoscopy, if eligible.

“Why would you not do that?” says Julie. “I’m not sure my husband would have ever gotten a colonoscopy because he had so much already going on with his health. In the end, it probably saved his life.”

Dr. Martha Shepherd, MNPS Health Care Centers’ medical director, was not surprised by the Staehlings’ initial procrastination.

“People with other medical issues sometimes put that one on the back burner,” she says.

Although anyone over age 50 should be screened for colon cancer, the Cologuard kit is only for people who have no symptoms and no family history of colorectal cancer.

## Have you been screened?

It can be confusing to know which screenings you need and how often. The MNPS Health Care Centers can help! We provide well-care for women and men and referrals for age-appropriate screenings like mammograms and cervical, colorectal and other types of cancer screenings. Call us for an appointment at 615-259-8755.



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

# Have questions about your MNPS retiree benefits?

## ▶ Contact Employee Benefit Services

Phone: 615-259-8464 or 615-259-8648 | Email: [benefits@mnps.org](mailto:benefits@mnps.org) | Office hours: Monday-Friday, 8 a.m.-4:30 p.m.

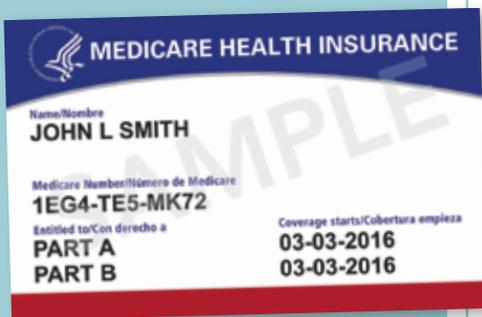
## Want to receive benefit alerts by email?



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.



## Do we have a copy of your Medicare card?

Once you're eligible for Medicare, you must (1) enroll for Medicare Parts A & B and (2) send a copy of your Medicare card to Employee Benefit Services.\* These two steps are required for you to stay covered by the MNPS retiree medical plan and your coverage premium to be reduced.

\* Provided you're not covered under any other active employee medical plan such as a spouse's employer plan

## Social Security Disability assistance

Do you have questions about a potential disability? Did you know you only have five years from retirement to apply for Social Security Disability Income (SSDI)? Most people become eligible for Medicare when they reach age 65, or earlier if you become disabled.

If you'd like to learn more about SSDI and/or Medicare enrollment, SSDC is a valuable resource that can help you and/or your spouse apply for SSDI and Medicare at no cost. Contact SSDC at **1-800-374-9950, ext. 222**, or [ssdcservices.com](http://ssdcservices.com).