

# For Your Benefit



CERTIFICATED EMPLOYEE BENEFITS • SUMMER 2023



## SUMMER HEALTH *checklist*

Summertime is here! With it comes time to relax, travel, read — all the things you need to do to recharge after a busy school year.

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.
- ✓ Schedule school or sports physicals.
- ✓ Get back-to-school vaccinations.
- ✓ Get help with family planning.
- ✓ Address a mental health concern.
- ✓ Catch up on needed preventive screenings.
- ✓ Talk to a health coach.
- ✓ Find relief from pain.
- ✓ Schedule a fitness consultation.

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

Turn to page 2 for details.

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

# SUMMER *to-do list*

*continued from page 1*

## ✓ 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.

## ✓ Get school/sports physicals and back-to-school vaccinations.

We can help make sure your kids are up to date on their check-ups and vaccinations before school starts. Adult vaccines are available, too.

## ✓ Get help with family planning.

Birth control, annual well-woman exams, pregnancy testing, screening for sexually transmitted infections and HPV vaccination are just a few of the needs we can address.

## ✓ 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 (learn about those services at [MNPSBenefits.org/mhrg](https://mnpsbenefits.org/mhrg))
- 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)

## ✓ 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).

## ✓ Find relief for pain.

Is pain interfering with the things you want to do? Let us help you find a solution. Start by seeing one of our NPs to assess your problem. If appropriate, you may be referred to one of our physical therapists, chiropractors or acupuncturists located in the Employee Wellness Center. In addition to these services, you have access to Fern Health's musculoskeletal pain program (see page 11).

## ✓ 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.

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**All the benefits/services  
described here are no cost to you.**

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## No-cost health care for the whole family

The Vanderbilt Health at MNPS Employee & Family Health Care Centers provide a wide range of services exclusively for you and your family. Because you're enrolled in the Certificated Employee Health Plan, you can use all our services at **no cost to you**. Learn more at [MNPSHealth.org](https://mnpshealth.org).

**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

# The gut-brain connection is real!

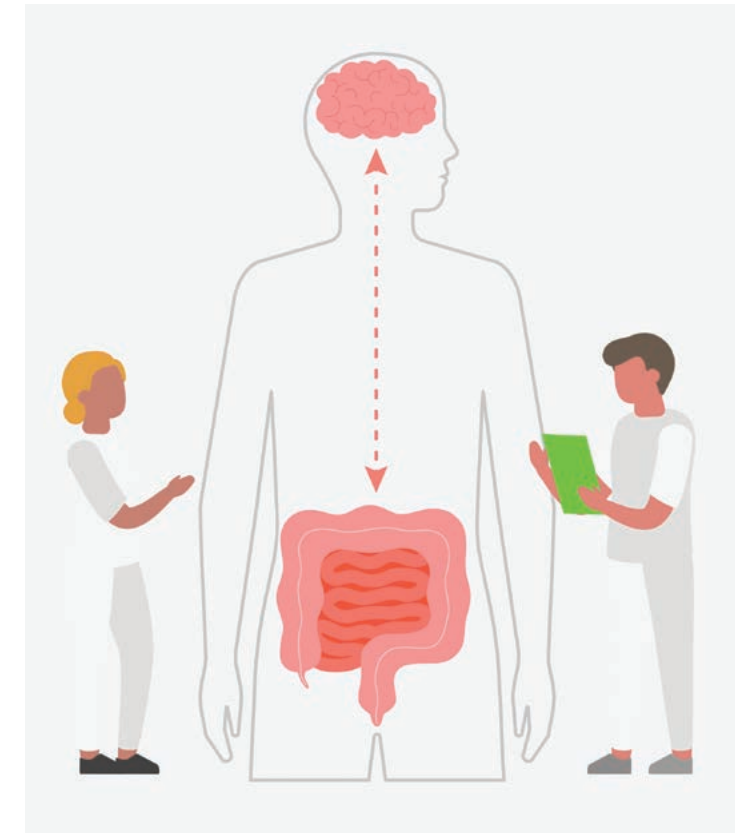
Did you know that your mental health directly impacts your digestive health, and vice versa?

Nerve pathways that connect the brain and the gut act like a superhighway, delivering communication in both directions. This is known as the gut-brain connection.

Check out your no-cost digestive health benefit, GIThrive, to learn more.

With GIThrive, you'll get tools to improve your gut-brain connection like:

- A dedicated health coach who will provide tips for managing your mental health
- Live relaxation sessions featuring guided meditation and breathing exercises
- A registered dietitian who will work with you to create personalized meal plans tailored to your needs



Register now to start your path to better digestive (and mental) health. Visit [GIThrive.com/mnps](https://GIThrive.com/mnps).

## 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.

### 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

## Online counseling + support between sessions

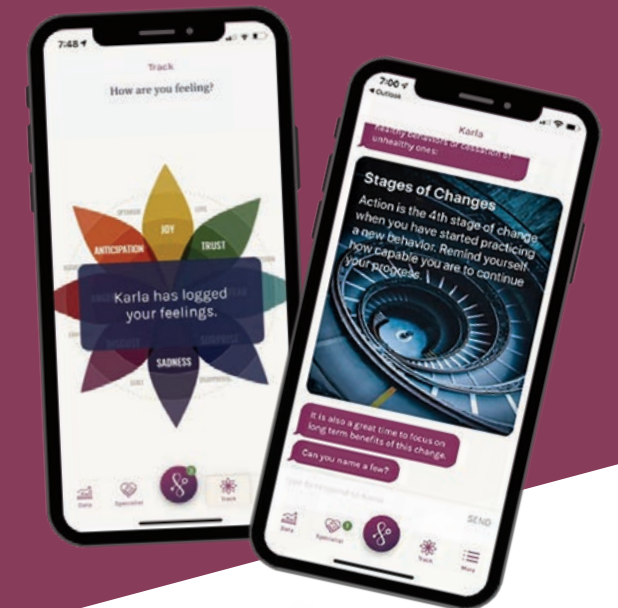
Feeling stressed or overwhelmed is shaping up to be the new normal. It doesn't have to be!

Get support for:

- Stress
- Anxiety
- Fatigue
- Depression
- Boundaries
- Relationships
- Transitions
- Time management
- Trauma
- Grief and loss
- And more

Licensed counselors meet with you:

- Virtually through your smartphone or device
- At times that work for you
- From the comfort of your home or location of choice
- At no cost to you



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



# 2023-2024 premiums

## for the Certificated Employee 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.

Effective July 1, 2023, your premiums will be as follows for the 2023-2024 school year. Reminder: MNPS pays 75% and you pay 25% of the total cost of coverage.

### 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	\$11,914.14	\$2,978.53	\$148.93	\$114.56	\$0.00	\$0.00
Employee + spouse	\$23,828.00	\$5,957.00	\$297.85	\$229.12	\$3.00	\$2.31
Employee + child(ren)	\$16,928.55	\$4,232.14	\$211.61	\$162.77	\$0.60	\$0.46
Family	\$28,676.11	\$7,169.03	\$358.45	\$275.73	\$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. For supplemental life and disability insurance costs, visit 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.

Have questions about your premiums?

Contact Employee Benefit Services at **615-259-8607**. As a reminder, when you enroll for bundled medical/dental/vision/hearing coverage, your share of the cost is paid through pre-tax payroll deduction. The biweekly amounts listed above are based on whether you work a 10-month (20 deductions) or 12-month (26 deductions) schedule. In other words, premiums are based on your work schedule, NOT how often you get a paycheck.

# Better health can taste great

## Don't settle for a life with diabetes

Virta Health is a virtual clinic that may help you lower your blood sugar, lose weight and rely less on pricey drugs. Members eat their way to better health thanks to a plan customized for you and support from medical providers, coaches and digital health tools.



MNPS fully covers the cost of Virta (valued at over \$3,000) for you and your eligible family members with type 2 diabetes, prediabetes and/or a BMI of 30 or greater. Learn more and see if you're eligible at [virtahealth.com/join/mnps](https://virtahealth.com/join/mnps).

“  
Since starting the program, my blood sugars dropped and I no longer have to take insulin. This has been incredible.

— MNPS member



### What's behind Virta's programs?

- Research-backed approach
- Tips to make meals more healthy
- Personalized provider care and coaching
- Daily support via mobile/desktop app

Sound pricey? It's provided at no cost to you.





## ADOLESCENT HEALTH FAIR

FOR MNPS EMPLOYEES & THEIR CHILDREN

*Adolescent years can be a rollercoaster for parents and their kids. Learn to navigate the inevitable ups and downs with greater ease.*

**Mark your calendars for the Adolescent Health Fair on Saturday, September 9, at the MNPS Employee Wellness Center at Berry Hill.**

Join us for:

- Panel discussion with experts on adolescent care topics
- Refreshments, activities, giveaways and raffle prizes
- Vendors and information on anxiety, stress management, social media use, nutrition, self-image and more!

This free event, presented by Vanderbilt Health and the MNPS Health Care Centers, is exclusively for MNPS employees and their children.



**SAVE THE DATE** | Watch your email for more details coming soon.



# 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](https://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.





## Looking for affordable fun in the sun?

Holiday World & Splashin' Safari's Fun Club is offering MNPS employees 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](http://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](http://www.holidayworld.com/groups).



Only a 2½-hour drive from Nashville

## Spouse becoming eligible for Medicare?

### Option to change plans and reduce your premium

If your spouse is covered under your MNPS insurance and he or she will turn 65 and become eligible for Medicare while you're still an active employee, they have a choice of insurance plans.

#### Once Medicare-eligible, your spouse can:

- Remain enrolled in the Cigna medical plan they're currently in with you, or
- Switch to the Cigna Medicare Advantage PPO (MA-PPO)

#### If your spouse wishes to switch to the MA-PPO:

- They must enroll in Medicare parts A and B and send a copy of their Medicare card to Employee Benefit Services.
- A benefits representative will guide them through the process of enrollment.

- Their coverage premium will be reduced to \$50/month.
- Their MNPS dental, vision and hearing coverage will continue unchanged.

To learn more about the MA-PPO, go to [MNPSBenefits.org/retiree-benefits-guide](http://MNPSBenefits.org/retiree-benefits-guide) and click on the image of the guide.



## Don't let pain interfere with your summer plans!

As a teacher, summer means more time to focus on the things most important to you. But if you're living with chronic musculoskeletal pain, your options may be limited.

Try Fern, a no-cost-to-you digital program that teaches you skills and strategies to better manage your pain so you can find the relief you deserve. With a personalized care plan and one-on-one support from a live health coach (not a bot), you can keep your summer plans on track.

**You deserve relief. Fern can help.** Learn more or join at [fernhealth.com/mnps](http://fernhealth.com/mnps).

Fern

Relief is within reach.







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

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MNPSBenefits.org | Email: [benefits@mnps.org](mailto:benefits@mnps.org) | 615-259-8607

## Welcome new MNPS teachers!

*For Your Benefit* is your three-times-a-year benefits newsletter. It's chock-full of great information. Even if your MNPS benefits are not effective until this fall, this summer issue is a great way to start learning about your benefits and insurance options, as well as many programs that will be available to you at no cost.


We also recommend you:

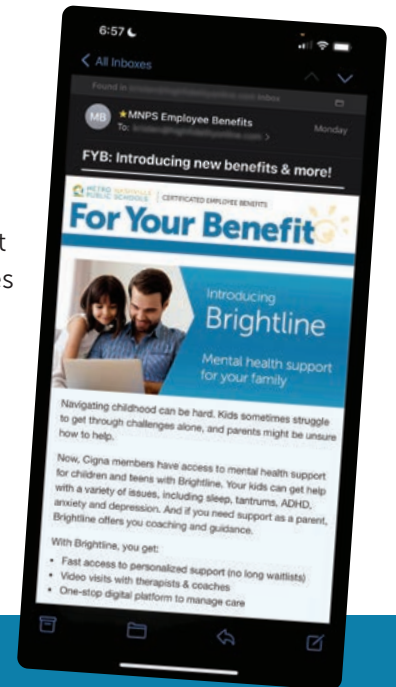
- Attend an Employee Orientation event and view Orientation Resources on [SharePoint](#) > MyMNPSHR > New Employees.
- Visit [MNPSBenefits.org](http://MNPSBenefits.org), your benefits website.



## Are you receiving emails from Employee Benefits?

If not, you may have opted out (or unsubscribed) — maybe even accidentally! That means you're not receiving important notices and updates about your MNPS benefits.

 **Some information is sent only via email.**



Resubscribe your MNPS email address:  
**[MNPSBenefits.org/newsletter](http://MNPSBenefits.org/newsletter)**