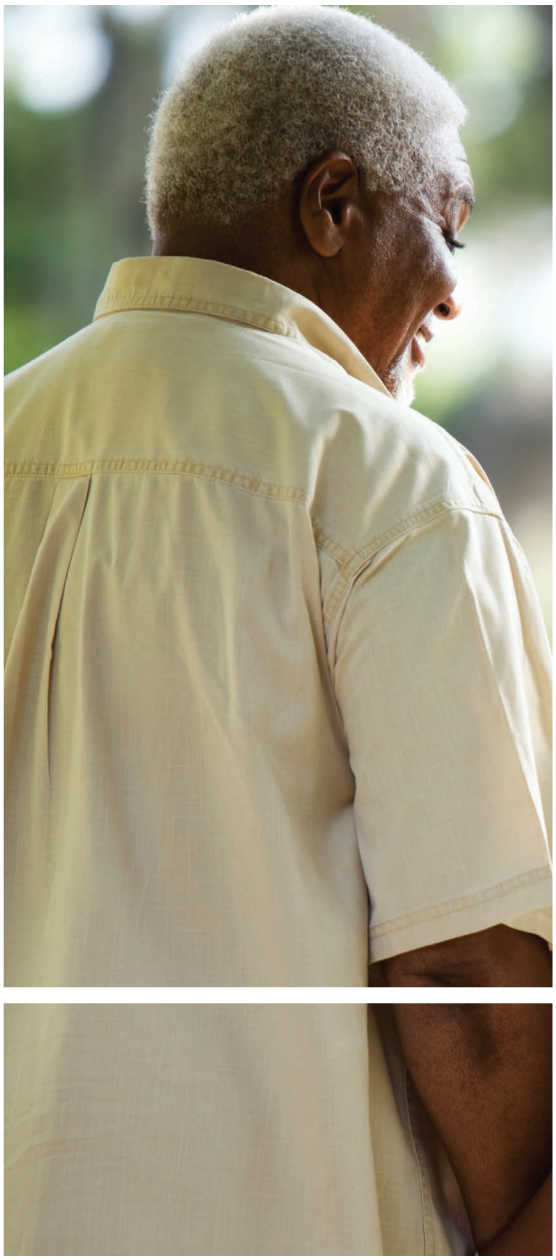
MNPS's

Cigna Medicare Surround Plan

with HealthSpring Rx (PDP)



This brochure contains highlights of the Cigna Medicare Surround Plan. It is a closed plan, which means if you're currently enrolled in it, you may remain enrolled in it as long as it's offered, but new enrollees are no longer being accepted (with limited exceptions).

METRO NASHVILLE PUBLIC SCHOOLS

Cigna Medicare Surround Plan

with HealthSpring Rx (PDP)

The Cigna Medicare Surround Plan, administered by Cigna, helps pay some of the health care costs that Medicare Part A or Part B does not cover.

How the plan works

The Medicare Surround plan pays half of what Medicare does not pay, and you pay the other half. For example, if Medicare pays 80% for a covered service, leaving 20%, you will pay 10% and the Surround plan will pay 10%. See the chart for details.

Choosing a provider

The Medicare Surround plan does not require you to use network providers. You can visit any health care provider who accepts Medicare. You don't need to select a primary care physician, and you don't need a referral to see a specialist. To find doctors who accept Medicare, visit **medicare.gov** or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY/TDD users call **1-877-486-2048**.

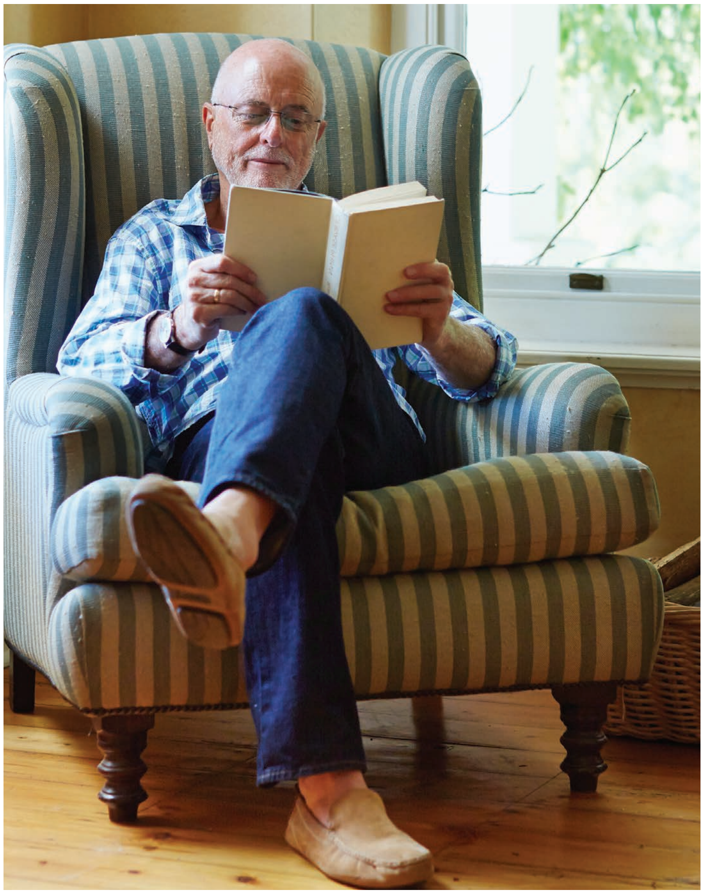
ID cards

There are two ID cards for the Medicare Surround plan:

» One is for medical/hospital expenses from Cigna with the word INDEMNITY printed on the front (you will use this card in tandem with your Medicare card because Medicare pays primary and Cigna pays secondary for hospital and medical visits).

» The other card for prescription expenses is from HealthSpring Rx (PDP).

Surround plan enrollees will continue to use their Cigna ID cards in 2026; no new cards will be mailed. However, you will receive a new prescription card in the mail from HealthSpring.



Prescription drugs

Coverage for prescription drugs is provided through the HealthSpring Rx (PDP). This plan is an approved Medicare Part D plan; it has been deemed creditable and is equal to or better than the Medicare Part D plan. Therefore, MNPS retirees in the Cigna Medicare Surround do not need to enroll in an independent Medicare Part D plan; doing so would result in the cancellation of your MNPS coverage.

The HealthSpring Rx (PDP) covers prescription drugs for a flat dollar amount called a copay after you meet an annual deductible of $200. The copay you pay depends on the drug's tier, as shown in the chart on page 5. Certain preventive drugs have a $0 copay.

Prescription drug copays do apply to your pharmacy out-of-pocket maximum, which is separate from the medical out-of-pocket maximum. Once you meet the annual prescription out-of-pocket maximum, the plan will pay 100% for covered prescription drugs for the remainder of the plan year.

Benefits for covered prescription drugs are based on a drug list, called a formulary. You can view the formulary and see how your current medications are classified by visiting **myHealthSpring.com**. If you use an out-of-network pharmacy, you will pay more out of pocket.

Finding network pharmacies

The pharmacy network for the Surround plan is the Medicare Performance Network. To locate network pharmacies, call **1-800-558-9562 (TTY 711)** or visit **HealthSpring.com/GroupPDP**.

Your cost

Your monthly premium for the Cigna Medicare Surround Plan with HealthSpring Rx (PDP) for the plan year July 1, 2025 - June 30, 2026, is $192.51/member. This premium also includes dental, vision and hearing coverage as described in the 2026 Retiree Benefits Guide.

Surround plan benefits ... at a glance

MEDICAL	Cigna Medicare Surround	
Lifetime maximum benefit	None	
Annual deductible (Part B services only)	Cigna pays 50% of your Part B deductible; you pay 50%	
Annual out-of-pocket maximum (Part B only)	$2,000	
	After Part B deductible, Medicare pays:[1]	**After Part B deductible:**
Wellness		
Preventive care/immunizations	100% (no deductible)	You pay $0
Office/routine care		
MNPS Employee & Family Health Care Center visits	N/A	You pay $0
Primary care visits	80%	Cigna pays 10%; you pay 10%
Specialist visits		
Urgent care		
Lab services (diagnostic)	100% (no deductible)	You pay $0
Lab/x-ray, dialysis, chemo, radiation therapy	80%	Lab/x-rays: You pay $0 All other: Cigna pays 10%; you pay 10%
Short-term rehabilitation visits		
Durable medical equipment		
Part B drugs[2]		
Hospital care		
Inpatient - facility services	Day 1-60: 100% after $1,676/deductible; (Day 61: see benefit summary)	Day 1-60: Cigna pays half of deductible; you pay other half (Day 61: see benefit summary)
Inpatient - professional services	80%	Cigna pays 10%; you pay 10%
Emergency (waived if admitted)		
Ambulance	Up to 80%	Cigna pays rest; you pay $0
Outpatient - facility services	80%	Cigna pays 10%; you pay 10%
Advanced imaging/radiation therapy		
Skilled nursing facility (see benefit summary for days 101+)	Day 1-20: 100%, Day 21-100: Cigna pays all but $209.50/day	Day 1-20: You pay $0 Day 21-100: Cigna pays half of day rate; you pay other half
Home health care	100% (no deductible)	You pay $0
Mental health and substance abuse		
Inpatient	$0	$0
Outpatient visits		

1 The amount Medicare pays for covered services is subject to change annually. Medicare payment amounts for 2026 had not been announced at the time this was printed. For the most current information, see **medicare.gov**.

2 Includes but is not limited to inhaled nebulizer medications, injectable drugs/IV drugs, antigens, osteoporosis drugs, erythropoiesis, blood clotting factors, immunosuppressive drugs, oral cancer drugs, oral anti-nausea drugs; follows Medicare standard guidelines

Prescription drug benefits ... at a glance

PRESCRIPTION DRUGS	HealthSpring Rx (PDP)	
You pay... (unless otherwise noted)	Kroger	Other pharmacies
Annual deductible	$200	
Annual prescription out-of-pocket maximum	$1,500	
Certain preventive drugs		
Generic and brand	$0	
Network retail (30-day supply)		
Tier 1: generic	$2	$5
Tier 2: preferred brand	$30	$35
Tier 3: non-preferred brand	$80	$85
Tier 4: high-cost specialty[1]	$80	$85
Out-of-network	N/A	See note below[2]
Network retail (60-day or 90-day supply)		
Tier 1: generic	$4	$10
Tier 2: preferred brand	$60	$70
Tier 3: non-preferred brand	$160	$170
Tier 4: high-cost specialty[1]	N/A	N/A
Out-of-network		
Mail order (30-day supply)		
Tier 1: generic	N/A	$5
Tier 2: preferred brand		$35
Tier 3: non-preferred brand		$85
Tier 4: high-cost specialty[1]		$85
Out-of-network		See note below[2]
Mail order (60-day or 90-day supply)		
Tier 1: generic	N/A	$10
Tier 2: preferred brand		$70
Tier 3: non-preferred brand		$170
Tier 4: high-cost specialty[1]		N/A
Out-of-network	Same as in-network for 30-day supply	

1 Specialty drugs are limited to a 30-day supply per fill.

2 Prescriptions purchased out-of-network are paid at the in-network level, but you're responsible for any difference between the out-of-network pharmacy billed charge and the actual in-network allowable amount. Limited to 30-day supply.

Extras that come with your medical coverage

Certificated retirees and dependents enrolled in the Cigna Medicare Surround Plan have access to these special programs and services at no additional cost.

Health coaching

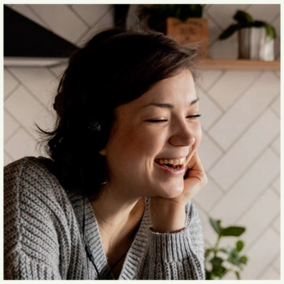
Onsite health coaches at the MNPS Health Care Centers offer confidential guidance when you want to lose weight, improve your diet, manage a chronic condition (like diabetes, heart disease, respiratory disease or obesity) and/or make overall health improvements. To make an appointment, call **615-259-8755**.

Active&Fit — low-cost gym memberships

Cigna's Active&Fit Direct™ program offers fitness center memberships at 8,000+ fitness centers nationwide for $25/month (plus a $25 enrollment fee). To get started, visit **activeandfitdirect.com**.

Foodsmart — personalized nutrition support

With Foodsmart™, you can meet one-on-one with a registered dietitian by video for a nutrition assessment, personalized eating plan and ongoing support. Between visits, Foodsmart's healthy eating tools help you stay on track. Schedule follow-ups anytime. Get started at **foodsmart.com/members/mnps**, call **1-888-837-5325** or email **telenutrition@foodsmart.com**.



Visana — virtual women's health clinic

Visana is a Cigna network provider and virtual clinic for women at every stage of life. From preventive screenings and fertility to painful periods, PCOS, thyroid issues or menopause, providers listen and treat the whole you. Most visits are online, with in-person referrals available if needed, and clinicians can provide medication. Schedule your first visit at **visanahealth.com/cigna** and pay your in-network office visit cost. In most cases, you can get an appointment in days.

Airrosti® — virtual physical therapy

Airrosti's virtual recovery clinic provides personalized treatment for knee, shoulder, foot/ankle, wrist, and other joint or muscle pain. You'll get a full orthopedic evaluation, diagnosis and custom recovery plan with app-based exercises and a recovery kit. Receive ongoing support for up to 12 months per injury, with unlimited virtual visits, messaging and app access. To get started, visit **airrosti.com/remoterecovery** or call **1-800-404-6050**.

Pathwell Bone & Joint Benefit®

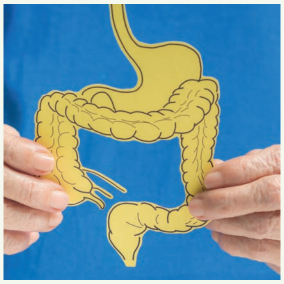
This program guides you to the best solution for your pain — from high quality care through a select network of providers to 100% coverage for surgery if required. The benefit covers treatments that include low back disk surgery, hip arthroplasty/replacement, knee replacement, laminectomy and more. To learn more, visit **CignaPathwellBoneandJoint.com** or call **1-877-505-5875**.

Heartbeat Health — at-home heart health care

Heartbeat Health® provides support to help manage and treat conditions like atrial fibrillation, heart failure, vascular disease and post-acute care needs right at home. A team of providers will coordinate tests, review results and manage your medications. Heartbeat Health serves as an extension of your care team to provide support between visits. To learn more, visit **https://landing.heartbeathealth.com/cigna**.

Leal Health — cancer clinical trial guidance

If you're diagnosed with cancer, Leal Health can match you with clinical trials across the country based on your specific condition. Their care team of doctors, nurses and social workers can help explain your choices and guide you through next steps. That makes it easier for everyone, including underrepresented groups, to access the right clinical trials. The service is free. To get started, visit **leal.health**.



Oshi Health — digestive health support

Answer a short online questionnaire or schedule a virtual visit, and Oshi Health will connect you with a team of GI experts. They'll work together to uncover the cause of your digestive symptoms and create a personalized care plan. Get help for abdominal pain, bloating, acid reflux, GERD, Crohn's disease, ulcerative colitis, IBS and many other GI issues. Learn more at **oshihealth.com/getstarted**.

Questions?

Medical benefits

Call Cigna Customer Service at **1-800-Cigna24 (1-800-244-6224)**, 24 hours a day, 7 days a week. You can also register for **myCigna.com**. Once you create a user ID and password, you can access a secure members-only website and view details about your plan, access extra benefits, find wellness discounts and more.

Prescription benefits

Call HealthSpring Customer Service at **1-800-558-9562 (TTY 711)**, visit **HealthSpring.com/GroupPDP**, or log onto **myHealthSpring.com**. Once you create a user ID and password, you can access a secure members-only website and view your drug list, find network pharmacies, manage your prescriptions and more.

This brochure provides highlights of Metro Nashville Public Schools' certificated retiree benefits program. It is not intended to include all benefit plan details. Complete details about how the plans work are included in the plan documents, which are available upon request. If there are any differences between the information in this brochure and the plan documents, the plan documents will govern the employee's or retiree's rights to benefits in all cases. This document does not constitute a contract or offer of employment. MNPS reserves the right to change or end any of the plans or programs described in this brochure at any time. If you have any questions about MNPS's benefits program, contact Employee Benefit Services.