

2023 Annual Enrollment

Quick start guide



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What's New for 2023?

For employees

The following changes are effective January 1, 2023:

Medical/wellness

» New bone and joint benefit

If you suffer from back, knee, hip or shoulder pain, Cigna's new Bone and Joint Health benefit can help you find relief. The program, offered through a collaboration with Ascension St. Thomas, gives you:

- » Personalized support to connect you with the best solution for your pain
- » 100% coverage for surgery, if required
- » High quality care through a select network of providers

The benefit covers low back disk surgery, hip arthroplasty, hip replacement, knee replacement, laminectomy, spinal fusion and shoulder replacement.

Learn more at MNPSBenefits.org/whatsnew23. Or call 1-855-678-0042.

This new benefit is similar to Vanderbilt's MyHealth Bundles, except 100% coverage is limited to admission, surgery and post-op care only.

» Two new MyHealth Bundles

Two new MyHealth Bundles will join the eight bundles we already offer in partnership with Vanderbilt Health:

- » Maternity (prenatal, delivery and postnatal care)
- » Total joint replacement of the hip and knee
- » Select spine surgeries
- » Surgical weight loss
- » Cochlear implant surgery
- » Shoulder pain/surgery
- » Osteoarthritis of hip and knee
- » Medical weight loss
- » Kidney stone treatment **NEW FOR 2023!**
- » Substance use disorder support **NEW FOR 2023!**

MyHealth Bundles feature:

- » Zero out-of-pocket costs
- » A dedicated patient navigator to guide you through the process
- » All services performed by Vanderbilt Health providers (including surgery and pre- and postoperative care)

Learn more: MNPS.MyVanderbiltHealthBenefits.com.

» \$0 cost for select specialty medications

If you take specialty medication, you may be able to lower your out-of-pocket cost to \$0 through a new program call SaveOnSP. Here's how it works:

When you fill an eligible specialty medication, a representative from SaveOnSP will contact you about enrolling in the program. If you choose to participate, you'll pay \$0 for your medication. If you choose not to participate, you'll pay a higher cost share when you fill your medication. Conditions supported by the program include (but are not limited to) hepatitis C, multiple sclerosis, psoriasis, inflammatory bowel disease, rheumatoid arthritis and oncology.

Visit MNPSBenefits.org/whatsnew23 to learn more and see a list of eligible specialty medications.

MNPS Health Care Centers seeking members for a new Patient Advisory Group



The MNPS Health Care Centers are forming a Patient Advisory Group, and we're looking for members to serve a one-year term.

The group will be composed of 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. Turn to page 12 to learn more or volunteer.

Annual Enrollment is November

es and dependents enrolled in the MNPS Certificated Employee Health Plan

► Free behavioral health apps

Cigna has added a popular app — Talkspace — to its menu of behavioral health apps:

Talkspace connects you with a therapist via text, voice or video. Once registered, you'll be matched with a therapist. You'll have unlimited messaging and up to three sessions with your therapist at no cost to you. After that, a copay may apply.

Happify is a tool that teaches you how to resist negative thoughts, cope with stress, overcome insecurities and gain self-confidence. You'll find science-based activities, games and meditations designed to improve mindfulness.

iPrevail helps you overcome anxiety, depression, eating disorders, grief, panic and more with on-demand coaching. You can engage with peer coaches — trained specialists who have faced their own behavioral health challenges — or work through lessons on your own.

Visit MNPSBenefits.org/whatsnew23 for more detail on each app.

Dental

► New incentive

There are no changes to the dental plan for 2023, but starting January 1, 2023, getting a preventive dental exam will earn you a MotivateMe \$50 gift card. Visit MNPSBenefits.org/incentives for details.



Checklist

2023 Annual Enrollment

- ✓ **Learn what's new!** Benefit enhancements and new programs are coming January 1.
- ✓ **Log on to Benefit Express** (MNPSBenefits.org > Benefit Express enrollment login) by November 30 to:
 - » Review or change your benefit elections for 2023 (including who you cover)
 - » Add coverage you previously declined, such as life and/or disability insurance (you may be required to answer medical questions)
 - » Participate in the flexible spending accounts (FSAs) and pay for health care and childcare tax-free (you must re-enroll each year to keep participating)
 - » Update your personal or dependent information
 - » Review or update your beneficiary(ies)
- ✓ **Take the Cigna health assessment by November 30** to pay the lowest premiums in 2023.
 - » Visit **myCigna.com** > select My Health Assessment under the Wellness tab.
 - » You'll pay an \$800/year premium surcharge if you don't take it by November 30.
- ✓ **Earn \$100** (every year!) by participating in MotivateMe.
- ✓ **Get a flu shot** (and other vaccinations) if you haven't already.
 - » They're free and available at all MNPS Health Care Centers.
- ✓ **Visit retirereadytn.org** if you want to:
 - » Increase your 401(k) contributions
 - » Participate in the 457 plan (you can join both the 401(k) and 457 to maximize your savings)



Learn more in the fall issue of *FYB*, or at MNPSBenefits.org.

The information in this newsletter provides highlights of MNPS's certificated benefits program. It's 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 material 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.

