

For Your Benefit

CERTIFICATED RETIREE BENEFITS

SUMMER 2026

Because Real Life Comes With Cake

MNPS retiree learns healthy eating doesn't require perfection

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Because Real Life *comes with cake*

When routines change, good intentions can quickly unravel.

Melissa Meadows' resolve to eat healthier was disrupted last summer when her son had a destination wedding, followed by a family Disney holiday. Naturally, the mother of the groom enjoyed the wedding cake and indulged a bit during her well-earned vacation.

Did the recent MNPS retiree slip into a guilt-fueled spiral over the rich foods?

She did not. Thanks to the Full Plate Living program, Melissa learned that healthy eating can be flexible.

Full Plate Living is a four-week in-person Group Medical Visit offered at no cost through MNPS's certificated benefits program. It focuses on incorporating more fiber into meals. It isn't a calorie-counting exercise in frustration; instead, it builds on foods participants already enjoy.

"I would definitely recommend it," says Melissa. "You can tailor it to who you are."

"You can tailor it to who you are."

Fiber-rich foods, such as fruits, nuts, grains, legumes and vegetables, provide more satisfying meals with fewer calories. But they also offer a surprising array of other health benefits — controlling blood sugar with less fuss, reducing risk of heart attack, adding energy and stamina, and promoting better sleep.

Melissa, who now works part-time for MNPS, was intrigued when she learned about the program from her primary care provider, Morgan Stine. Morgan is a Full Plate Living facilitator.

"I went into it with an open mind," says Melissa. "I wanted to see if this will work for me."

And it did.

"I have changed my eating habits," she says.

During the sessions, wellness coach B.J. Reeves shared fiber-rich dishes that let participants taste foods they might not try on their own. She also taught them to read food labels more expertly.

"You can learn from other people."

The group setting had surprising benefits, Melissa says, noting, "It was different. I found that you can learn from other people."

These days, Melissa boosts her already healthy oatmeal with diced apple and chia. She looks for whole-grain pasta. She's also mastered meal prep techniques that don't leave her reaching for unhealthy options.

That involves consistency and "...making sure my kitchen is stocked," Melissa says.

Her better choices are resulting in healthier meals for her husband and visiting family members, too.

"I look back at my family history and I'm in much better shape than my parents were at my age," Melissa says.

Full Plate Living is "not changing your whole life," she adds. "It's about small changes that make big impacts."

"Full Plate Living is not changing your whole life. It's about small changes that make big impacts."



Fuel up the Full Plate Living way

Full Plate Living is one of the ways the MNPS Health Care Centers' Lifestyle Medicine Clinic supports whole-person health.

The program helps participants build habits that make a real difference over time. It starts with one powerful shift: Fill your plate with fiber-rich foods like vegetables, fruits, whole grains and beans. When you do, you'll stay full longer, have steadier energy and naturally crowd out less nutritious choices.

The simple, no-cook Cowboy Caviar recipe on page 12 brings that idea to life. Enjoy it as a side dish, a salsa or a light meal that keeps you going.

Join a Full Plate Living group

Would you like a simple, supportive way to build healthier eating habits alongside others? The MNPS Health Care Centers host the four-week Full Plate Living program at the Employee Wellness Center several times a year.



Scan the QR code or visit health.mnps.org/services/lifestyle-medicine/group-medical-visits/full-plate-living for details and to get notified about upcoming program dates.

Melissa Meadows
MNPS retiree

Your Summertime Health Checklist

Cooler weather and flu season can sneak up fast. Scheduling a few simple preventive care appointments now can save you time later and help your whole family stay healthy. The MNPS Employee & Family Health Care Centers make it easy with no-cost care, convenient scheduling and services for every age.

Use these quick checklists to get started.

Kids and teens

- ✓ Annual well-child exam (ages 4+)
- ✓ Sports physical for fall athletics
- ✓ School-required immunizations
- ✓ HPV vaccine (cancer prevention)
- ✓ Meningitis and Tdap boosters
- ✓ Flu vaccine
- ✓ Mental health check-in (anxiety, ADHD, sleep and more)
- ✓ Vision and growth screenings
- ✓ Guidance on skin, nutrition and puberty



Adults

- ✓ Annual wellness exam
- ✓ Blood pressure, cholesterol and blood sugar checks
- ✓ Flu vaccine
- ✓ COVID-19 vaccine
- ✓ Pneumonia vaccine (age 50+)
- ✓ Shingles vaccine (age 50+)
- ✓ Tdap booster (every 10 years)
- ✓ Hepatitis A and B vaccines
- ✓ Cancer screenings
- ✓ Mental health support (anxiety, depression and more)
- ✓ Health coaching and lifestyle medicine
- ✓ Care navigation for chronic conditions



Need after-hours care? Can't make it to a clinic?

See a provider from home. Telehealth visits are available for many acute and follow-up needs. Get details at health.mnps.org/services/telehealth.

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EXCLUSIVE HEALTH CLINICS IN DAVIDSON COUNTY

BERRY HILL

Employee Wellness Center
2694 Fessey Court
M-F 7 a.m.-7 p.m.

MADISON

Taylor Stratton Elementary
306 West Old Hickory Blvd.
M-F 7 a.m.-6 p.m.

NORTHEAST NASHVILLE

Two Rivers Middle
2995 McGavock Pike
M-F 8 a.m.-6 p.m.

ANTIOCH

Mt. View Elementary
3812 Murfreesboro Road
M-F 7 a.m.-5 p.m.

WEST NASHVILLE

Bellevue Middle
651 Colice Jeanne Road
M-F 8 a.m.-6 p.m.

SCHEDULE

APPOINTMENTS ONLINE

Scan this code or visit
[MNPSHealth.org/schedule](https://mnpshealth.org/schedule).
Or call 615-259-8755.



Adults age 65+

- ✓ Annual wellness visit
- ✓ Blood pressure, cholesterol and blood sugar checks
- ✓ RSV vaccine (age 75+ or 60-74 if at increased risk)
- ✓ Bone density screening and fall risk reviews
- ✓ Health coaching and lifestyle medicine
- ✓ Care navigation for chronic conditions
- ✓ Cancer screenings
- ✓ Flu vaccine
- ✓ COVID-19 vaccine
- ✓ Pneumonia vaccine
- ✓ Shingles vaccine



Vanderbilt Health

at Metro Nashville Public Schools
Employee & Family Health Care Centers

Your Dental and Vision Coverage is Separate from Your Medical Plan

When you retired and became eligible for Medicare, your medical coverage moved to the HealthSpring Medicare Advantage PPO. But your dental and vision coverage did not change — you still have the same Cigna dental and EyeMed vision plans you had as an active employee.

When you need dental or vision care

Simply tell your provider that you have Cigna dental or EyeMed vision, and they can look up your coverage details. Do not show a dental or vision provider your HealthSpring ID card. If a provider says they don't take HealthSpring or that your plan doesn't cover the service, it's likely because they're looking at the wrong plan.



Cigna dental plan | Coverage highlights when you use a Cigna network dentist

Service type	Examples	How much you pay
Preventive and diagnostic services	Exams, cleanings, X-rays (twice a year)	\$0
Basic restorative services	Fillings, extractions, root canals, oral surgery	\$50 deductible + 20% of cost
Major restorative services	Crowns, dentures, bridges, inlays/onlays, implants	\$50 deductible + 50% of cost
Orthodontia	For adults and children	50% of cost; lifetime maximum benefit: \$1,000/person

Benefits for restorative services are limited to \$1,000 per person per year.

EyeMed vision plan | Coverage highlights when you use an EyeMed vision provider

Service type	How much you pay
Eye exam	\$10
Lenses – single, bifocal, trifocal	\$10
Lenses – progressive	\$65
Frames	\$0 up to \$120 retail, then 20% off
Contacts – medically necessary	\$0
Contacts – conventional	\$0 up to \$120 retail, then 15% off
Contacts – disposable	\$0 up to \$120 retail

Eye exams are covered every 12 months. Lenses, frames and contacts are covered every 24 months.

For more plan details, visit MNPSBenefits.org/retiree-benefits-guide.

One Legal Document You Need



... but probably don't have

If an accident or severe illness left you unable to speak or communicate, would your family know what to do? An advance directive can give them exactly the instructions they need.

An advance directive is a simple legal document that spells out your wishes and names someone to make health care decisions for you if you can't speak for yourself.

Every adult should have an advance directive, regardless of age or health status. Medical emergencies can happen to anyone, and having this important legal document in place can guide both your family and your health care providers during stressful situations.

An advance directive generally has two parts (or could be two separate documents):

- ✓ **Medical power of attorney.** You choose someone you trust to make health care decisions for you if you can't make them yourself. This person — sometimes called a health care agent or proxy — should understand your values and be willing to speak on your behalf.
- ✓ **Living will.** This outlines the types of medical care you would or wouldn't want in certain serious situations, such as if you were permanently unconscious or nearing the end of life. It can address treatments like life support, feeding tubes and other medical interventions.



Ask for an advance directive form next time you visit the MNPS Employee & Family Health Care Centers. Or scan the QR code (scroll down to Advance Directive Forms).

Medicare Expanding GLP-1 Coverage

GLP-1 medications like Wegovy® and Zepbound® have helped millions of people lose weight. Now, Medicare is making them more affordable.

Medicare's Bridge program starts July 1

Previously, Medicare covered certain GLP-1 medications only when they were prescribed to treat conditions like type 2 diabetes or heart disease. Starting July 1, Medicare's GLP-1 Bridge program gives some members access to certain GLP-1 medications

— specifically for weight loss — for just \$50 a month.

The program runs through the end of 2027 and is available in all 50 states. To qualify, you generally need a BMI of 35 or higher, or a BMI of 30 or higher if you also have heart disease. Your provider will need to send in a prescription and a prior approval request.

Ask your doctor if a GLP-1 medication is right for you and whether you might qualify for the \$50 program.

Review, report, relax: Handling EOB Errors

What to know and what to do

Some MNPS retirees have received Explanation of Benefits statements from HealthSpring that list services or medical supplies they didn't receive.

First, an important clarification: These EOBs are coming from HealthSpring — they're not fake mailings. However, the charges listed appear to be tied to fraudulent billing from outside providers. This has been an ongoing issue across Medicare and other insurance plans, and MNPS Benefits is actively working with HealthSpring to address it.



See fraudulent charges on your EOB? Report it to HealthSpring's special investigations team at 1-800-543-0867. You won't owe any money, and your ID card is still safe to use.

What's going on

Health care fraud — especially involving medical equipment — isn't new, but it is getting harder to catch. As a result, federal agencies have taken steps to slow it down; for example, they recently put a six-month freeze on letting new medical supply companies join Medicare.

The reason? Too many of these companies were committing fraud. They were billing Medicare for equipment and supplies that patients never actually received — things like wheelchairs, braces or breathing equipment.

What to look for

An EOB is your best tool for spotting potential fraud. Review them carefully and watch for:

- Services, tests or equipment you didn't receive
- Charges you don't recognize (often for medical equipment or genetic testing)
- Services listed on dates you didn't see a provider
- Providers or facilities you don't recognize
- High-dollar charges that seem unusual

You may be used to matching your EOBs to medical bills. In fraud cases, you probably won't receive a bill. These types of claims are often flagged or denied before payment is made. If you do receive a bill for a service you didn't receive, don't pay it. Report it right away.

What to do (even if it's frustrating)

The most effective step is still the simplest: Report it — every time. Even if you've reported a similar issue before,

each claim may involve different details. It helps HealthSpring flag patterns and investigate providers.

You can report issues anonymously and directly to HealthSpring's special investigations team:

- Call: **1-800-543-0867**
- Online: secure.ethicspoint.com/domain/media/en/gui/83587/index.html
- Mail: HealthSpring Special Investigations Department
300 E. Randolph St., 35th Floor, Chicago, IL 60601

If you call, be sure to use the fraud reporting phone number above instead of HealthSpring's general Customer Service phone number. Have this information ready:

- The date of service
- The provider or supplier listed
- What looks incorrect

In some cases, retirees have received medical equipment that was not prescribed by their provider. It's important to report this, too. The special investigations team can advise you on what to do with the equipment. You don't owe any money.

Our commitment to you

MNPS Benefits knows this situation has been frustrating. We're working with HealthSpring to improve how these claims are identified. And we'll continue to evaluate our insurance partners to ensure the best experience for retirees. We'll keep you informed as we learn more.

Cost-of-living increase for 2027

If you've been retired for at least 12 months, you will receive a 2.7% cost-of-living adjustment (COLA) in your retirement pension payments. This increase will be reflected starting with your last pension check in July.

Meet Your Care

Hundreds of MNPS employees, retirees and dependents have turned to Vanderbilt Health's Whole Person Care Navigation team to get help with their benefits and health care this year.

While many people already know and love this team, not everyone is familiar just yet. So, we sat down with nurse navigator **Yolonda Powell** and licensed mental health professional **Tyler Banks**, who are dedicated solely to the MNPS population, to get answers to some frequently asked questions.



Yolonda Powell

What is Whole Person Care Navigation?

This is a dedicated team from Vanderbilt Health designed specifically for MNPS employees, retirees and their dependents. Their free service can help you make the most of your health benefits and serve as your guide for all the physical, mental and emotional care available to you.



Tyler Banks

Why would I need this service?

Teachers face unique challenges. When caregiving is your profession, it puts a lot of pressure on you. You're managing the health, well-being and safety of other people's children all day, then heading home to take care of your family's needs. When it comes to your own care, you don't have any time or energy to waste. Having someone you trust, who can guide you and get you where you need to go quickly, is valuable.

Navigation Team

making health care make sense

How is this different from my other MNPS benefits?

With the many benefits MNPS offers, it can be challenging to know which one is right for your need. Our team is a front door to your benefits, a starting point and a personalized guide for your health journey. We make it easier to find the right support, and we remove much of the guesswork and uncertainty.

It's also common to have more than one health concern at a time. Our team is here to help ease that burden. You tell us what's going on, and we can help you decide where to start, get a plan and then find the care you need.

When should I reach out to this team?

If you need help understanding your benefit options, finding a primary care doctor or specialist, setting health priorities, looking for mental health or emotional support, or finding a health coach to motivate you and hold you accountable, you should reach out. If you aren't sure what you need or just feel lost, reach out. If you ask a question we can't answer, we'll find someone who can.

Are there examples of how the team helps?

There are endless examples. Here are a few: You need a therapist who is in-network, close to home and available around your schedule. We can help you find one. If an exact match isn't available, we'll pivot and help you find the care you need, such as exploring virtual options.

Or maybe you need to consult with a specialist and want support throughout the process. We can work with your doctor to make sure the referral is completed, help you prepare for the visit, equip you with the right questions to ask and explain what to expect. After the visit, we're here to follow up and make sure you understand what was shared and feel ready to tackle your care plan.

The Care Navigation team is a free service designed to connect you with the right care — and the right MNPS benefits — to address your specific concern.

How do you work with my doctor?

We don't replace your primary care provider or care team. Instead, we support those relationships and make them stronger. We can help you better understand a diagnosis and follow through on your doctor's recommendations, especially lifestyle changes like diet and exercise. Your doctor can refer you to us to support your goals, and we can keep your doctor in the loop as we make progress together.

What else should I know about this team?

Your Care Navigation team is part of the MNPS community. We look for ways to support you beyond one-on-one care. For example, we recently launched the MNPS Heart & Sole Walk Club, which helps people increase physical activity, enjoy the health benefits of nature and connect with their peers.

We try our best to go above and beyond for every person. At the end of the day, this is *your* care journey. We're a guide, an assistant throughout the process and an accountability partner. But your health is still in your hands. We help you take the next step with confidence — but it's up to you to take the step.

How do I get started?

Visit select.vanderbilthealth.com/wholepersoncare for more information.



Scan the QR code or call **615-421-1711** to schedule a consultation with Yolonda Powell.

The information in this newsletter provides highlights of the benefits, programs and extras included in MNPS's certified 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 at benefits@mnps.org.



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

EMPLOYEE BENEFIT SERVICES

NONPROFIT ORG
US POSTAGE
PAID
NASHVILLE TN
PERMIT 1

INSIDE:

What to do if an EOB
doesn't look right
page 8



EMPLOYEE BENEFIT SERVICES

MNPSBenefits.org | Email: **benefits@mnps.org** | **615-259-8464** or **615-259-8648**

Office hours: Monday-Friday, 8 a.m.-4:30 p.m.

Cowboy Caviar

What does eating the Full Plate Living way look like? Read Melissa Meadows' story on page 2, then try it for yourself with this easy recipe. It brings the program's fiber-first approach to life with simple ingredients that help you feel satisfied and energized.

Ingredients

- 1 can low sodium kidney beans (15 oz., drained)
- 1 can low sodium black beans (15 oz., drained)
- 1 can low sodium corn (15 oz., drained)
- 1 can tomatoes (15 oz., diced)
- 1 can green chiles (4 oz., chopped)
- 1 tablespoon olive oil
- 3 medium limes
- Salt and black pepper, to taste (optional)
- Hot sauce, to taste

Directions

Mix beans, corn, tomatoes and green chiles in a large bowl. Add lime juice and olive oil, then toss gently to combine. Taste and adjust seasoning if needed. Serve on its own, with raw vegetables or with corn chips.

Source: USDA MyPlate

