



Employee Benefit Services
2601 Bransford Avenue
Nashville, TN 37204
615-259-8607

October 6, 2022

Dear Surround enrollee:

In July, the MNPS Insurance Trust voted to move all Cigna Medicare Surround Plan enrollees to the **Cigna True Choice Medicare Advantage PPO** (with limited exceptions noted on the enclosed Exceptions Form), effective January 1, 2023.

This change will reduce costs for both retirees and MNPS, while preserving — and in many cases, enhancing — the rich benefits MNPS already offers its retirees and their families.

What this means for you: On January 1, 2023, you will automatically be switched from the Cigna Medicare Surround Plan to the Cigna True Choice Medicare Advantage PPO (MAPD-PPO).

This means:

Your 2023 premiums will be \$50/month (\$101.04/month less than you're paying now). That's because MNPS receives federal subsidies and, in turn, passes those savings on to you in the form of a much lower monthly premium.

You can see any provider as long as they accept Medicare and agree to bill Cigna.

You will pay the same cost whether your provider is in-network or out-of-network.

You will enjoy the same or better benefits than the Surround Plan. For example, you will no longer have to pay 50% of your Part B deductible. In fact, you won't have a deductible at all! For most services, you'll pay \$0 or a \$20 copay, no more coinsurance.

The MAPD-PPO's generous benefits include:

- \$0 copay for primary care office visits, diagnostic tests and x-rays
- \$20 copay for specialist visits
- No annual deductible
- No referral required to see a specialist
- 100% coverage for hospital care
- 100% coverage for most preventive care
- Lower annual out-of-pocket maximum (\$1,500/year)
- More extras, including \$0 fitness center membership, wellness incentives, meal delivery after a hospital stay, free transportation to doctor visits, a caregiver benefit, and more!

Turn over

Nearly 800 of your fellow MNPS retirees are already enrolled in a Cigna Medicare Advantage plan and enjoying many of these enhanced benefits.

We know you may have questions.

MNPS will offer several ways to ensure you get answers to your questions:

Frequently Asked Questions — See the flier enclosed.

Plan comparison — The enclosed flier shows how MAPD-PPO benefits compare with your current Surround plan coverage. This is only an overview; more detailed information about the plan will be coming to your mailbox in the next few weeks.

Attend a meeting this fall — Cigna will hold several meetings both virtually and in-person in the Nashville area. This will give you an opportunity to speak with a representative and get your questions answered. We'll let you know the dates, times and locations of these meetings, as well as other details, by mail.

Sincerely,

MNPS Employee Benefit Services



METRO
NASHVILLE
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Cigna True Choice Medicare Advantage PPO FREQUENTLY ASKED QUESTIONS

Can I stay in the Surround plan if I wish?

The MAPD-PPO has been custom designed to provide the same or better benefits than the Surround plan. However, we recognize there may be situations in which changing plans could cause a hardship. So, if you meet one of the following criteria, we invite you to complete and submit the enclosed exceptions form:

- You live outside the Cigna MAPD-PPO service area.
- Your PCP or specialist is not in the MAPD-PPO network and will not agree to bill Cigna.
- You are in the middle of a treatment plan that would be disrupted with a plan change; see the form for examples of this situation.

Employee Benefits will review your request and let you know if you qualify to stay in the Surround plan.

Do I have to do anything during Annual Transfer November 1-30?

If you don't do anything during Annual Transfer, you will be moved to the MAPD-PPO effective January 1, 2023.

If you wish to request to stay in the Surround plan for one of the exceptions listed in the previous Q&A, you must submit that request before Annual Transfer closes on November 30. Otherwise, you will be moved to the MAPD-PPO effective January 1, 2023.

How do I find out if my providers are in the MAPD-PPO network?

You have two options:

- Visit [CignaMedicare.com/group/MAresources](https://www.cignamedicare.com/group/MAresources).
- If you would like Cigna to do the legwork for you, simply complete and return the enclosed Provider Outreach Form. A Cigna representative will let you know if your providers are in-network. If they are not, the representative will reach out to your providers to explain how the plan works and answer questions they may have.

Turn over

What if one or more of my providers are NOT in the MAPD-PPO network?

With the MAPD-PPO, you can see any provider as long as they accept Medicare and are willing to bill Cigna — even if they are not contracted with Cigna as a network provider. (You pay the same cost share whether you see a network or out-of-network provider.)

If your provider is not in the MAPD-PPO network and will not agree to bill Cigna directly, you have three options. You can:

- See that provider and file a claim with Cigna yourself. You will be reimbursed at the in-network benefit level.
- Complete and return the enclosed Provider Outreach Form. A Cigna representative will reach out to your provider on your behalf.
- Request to stay in the Surround plan by completing the enclosed exceptions form.

How are my medications/prescriptions affected?

Since the MAPD-PPO plan covers the same drugs covered under your Surround plan, your prescriptions should not be affected.

Is the MAPD-PPO the same as other “off the street” plans?

No. The MAPD-PPO is a plan customized for MNPS retirees and their covered dependents with Medicare. It's unlike any other Medicare Advantage or Cigna plan you might see advertised on TV or in packets you receive in the mail. Therefore, a comparison of the MAPD-PPO plan cannot be made against a friend's or family member's plan, even if their plan is with Cigna.

I considered the MA-PPO last year when it was first offered. I didn't switch because I didn't feel the coverage was comparable to the Surround plan.

We are making enhancements to the MA-PPO, which will be effective January 1, 2023, to ensure the MA-PPO provides the same or better benefits than the Surround plan. See the plan comparison on [MNPSBenefits.org/retiree](https://mnpsbenefits.org/retiree).

I have Medicare, but my spouse does not. What will happen to our coverage in 2023?

You will be covered by the MAPD-PPO, and your spouse will continue to be covered by the Cigna medical plan for those under age 65 without Medicare. Once your spouse becomes eligible for Medicare, he or she will be offered coverage under the MAPD-PPO. Regardless of which plan your spouse is in, your MNPS insurance premiums will continue to be deducted from your TCRS pension.

2023 plan comparison

MEDICAL	Cigna True Choice Medicare Advantage PPO	Cigna Medicare Surround	
Annual deductible (Part B services only)	\$0	Cigna pays 50% of your Part B deductible; you pay 50%	
Annual out-of-pocket max (Part B only)	\$1,500	\$2,000	
	You pay:	After Part B deductible, Medicare pays¹	After Part B deductible
Wellness			
Preventive care/immunizations	\$0	100% (no deductible)	You pay \$0
Office/routine care			
MNPS Employee & Family Health Care Center visits	Primary: \$0 Specialist: \$20	N/A	You pay \$0
Primary care visits	\$0	80%	Cigna pays 10%; you pay 10%
Specialist visits	\$20	80%	
Urgent care	\$20	80%	
Lab services (diagnostic)	\$0	100% (no deductible)	You pay \$0
Lab/x-ray, dialysis, chemo, radiation therapy	Lab/x-ray: \$0 All other: \$20	80%	Lab/x-ray: \$0 All Other: Cigna pays 10%; you pay 10%
Short-term rehabilitation visits	\$0	80%	
Durable medical equipment	\$20	80%	
Part B drugs ²	\$20	80%	
Hospital care			
Inpatient - facility services	\$0	Day 1-60: 100% after \$1,556 deductible	Day 1-60: You and Cigna each pay half of deductible
Inpatient - professional services	\$0	80%	Cigna pays 10%; you pay 10%
Emergency (waived if admitted)	\$120	80%	
Outpatient - facility services	\$100	80%	
Advanced imaging/radiation therapy	\$20	80%	
Ambulance	\$0	Up to 80%	You pay \$0
Skilled nursing facility (see benefit summary for days 101+)	Day 1-20: \$0 Day 21-100: \$92/day	Day 1-20: 100%, Day 21-100: Cigna pays all but \$185.50/day	Day 1-20: You pay \$0 Day 21-100: You and Cigna each pay half of day rate
Home health care	\$0	100% (no deductible)	You pay \$0
Mental health and substance abuse			
Inpatient	\$0	\$0	\$0
Outpatient visits	\$0	\$0	\$0

¹ The amount Medicare pays for covered services is subject to change annually.

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

2023 plan comparison

PRESCRIPTION DRUGS	Cigna True Choice Medicare Advantage PPO with Part D Drug Coverage		Cigna Medicare Surround with Cigna Rx Medicare (PDP)	
	During Initial Coverage and Coverage Gap ¹ (until you have spent \$4,660-\$7,400 in true out-of-pocket Rx costs)			
Annual prescription out-of-pocket maximum	\$1,500		\$1,500	
You pay... (unless otherwise noted)	Kroger	Other pharmacies	Kroger	Other pharmacies
Certain preventive drugs				
Generic and brand	\$0		\$0	
Network retail (30-day supply)				
Tier 1: generic	\$2	\$5	\$2	\$5
Tier 2: preferred brand	\$20	\$25	\$20	\$25
Tier 3: non-preferred brand	\$75	\$80	\$75	\$80
Tier 4: high-cost specialty ²	\$75	\$80	\$75	\$80
Out-of-network	N/A	See note below ³	N/A	See note below ³
Mail order (90-day supply)				
Tier 1: generic	N/A	\$10	N/A	\$10
Tier 2: preferred brand	N/A	\$50	N/A	\$50
Tier 3: non-preferred brand	N/A	\$160	N/A	\$160
Tier 4: high-cost specialty ²	N/A	N/A	N/A	N/A
Out-of-network	Same as in-network for 30-day supply		Same as in-network for 30-day supply	
PRESCRIPTION DRUGS (retail and mail order)	Catastrophic Coverage (once you have paid \$7,400 in true out-of-pocket Rx costs)			
	Lesser of Standard Part D or Gap Coverage. Standard Part D = Greater than 5% of cost or \$4.15 for generic; greater than 5% of cost or \$10.35 for brand			

¹ Although some Medicare prescription drug plans do not provide coverage during the coverage gap, also known as the donut hole, the Medicare Surround and Cigna Rx Medicare (PDP) and Cigna MAPD plans do, so there is no gap in coverage.

² Specialty drugs are limited to a 30-day supply per fill.

³ 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.

Cigna® True Choice Medicare (PPO)

Medicare Advantage PPO medical plans with integrated Part D prescription drug coverage

Online Provider Directory

To view our online provider directory, visit CignaMedicare.com/group/MAresources.

Provider Outreach Form

Complete this form if:

- You're not sure if your providers are in Cigna's Medicare Advantage PPO network.
- You see an out-of-network provider and are not sure if the provider will agree to bill Cigna.
- Your provider has questions about the plan.

Cigna's Provider Outreach Team will reach out on your behalf to explain how the plan works and answer questions they may have. Then we'll follow up with you after we contact your providers. To get started, please provide your contact information and details for any provider(s) you'd like assistance with.

Your contact information

Former employer/Plan sponsor	Metro Nashville Public Schools
First and last name	
Date of birth	
Telephone number	
Email address	
Preferred contact method	

Provider information

Provider's full name	
Specialty	
Practice name	
Address	
Telephone number	

Provider's full name	
Specialty	
Practice name	
Address	
Telephone number	

Provider's full name	
Specialty	
Practice name	
Address	
Telephone number	

Provider's full name	
Specialty	
Practice name	
Address	
Telephone number	

Provider's full name	
Specialty	
Practice Name	
Address	
Telephone number	

You may submit this completed form in one of four ways:

1. **Email** – Print and take a picture of it, then email it to benefits@mnps.org
2. **Fax** – (615) 214-8665
3. **Mail or Deliver** – Employee Benefit Services, 2601 Bransford Ave., Nashville, TN 37204
4. **Bring with you** – Give to a Cigna representative at one of the 2023 retiree benefits meetings later this fall



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2023 Annual Transfer Exceptions Form

Effective January 1, 2023, all Cigna Medicare Surround Plan enrollees will be moved to the Cigna True Choice Medicare Advantage PPO (MAPD-PPO), with limited exceptions.

The MAPD-PPO has been custom designed to provide the same or better benefits than the Surround plan. However, we recognize there may be situations in which changing plans could cause a hardship. So, if you meet one of the criteria listed on the reverse side, complete and submit this form to Employee Benefit Services **no later than Wednesday, November 30, 2022**, in one of the following ways:

- Email – Print and take a picture of it, then email it to benefits@mnps.org
- Fax – (615) 214-8665
- Mail or Deliver – MNPS Employee Benefits, 2601 Bransford Ave., Nashville 37204
- Bring with you – Give to a Cigna representative at one of the 2023 retiree benefits meetings to be held later this fall

Employee Benefit Services will review your request and let you know if you qualify to stay in the Surround plan.

If you meet one of the criteria listed but fail to submit a completed Exceptions Form by the deadline, you will be enrolled in the MAPD-PPO, and you will not be able to stay in the Surround plan in 2023.

What is your contact information?

First and last name	
Date of birth	
Telephone number	
Email address	
Home address	
Preferred contact method	<input type="checkbox"/> Phone <input type="checkbox"/> Email

Turn over to complete form

I, _____ (name), request to stay enrolled in the Cigna Medicare Surround Plan in 2023 because (check one):

- I live outside the Cigna MAPD-PPO service area.
- One or more of my current health care providers are not in the MAPD-PPO network and will not agree to bill Cigna. My out-of-network provider's contact information is:

Your provider's full name	
Specialty	
Practice name	
Address	
Telephone number	

Your provider's full name	
Specialty	
Practice name	
Address	
Telephone number	

- I am in the middle of a treatment plan that would be disrupted with a plan change. Describe the treatment plan and provider's contact information in the space below. (**Note:** Not all treatment plans will qualify for an exception. Examples of acceptable treatment plans include (but are not limited to): newly diagnosed or relapsed cancer for which you are receiving chemotherapy, radiation therapy or reconstruction; recent major surgery still in the follow-up period; generally 6-8 weeks; or in active treatment for an acute condition, such as a heart attack, stroke or unstable chronic condition.)

Description of treatment plan:	
Your treating provider's full name and contact information:	