

# 2026 Annual Enrollment

## Quick start guide



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# What's New for 2026?

For employ

The following changes are effective January 1, 2026:

## › No changes to health plan benefits

There are no changes to benefit levels under the medical, dental, vision or hearing plans for 2026. Deductibles, copays and coinsurance will remain the same as 2025.

## › New hearing benefit vendor

Start Hearing will replace Amplifon as our hearing benefit vendor. Benefit levels are not changing. The plan will still pay a hearing aid benefit of up to \$1,400 every 5 years. This means there are no deductibles, copays or coinsurance, up to plan limits, when you use Start Hearing network providers. Visit [starthearing.com/cigna](http://starthearing.com/cigna) to learn more.

## › Flexible spending account limits increasing

For the first time since 1986, Dependent Care FSA contribution limits are increasing to \$7,500/year (up from \$5,000). With childcare costs continuing to increase, this change may offer significant tax savings for parents with children in daycare.

The Health Care FSA limit has not been announced for 2026, but our plan will adjust to match IRS limits.

### Did you know?

The FSAs let you pay for health and childcare expenses tax-free — yet less than 10% and 2% of MNPS employees participate in the Health Care FSA and Dependent Care FSA, respectively. If the FSAs are a mystery to you, visit [MNPSBenefits.org/fsas](http://MNPSBenefits.org/fsas). You might be pleasantly surprised at how much money you can save.

## › Benefit Express login

The login steps for Benefit Express have recently changed:

- › If you log in through BE, you'll be prompted with the new steps. If you have trouble, visit [MNPSBenefits.org/enrollment](http://MNPSBenefits.org/enrollment) or call **1-844-593-0331**.
- › If you join from the MNPS network, nothing changes.

## › No new ID card

Cigna no longer mails ID cards unless you request it. Simply register for and log on to [myCigna.com](http://myCigna.com) or the myCigna app to view or print your card, save it to your phone, or share it with a provider.

### Need help?

Meet the team that can guide you to the right care or benefit for your need. See page 6 in this issue of *FYB*.



Yolonda Powell,  
registered nurse  
and care navigator



Tyler Banks,  
licensed mental  
health professional

Annual Enrollment is November 1-30 | Visit [MNPSBenefits.org](http://MNPSBenefits.org)

## What you need to know about provider networks

You may already be familiar with the term provider network. In a nutshell, it's your plan's team of preferred doctors, hospitals, pharmacies and labs, all of whom have agreed to care for you at pre-negotiated lower rates.

### When you use in-network providers, you save in not just one but two ways:

- » First, your share of the cost — whether a deductible, copay or coinsurance — is lower. For example, you would pay a \$500 deductible plus 15% for an in-network hospital stay. Out-of-network, you would pay an \$800 deductible plus 40%.
- » Second, the cost your share is based on is lower because, as stated above, in-network providers have agreed to discount their rates.

**Sometimes going out-of-network is appropriate. But it's vital you do your research** — especially if you found the provider through advertising or solicitation. Why? Some out-of-network facilities — particularly addiction treatment centers — use deceptive practices to get around lower reimbursement rates. They may also claim very high success rates that are exaggerated, misleading or just plain false. That can mean you end up paying much more than you expect and/or receive poor quality care.

Why do providers join networks? How does your plan credential providers to ensure they meet high standards? Read the full article at [MNPSBenefits.org/articles](https://MNPSBenefits.org/articles).



# Checklist

## 2026 Annual Enrollment

- ✓ **Log on to Benefit Express by November 30 to:**
  - » Enroll in the MNPS health plan if you previously declined coverage
  - » Review or change your benefit elections for 2026 (including who you cover)
  - » Enroll in benefits you previously declined, such as life and/or disability insurance (you may be required to answer medical questions)
  - » Enroll in a flexible spending account (FSA) for tax-free health care and/or childcare (you must re-enroll every year to keep participating)
  - » Add, review or update your personal or dependent information
  - » Add, review or update your beneficiary(ies)

Visit [MNPSBenefits.org/employee](https://MNPSBenefits.org/employee) > Benefit Express enrollment login.

- ✓ **Take the Cigna health assessment by November 30 to save \$800 on your 2026 health plan premiums.**
  - » Visit [myCigna.com](https://myCigna.com) > select My Health Assessment under the Wellness tab.
  - » If you choose not to take it, higher premiums will begin with the first paycheck in February 2026.
  - » If you're enrolling for the first time during Annual Enrollment, the November 30 deadline does not apply. You can take the assessment starting January 1, and the completion deadline is January 31 to maintain the lowest premiums.
  - » Learn more at [MNPSBenefits.org/assessment](https://MNPSBenefits.org/assessment).

- ✓ **Earn up to \$100 in 2026 by participating in MotivateMe.**
  - » Visit [MNPSBenefits.org/incentives](https://MNPSBenefits.org/incentives) to get started.

- ✓ **Get a flu shot if you haven't already.**
  - » They're no cost to you. All five MNPS Health Care Centers give the flu shot. Kroger Pharmacy in the MNPS Employee Wellness Center offers flu and many other adult vaccinations, no appointment needed.

- ✓ **Visit [retirereadytn.org](https://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).

➤ **Get more benefits news in the fall issue of *FYB* or at [MNPSBenefits.org](https://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.

