ERTIFICATED REFITS

Flossophy 101

Dental benefits for a healthier smile

| page 2

Learn how to protect yourself from skin cancer

| page 4

Extras, extras, read all about 'em! Retiree health plan perks

2024-2025 premiums announced

page 8

Flossophy 101

Dental benefits make preventive care easy

Two hundred years ago, enlightened dentist Levi Spear Parmly was first to recommend flossing to help prevent dental disease. Parmly realized that food particles left in the mouth caused cavities, so he recommended using "a waxen, silk thread" between teeth to remove what a brush can't reach. Thanks to his early preventive care efforts, he's known as the father of dental hygiene.

Below are three special services — **free to you under your Cigna dental plan** — designed to make preventive dental care more accessible and more affordable. These services are in addition to your normal dental plan benefits.

SmartScan | Get a virtual professional assessment of your teeth

SmartScan is a simple oral health screening you can do at home. It gives you a professional assessment of your teeth and gums by a Cigna Healthcare dentist.

How SmartScan works

Using detailed instructions you receive in the mail/email, you will take several photos of your teeth and gums with your smartphone and upload them to **dental.com**. Photos are examined via artificial intelligence to detect possible cavities or other areas of concern.

A Cigna network dentist will then review the information and send you a report that rates your oral health. If your report shows problem areas, you'll be invited to have a follow-up virtual visit or in-person appointment with a Cigna dental provider.

Oral Health Integration Program (OHIP) | Covers additional preventive services

If you're under a doctor's care for one or more of these conditions, you may be at higher risk for oral health problems and could benefit from additional preventive care:

- Heart disease
- Stroke
- Diabetes
- Maternity
- Chronic kidney disease
- Organ transplants
- Radiation for head
 or neck cancers

How OHIP works

If you qualify for OHIP, Cigna will reimburse you for extra preventive dental care (coverage varies by condition).

To enroll, visit **myCigna.com** (click Coverage > Dental and fill out the online registration form). Or call the number on the back of your Cigna ID card.

- Rheumatoid arthritis
- Sjogren's syndrome
- Lupus
- Parkinson's disease
- Amyotrophic lateral sclerosis (ALS)
- Huntington's disease
- Opioid misuse and addiction



Teledentix | Get emergency dental care via virtual visit

If you have an urgent dental situation, such as a toothache, broken tooth or infection, and your regular dentist is not available, Teledentix can connect you 24/7 with a licensed dentist via videoconference.

Teledentix providers can prescribe medications, such as antibiotics and non-narcotic pain relievers. If in-person follow-up care is necessary, they can refer you to a local Cigna dentist.

How to access Teledentix

- 1. Log onto your **myCigna.com** account and follow the prompts to the virtual care portal. You'll be directed to the Teledentix website and asked to provide some basic health information.
- 2. Once in the virtual waiting room, a dentist will connect with you in ten minutes or less. You'll be able to show the dentist any visual symptoms, like a broken tooth.
- 3. If you need a prescription or a referral to an in-person dentist, a virtual assistant will help you find one in your online portal after the virtual visit. The dentist will send prescriptions to the pharmacy of your choice.

Want to learn more?

Use one of the options below for more details on SmartScan, OHIP or Teledentix.



Log onto myCigna.com.



Call the number on the back of your Cigna ID card.



Call Cigna Dental Customer Service at **1-866-213-7295** (TTY 711).

Protect yourself from skin cancer

Skin cancer is by far the most common type of cancer. In fact, one in five Americans will develop skin cancer in their lifetime.

Most skin cancers are caused by overexposure to ultraviolet (UV) rays from the sun or tanning beds. Over time, this UV damage can lead to cancer.

Know your risk

You might be at higher risk for skin cancer if you have:

- Fair skin
- A history of sunburns
- Family history of skin cancer
- A weakened immune system

Be sun savvy

- Seek out shade.
- Wear sunscreen SPF 30 or higher and reapply it often.
- Wear a hat with a wide brim.
- Wear clothing with a tight weave or built-in SPF protection.
- Avoid the sun's strongest rays, generally between 10 a.m. and 2 p.m.

When to see a doctor

Doing regular self-exams helps you get to know your skin so you'll notice any changes, including:

- New moles or growths
- Changes in size, shape, color or texture of existing moles
- Any sore that doesn't heal

If you notice any of these, find a dermatologist in your plan's network and make an appointment promptly. Without question, early detection and treatment can significantly improve your outcome.

Want expedited dermatology care?

If you find something worrisome on your skin, you don't want to wait. The MNPS Health Care Centers can perform an expedited evaluation. Here's how:

- 1. Make an in-person appointment at any MNPS Health Care Center.
- 2. Your provider can take a photo of your skin using a specially adapted iPad and send it to Vanderbilt Dermatology for review.
- 3. If there is a concern, you'll get an expedited referral to Vanderbilt Dermatology, or you can continue care at the dermatologist of your choice.

Sources: American Cancer Society, American Academy of Dermatology, Centers for Disease Control and Prevention

Screening for cancer Saves Lives

Keep in mind that preventing cancer is always better than undergoing treatment.

5 EXCLUSIVE HEALTH CLINICS

BERRY HILL

Employee Wellness Center 2694 Fessey Court M-F 7 a.m.-7 p.m. | Sat. 8 a.m.-2 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. Or call 615-259-8755.



Extras, Extras,

Read all about 'em!

assit vid quis at re-play sa dit quid or at ascrowaqui deria ut estora la enis esci cubero perango arrendarent es uni-lo desa resuan espílueis raes nera a doire siparum labores

Minchi quitart Nen recor nemeda blabo. Ovitaent nel velapor explorant condelaport innove non matem noble, eos deleptorpas dels vedigens am línes excitorent at que pensión as ponibles nobles estes acregationentes maler comment provide ritad acregation en interne

ernen quida const laceveria quast, sequi delopic ires. Neq que ella mouper pos lam sint rehendios sudir, wilaptar pros lam repti deleptodom experie treett dolerram eca quinore sopare culps à depression quandra un desepte repten ant vant sam que

report since solver and order re-



Fitness resources

The Silver&Fit® Healthy Aging and Exercise program provides workout resources, including gym membership, online video classes and home-based fitness kits. Call 1-888-886-1992 (TTY 711) or visit silverandfit.com to learn more or enroll.



Home life resources and referral services

Get help with everyday needs, including aging, fraud and theft, healthy eating, home repair and improvements, pet care and more. Visit CignaMA.helpwhereyouare.com and type CignaMA in the Company Code field to get started or call 1-888-281-7867 (TTY 711).



Discounts on health-related items and services

Cigna's Healthy Rewards® program provides discounts on health and wellness programs and services, including vision exams and eyewear, hearing aids and exams, alternative medicine and therapies, and more. Visit myCigna.com to view and access your Healthy Rewards or call 1-800-292-0013 (TTY 711).



Meal delivery after a hospital stay

This benefit provides 14 nutritious, frozen meals delivered to your home after an eligible hospital or skilled nursing facility stay, up to three times a year. After you're discharged, Cigna's meal provider will contact you to schedule delivery. To learn more, call 1-888-281-7867 (TTY 711).



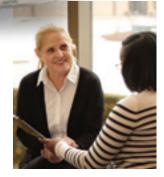
Free transportation

Need a ride to the pharmacy or doctor's office? Your Medicare Advantage PPO covers 50 one-way trips per year to approved locations. Call 1-888-281-7867 (TTY 711) or log onto myCigna.com.

Retiree health plan perks

Your MNPS retiree benefits are more than just health insurance - a lot more! All the programs and resources below are available to you - at no cost - to support your physical, mental and financial well-being.

durpervativ geodoci auc archaea pedrorg echil ducianas, marc de rerears durppar



Health coaching

Need one-on-one help with a health concern or improvement effort? Health coaches provide confidential, personalized advice when you want to lose weight, improve eating habits, quit tobacco, manage a chronic health condition, set goals or make other health improvements.

To make a telehealth appointment with Bobbi Nickel, RN, MSN, call **615-259-8755**. To schedule an in-person or telehealth appointment with B.J. Reeves, RN, BSN, call or text **629-264-8052** or email **Barbara.reeves@evernorth.com**.



Wellness incentives

Earn up to \$200 every year when you participate in Cigna's incentives program. You can earn a \$30 reward from Cigna just for getting your Annual Wellness Visit. After that visit, you'll be eligible to redeem any additional rewards you earn for activities like scheduling screenings and other preventive care. Incentives are loaded onto your Cigna Healthy Today[®] card, which you can use to buy certain health and wellness products.

Log onto **myCigna.com** or call the number on the back of your Cigna ID card to get started.



Virtual counseling

Feeling stressed or overwhelmed? Synchronous Health offers one-on-one support from licensed counselors for issues such as stress, anxiety, fatigue, depression, boundaries, relationships, transitions, time management, trauma, grief/loss and more.

Visit sync.health/mnps or call 615-258-6654 for more information.



Personalized help for health concerns

Have a medical concern and not sure where to start? Try Vanderbilt Total Health. Simply book a consultation with MNPS's dedicated nurse navigator and explain your issue. The nurse will connect you to the best care or benefit for your need. She can even book appointments for you. Visit **mnpsVTH.com** or call **615-421-1711** to get started.



Caregiver support

Cigna provides caregiver support to retirees and their family members to help care for an aging loved one, adult or child living with acute or chronic conditions such as dementia, cancer, kidney disease, stroke or congestive heart failure. Call **1-888-281-7867 (TTY 711)** for details.



NONPROFIT ORG US POSTAGE PAID NASHVILLE TN PERMIT 1



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.

No change to health plan premiums for Medicare Advantage PPO

One of MNPS's top priorities has been — and will always be — giving you and your family access to best-in-class health insurance coverage, as well as programs to help you get and stay healthy. We continually strive to remove barriers to getting the care you need, and that includes keeping your premiums affordable.

Premiums for the Cigna True Choice Medicare Advantage PPO will remain \$50 per member per month through December 31, 2024. This premium also covers your dental, vision and hearing coverage.

Have questions about your premiums? Contact Employee Benefit Services at **615-259-8464** or **615-259-8648**.



Cost-of-living increase for 2024

If you've been retired for at least 12 months, you will receive a 3% cost-of-living adjustment (COLA) in your retirement pension payments. This increase will be reflected in your July 31, 2024, pension check.

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