

# For Your Benefit

CERTIFICATED RETIREE BENEFITS

SUMMER 2024

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# Make time for yourself — you'll be glad you did!

This issue of *For Your Benefit* is all about ways to prioritize your health and well-being. When you're finished reading, take a minute or two just for yourself. You deserve it.

Before you retired, you probably looked forward to the free time you would have. The joy of not following a schedule or being busy all the time, right?

The reality might be different. While you enjoy the freedom and flexibility of not working, you might also find yourself busier than you expected to be. Maybe you're caring for grandkids, redecorating your house, or enjoying clubs and social activities, all of which are very good for you — to a point.

If you're overcommitted and overscheduled, it can be easy for physical, mental and emotional exhaustion to set in. And those things can lead to health problems down the road.

Fortunately, you can do something to find balance. Scheduling regular *me time* to focus on yourself and your well-being gives your body and mind the break they need to function well.

Summer is the perfect time to catch up on self-care practices, like getting a wellness exam, exercising regularly or simply unwinding.

## Why take time for yourself?

Your mental health is at the core of everything you do. So, it makes sense that when you're overwhelmed or exhausted, you'll suffer wider mental, emotional, physical or social impacts.

On the other hand, when you prioritize self-care, you reap many positive results, including:

**Better sleep.** If you don't carry the weight of the world on your shoulders when you go to bed, it can't intrude on your sleep.

**More creativity.** Your inner artist feels free to come out. And creativity can boost happiness, decrease stress, improve problem-solving skills and enhance innovation.

**Stronger relationships.** When you feel good, you bring a healthier, happier you to relationships.

**Better concentration.** *Me time* helps quiet the noise in your head and make space mentally to better understand and complete tasks at hand.

## Finding the time

For many of us, the biggest obstacle to self-care is time. It seems there's always too much to do and too little time. By being intentional, however, you may be surprised that you do have time for you.


**Take five.** If all you've got is five minutes, then five minutes is good. You might build in a few minutes to just relax after lunch. Or arrive somewhere five minutes early just so you can sit in your car and breathe.

**Set boundaries.** This can be a tough one, but establishing boundaries that respect your needs makes it clear to others (and to yourself) how important *me time* is. You might have to pass on taking care of the grandkids from time to time or skip a girl's night.

**Examine your daily schedule.** With a little wiggling, you might be able to fit in a class, lunch date or a walk. And, since one of the benefits of *me time* is increased productivity, you might find you're even more efficient at completing daily tasks, which leads to more time available for you.

“Establishing boundaries makes it clear to others (and to yourself) how important *me time* is.”





“ When you prioritize self-care, your inner artist feels free to come out.”





# Meet the digestive health experts



Unlock the key to a healthier you with GITHrive — a FREE digestive health program that can help you improve your health, starting with the gut.

With GITHrive, you have unlimited access to a dedicated health coach and a registered dietitian. Get help with stress and weight management, relief from your digestive symptoms, a personalized health plan, a library of recipes and meal plans, and much more — all through a convenient, private app.

You'll also receive a GutCheck microbiome test and analysis to find out what's going on inside your gut and how it impacts your health.

## How to get started



1. Scan the QR code or visit [githrive.com/mnps](https://githrive.com/mnps) to claim your free benefit.
2. Enter company code "MNPS" when prompted.

GITHrive is available at no cost to you and your dependents (age 18+) enrolled in the MNPS Certificated Employee Health Plan, as well as certificated retirees and their covered dependents under age 65 who are not yet eligible for Medicare.





**“I’ve struggled with shoulder pain for 7 years. I need relief already.”**

Ice. Rest. Pain relievers. YouTube exercises. Finding a solution for chronic pain or a long-term injury can feel like whack-a-mole. Fortunately, it is possible to find a lasting solution.

## Try Vanderbilt Total Health

**Have a medical concern and not sure where to start?**

Vanderbilt Total Health is like a personal assistant for your medical and emotional concerns. Simply book a no-cost consultation with MNPS’s dedicated nurse navigator and explain your concern. The nurse will connect you to the best care or MNPS benefit for your need. She can even book appointments for you.

**Visit [MNPSVTH.com](https://www.mnpsvth.com).**

**“I’m sick, but getting out feels like too much.”**

When you’re under the weather, the idea of driving to a provider’s office and sitting in a crowded waiting room seems almost worse than being sick. Even looking up a nearby urgent care center can feel like a huge task. Fortunately, you have other options, including telehealth and home visits.



# Why you need a wellness visit every year

Health experts encourage all adults to schedule a well visit with their primary care provider (PCP) at least once a year.

This comprehensive exam can help identify problems early, which is key to preventing or slowing progressive diseases like diabetes, cancer and heart disease.

## A YEARLY WELL VISIT...

### Establishes a baseline

During your visit, your PCP will check your vitals, look at your blood work and ask about any chronic conditions you have. When your PCP knows how you are when you're well, he or she can better help if you later experience health concerns.

### Captures your health and family history

By reviewing results from previous visits, your PCP can see trends that might be cause for concern or celebration.

### Provides an opportunity to set goals

Want to drop a few pounds, start exercising, quit smoking or improve your eating habits? Your provider can help you develop goals and offer ways to safely achieve them.

### Is a safe place to discuss your concerns

Unlike a sick visit where you talk about your illness or injury, a wellness visit lets you bring up any health concerns you want to discuss (for example, substance use, stress, pain or worrying symptoms).

### Checks in on your mental and emotional health

At this visit, your provider will likely ask about your mental health. Based on your answers, he or she might schedule additional screenings or refer you to a mental health provider.

### Lets you know which preventive tests you need

This could include screenings that are recommended at certain ages or screenings based on the information your PCP gathers at your well visit.

## We're open this summer!

The MNPS Health Care Centers, staffed by Vanderbilt Health practitioners, can perform your annual well visit and any associated lab work. If you're due for a visit, make an appointment by calling **615-259-8755** or visiting **[MNPSHealth.org/schedule](https://mnpshealth.org/schedule)**.

First-time patient? Summer is also a great time to get established as a patient. Because you're enrolled in the Certificated Retiree Health Plan, all of our services are available at no cost to you.





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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. | 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](https://MNPSHealth.org/schedule).  
Or call **615-259-8755**



**Vanderbilt Health**  
at Metro Nashville Public Schools  
Employee & Family Health Care Centers

# Prevent, recognize, manage diabetes *even reverse*

More than a third of U.S. adults have prediabetes — that's a staggering 98 million people!

If you're one of them, the key to fending off type 2 diabetes for most people is weight loss. You can slash your risk by nearly 60% by losing just 5% to 7% of your body weight. (If you weigh 200 pounds, for example, that's 10 to 14 pounds.)

## Prevent

Like many chronic illnesses, preventing diabetes is easier than managing it. Incorporating a few healthy habits into your daily routine can greatly reduce your risk of developing diabetes:

- Eat more fruits, veggies, whole grains and lean meats and less processed foods, sugar and alcohol.
- Exercise for at least 30 minutes a day.
- Manage stress with meditation, yoga or breathing exercises.
- Make getting good sleep a priority.
- Stop smoking.

## Recognize

Having prediabetes, being overweight, having a family history of type 2 diabetes or being physically active fewer than three times a week all increase your risk for developing diabetes.

Symptoms to watch for include frequent urination, excessive thirst, unexplained weight loss, fatigue, blurred vision and slow wound healing. If you experience any of these, contact your doctor for a full exam.

## Manage

If you're diagnosed with diabetes, you might feel scared or overwhelmed at first. A diabetes diagnosis can mean a lot of lifestyle changes. But it is possible to manage it and live a fulfilling life. And you don't have to go it alone.

Work with your doctors to understand the disease. And learn about all the resources available to you through your MNPS health plan in the Diabetes Resource Guide at [MNPSBenefits.org/diabetes](https://www.mnpsbenefits.org/diabetes). Read on to see how one MNPS principal joined a diabetes reversal program and took control of her disease.





# Principal slams the door on diabetes

Michelle Demps is not the same person she was when school started last fall. But you won't hear her complaining about it.

"Every morning, when I look in the mirror, I'm like, wow, this is who I was intended to be!" Michelle says.

Looking back at her is a woman who is 50 pounds slimmer, healthier and more energetic. Now, she sees a determined woman who, when given a diabetes diagnosis, refused to accept the common solution: take more medicine.



**This is who I  
was intended  
to be!"**

— Michelle Demps

## Choosing a different course

"I was miserable," Michelle says. "I had gone to the doctor several times trying to figure out what was wrong. I was very lethargic. Headaches, joint pains, a lot of things."

Her doctor gave her the bad news: "You're diabetic. We're going to put you on metformin."

Michelle wasn't having it.

"My mother takes about 13 pills a day for diabetes, high blood pressure, lupus and arthritis," she says. "I don't want to do that."

## Turning to Virta

Michelle had read that diabetes could be reversed just with diet and exercise.

"I guess this is where the rubber meets the road," she remembers telling herself. "I came back to the district and said, what do we have that I could do that with? They turned me on to Virta."

Virta, which is free to those insured through the teacher's health plan, uses a closely monitored ketogenic diet to reverse diabetes progression.

Michelle got what she needed. Not only did she lose 50 pounds, she was able to stop taking blood pressure medication, too. Her kidney function also improved.

"A principal's schedule is all over the place," Michelle says. "I realized I needed to be intentional about taking care of myself every day. I'm proud of myself for caring enough to do Virta and stick with it, but this is a long-term thing. The way I eat now, I will eat for the rest of my life."

## Lasting changes

Michelle, a self-professed sugar addict, had to kick sweets to the curb. That hasn't proved as challenging as she feared.

With a little preparation, she makes sure she's able to eat right at out-of-town conferences, and lets others know about her dietary needs. In some circumstances, she simply brings her own fare.

"Now people notice how important my health is, and that I don't compromise that for anybody," Michelle says.

Her advice for others: "Be a voice for your health."



[virtahealth.com/join/mnps](https://virtahealth.com/join/mnps)

# 2024-2025 premiums

## for the Certificated Retiree Health Plan

One of MNPS's top priorities has been — and will always be — giving you and your family best-in-class health insurance coverage, along with programs that can 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.

As part of that commitment, **MNPS pays 75% of your premium costs and you pay 25%**. That split will continue for the 2024-2025 fiscal year or until you reach age 65 and become eligible for Medicare. Effective July 1, 2024, premium rates for bundled medical/dental/vision/hearing coverage will be as follows:

Coverage level	Your monthly share: (25% of total cost)	MNPS's monthly share: (75% of total cost)
Retiree	<b>\$279.21</b>	<b>\$837.63</b>
Retiree's spouse	<b>\$279.21</b>	<b>\$837.63</b>
Per dependent child	<b>\$117.02</b>	<b>\$351.06</b>

Once you and/or your spouse become eligible for Medicare parts A and B, you will move to the Cigna True Choice Medicare Advantage PPO at a monthly cost of \$50/member per month.

### 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.

### Have questions about the premium increase for 2024-2025?

Scan the QR code to view the letter mailed to homes in June for additional details about your insurance premiums. If you still have questions, contact Employee Benefit Services at **615-259-8464** or **615-259-8648**.





# 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. (See page 7.)
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.



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

EMPLOYEE BENEFIT SERVICES

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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.

## What happens...



### ...when you become eligible for Medicare

- You must enroll for Medicare Parts A & B and send a copy of your Medicare card to Employee Benefit Services.\* This allows you to stay covered by the Certificated Retiree Health Plan and your monthly premium to be reduced.
- Once enrolled for Medicare, your retiree medical coverage will be provided through a plan that coordinates with Medicare. You'll receive details about your coverage as a Medicare beneficiary at that time.



### ...if one of your covered dependents becomes eligible for Medicare before you do

Your coverage will not change, but your dependent will be required to move to a medical plan that coordinates with Medicare. This will lower their premiums to retiree rates. Your dependent will be provided with more details about coverage as a Medicare beneficiary at that time.

\* Provided you're not covered under any other active employee medical plan such as a spouse's employer plan

*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**.*