# For Your Benefit METRO NASHVILLE CERTIFICATED RETIREE BENEFITS • SUMMER 2019

# INSIDE

Six common sunscreen mistakes to avoid

- Behavioral health care on your phone? Yes!
- 5 Want to receive benefit alerts by email?
- 6 Health plan premiums for 2019-2020



**MNPSBenefits.org** 



For many, summer is a muchanticipated wind-down period. Not for Employee Benefits! We're winding up to roll out some cool, new programs — and a bunch of opportunities for you to focus on your health and save money at the same time. For example:

- The Cigna behavioral health copay is dropping to zero! Read more on page 5.
- New behavioral health benefits with Synchronous Health will give you access to licensed counselors through your mobile device. Page 5
- Health plan premiums will change only slightly for the 2019-20 school year. Page 6

And here are some activities and offers happening NOW:

- Zumba classes are now offered on Saturdays. And Kurt's Boot Kamp is the Wellness Center's first outdoor fitness class. Okay, we admit this one is more hot than cool. Bring lots of water. Page 4
- Physical therapy sessions are now offered at the Taylor Stratton Health Care Center in Madison. Page 2
- Want to lose weight and reduce your risk for diabetes? Build healthy habits that last with a free diabetes prevention program. Page 3
- Live with diabetes? You can get a free upgrade of your blood glucose meter. Page 3

# New! Summer **smoothies**



Choose from 4 flavors: Green Machine, Strawberry Banana, Creamsicle and Blueberry Boost

Monday-Friday, 6 a.m.-2:30 p.m. Employee Wellness Center, 2nd floor



# CELEBRATING



#### Be smart Live well Vanderbilt Health at MNPS Employee & Family Health Care Centers

The first MNPS Employee & Family Health Care Center opened in a school classroom in January 2009. Within a few months, five primary care clinics, housed in repurposed classroom portables, fanned out across Metro Nashville. Today, 10 years later, our Employee Wellness Center and four outlying locations provide patientcentered, holistic health care each week to more than 700 teachers, staff and retirees and their family members. We extend a heartfelt thanks to all of our Health Care Center providers and staff for their extraordinary dedication!



### Five convenient locations in Davidson County

#### CENTRAL

NORTHEAST **Employee Wellness** 

Nashville

Center at Berry Hill 2694 Fessey Court, Nashville

M-F 7 a.m.-7 p.m. Sat. 8 a.m.-2 p.m.

#### NORTH

Two Rivers Middle **Taylor Stratton** 2995 McGavock Pike. Elementary 306 West Old Hickory Blvd., Madison M-F 8 a.m.-6 p.m.

M-F 7 a.m.-6 p.m.

#### SOUTHEAST

Mt. View Elementary 3812 Murfreesboro Road, Antioch

M-F 7 a.m.-5 p.m.

#### WEST

Bellevue Middle School 651 Colice Jeanne Road, Nashville

M-F 8 a.m.-6 p.m.

Learn more at MNPSHealth.org • For an appointment, call 615-259-8755

### Physical therapy pilot at Taylor Stratton

#### Now through September 20

Employee Wellness Center physical therapist Josh Greensweig is seeing patients at Taylor Stratton Health Care Center on the first and third Fridays of each month, from 7:30 to 11 a.m.

If you live or work in the Madison area and have considered physical therapy services, this pilot program may be a convenient option. Depending on your needs, subsequent visits may have to be performed in the physical therapy wing of the Employee Wellness Center. Call for an appointment: 615-259-8755.

Learn more about physical therapy services at MNPSHealth.org/physical\_therapy



## Got Medicare? Take action!

All participants in the MNPS Certificated Retiree Health Plan who become eligible for Medicare must have Medicare parts A and B to remain covered - even if you're not yet receiving Social Security benefits. You do not need to enroll in a Part D plan outside of your MNPS benefits package because prescription drug benefits are included in your MNPS retiree medical plan.

Send Employee Benefit Services a copy of your Medicare card as soon as you receive it. If you have questions about your benefits, call Employee Benefit Services at 615-259-8464 or 615-259-8648



## Seeking participants for innovative new program

**Could you be at risk for diabetes?** Omada<sup>®</sup>, a digital lifestyle change program, can help you develop long-term healthy habits and avoid developing diabetes — **at no cost to you**. If accepted into the program, you'll get a wireless smart scale to monitor your progress, weekly online lessons and a professional Omada health coach to guide your progress.

Take a one-minute risk screener at **omadahealth.com/mnps** to see if you're eligible.

**Diabetes is a lifelong disease.** Once you develop it, you must make significant lifestyle changes to avoid diabetes-related complications like heart disease, stroke, nerve damage, and eye and kidney disease. But you CAN avoid developing diabetes, even if you are at risk. Most people who have diabetes started out with a condition called prediabetes. This means your blood sugar levels are higher than normal, but not high enough for a diabetes diagnosis. One in three people with prediabetes will develop diabetes within five years.

# New blood glucose meter at no charge

**Do you live with diabetes?** MNPS has an offer that may make controlling your blood sugar easier. As an MNPS Cigna plan enrollee, you can get a OneTouch Verio Flex<sup>®</sup> meter at **no charge!** OneTouch Verio<sup>®</sup> test strips and lancets are also covered at 100%.





Choose one of the options below:

- Bring your meter prescription to Kroger Pharmacy in the Employee Wellness Center (or any Kroger pharmacy), and our pharmacists will help set up your meter.
- Make an appointment at one of the MNPS Employee & Family Health Care Centers. Your provider will help set up your meter.
- Call 1-866-952-5016 or visit
  OneTouch.orderpoints.com with order code
  736C. Your meter will be shipped to you with setup instructions.

# avoid sunscreen **MISTAKES**

Whether summer finds you poolside, pushing a lawnmower or cheering on your little soccer star, sunscreen should always be within arm's reach. But don't fall victim to these common mistakes, which can not only ruin your day but also increase your risk of skin cancer.

- **Skimping**. It takes one ounce to cover your whole body. Think a shot glass full. That's probably more than you thought, right?
- 2 Applying late. It takes 15 minutes for sunscreen to sink into your skin and provide protection. So slather it on well before you go outside.
- 3 **Missing spots**. Arms and legs almost always get covered. Don't forget the tops of the feet, backs of the knees and heels, back of the neck, scalp and ears.
- Failing to reapply. One application protects you about two hours, less if you're swimming or sweating. Even if your sunscreen is waterproof or water resistant, you must reapply.
- 5 Relying on the clouds. You may feel safe on overcast days, but UV rays can still get through and damage your skin, especially over time.

#### 6 Misunderstanding SPF (sun protection factor). SPF refers only to the proportion of UV rays it blocks, not the length of time you can be exposed. So an SPF 70 does not protect you any longer than SPF 30.

Of course, the best protection is to cover up and avoid the sun during peak UV hours (10 a.m. to 4 p.m.).

## Let's get fit! Summer classes at the Employee Wellness Center



### Kurt's Boot Kamp

Tuesdays and Thursdays at 4:15 p.m. Meets in the lower parking lot

Fitness associate Kurtis Lewis leads this rigorous interval training sequence featuring high-intensity exercises. This class builds cardiovascular fitness while improving muscular strength and endurance. It will push you to your limits! Bring plenty of water; this is an outdoor class.

#### Fitness center summer hours

June and July: Monday-Friday, 5:30 a.m. - 7 pm. Saturday, 8 a.m. - 2 p.m. Details at **MNPSHealth.org/fitness** 



### Zumba®

Mondays and Wednesdays at 5 p.m. *New!* Saturdays at 8:30 a.m. (traditional) and 9:15 a.m. (toning) Meets in the fitness studio

Zumba, a Latin-inspired dance class, is an exhilarating, effective, easy-tofollow, fitness party that is moving millions of people toward improved health and happiness. Come see what all the excitement is about! Classes are led by Lourdes and Maggie. All fitness levels are welcome.

> **20 classes a week!** Visit MNPSHealth.org/classes

# Ready to eat better by shopping smarter?

The new OptUp app, presented by Kroger, makes better-for-you shopping simple! With easy-to-understand nutrition scoring and healthier recommendations based on what you tend to buy, it's easier than ever to track your nutritional progress. Visit **Kroger.com/optup**.



Eating well. Simplified.



# Behavioral health on my phone?

Yes. MNPS is committed to providing you with benefits that support not only your physical health but also your mental and emotional health.

So we have partnered with Nashville-based Synchronous Health to offer a unique style of support to teachers: It all happens through your phone (or other smart device), so care and assistance is delivered in the moments you need it most!

The new program launches July 1 and is available to all certificated retirees and their adult dependents in the Cigna retiree medical plan. It includes access to:

- Live licensed counselors via a telehealth app
- A virtual assistant named Karla® who will monitor your living environment and deliver encouragement, education, and support when you need it

Hi, I'm Karla

• Skill-building activities and exercises

...all designed to help you be the best version of yourself.

More details about this innovative new benefit are coming soon. Visit **www.sync.health/mnps** for a sneak preview.



## Outpatient behavioral health now no cost to you!

Starting July 1, 2019, the in-network cost for outpatient behavioral health visits is **decreasing to \$0 per visit**.

Visit **myCigna.com** (Open Access Plus plan) to search for network providers. Out-of-network and inpatient care costs will not change.

Visit MNPSBenefits.org/medical.



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# Have questions about your MNPS retiree benefits?

#### **Contact Employee Benefit Services**

Phone: 615-259-8464 or 615-259-8648 Email: benefits@mnps.org Office hours: Monday-Friday, 8 a.m.-4:30 p.m.

## Want to receive benefit alerts by email?



Follow this link to opt in for email alerts: www.MNPSBenefits.org/optin

We will continue to mail important information to your home, and you can opt out of email alerts at any time.

## Health plan premiums for 2019-2020

The following premium deductions are effective with your July pension check. Per-member per-month premiums reflect a slight increase for all plans except the Cigna-HealthSpring plan.

Plan*	With or without Medicare A and B	Monthly premium (per member)
Cigna Medicare Surround with Cigna-HealthSpring Rx (PDP)	Retiree and/or spouse with Medicare A and B	\$123.94/member
Cigna-HealthSpring Medicare Advantage with Part D drug coverage	Retiree and/or spouse with Medicare A and B	\$51.00/member
Cigna Medical Plan	Retiree or spouse without Medicare	\$196.72/member
	Dependent child without Medicare	\$84.12/dependent child

\* All plans include dental coverage through Delta Dental, vision coverage through EyeMed and hearing coverage through Epic Hearing Healthcare.

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

### COLA increase for 2019

Retirees who have been retired for at least 12 months will receive a 1.9% cost-of-living (COLA) increase on their retirement pension payments. This increase will be reflected in your July 31, 2019 pension check.

